

CHAPTER 13 TRUSTEE EXPENSE GUIDELINES

July 1, 2025

These expense guidelines are for cases assigned to Edward Maney. These expense amounts are what the Trustee generally considers reasonable and for completing Schedule J, not for completing the Form B22C. Do not put expenses on Schedule J for debts that are included in the Chapter 13 plan payment. Generally, the Trustee will object to direct payment by a debtor of most debts secured by personal property.

Schedule J Categories		Monthly Amounts
1	Mortgage/Rent, HOA	Actual
2	Utilities	a. Electricity \$350 single family home b. Water, sewer, garbage \$120 c. Telephone, cell phone \$150 single debtor, \$250 joint d. Other (e.g. internet) \$115
3	Home Maintenance if own home (inc. landscape, pool, extermination)	\$200
4	Food	a. Single debtor \$497 b. Two persons \$863 c. Three persons \$1,068 d. Four persons \$1,255 e. For each additional person, \$180 add to four person amount
5	Clothing, Laundry, dry cleaning	\$125 single debtor, \$60 each add'l person
6	Personal Care Products and services	\$55 single single, \$20 each add'l person
7	Medical and dental expenses	Actual expenses
8	Transportation (inc. maintenance, license, registration, fuel costs)	\$450 per vehicle
9	Recreation, clubs, entertainment, cable TV, newspapers, magazines, streaming services	\$200 single debtor \$300 joint debtors \$450 for family of three or more
10	Charitable contributions	Actual
11	Insurance (not included in home mortgage or rent payments)	a. Homeowner or renter Actual, reasonable and necessary b. Life Actual, reasonable and necessary c. Health Actual, reasonable and necessary d. Auto Actual, reasonable and necessary e. Other Actual, reasonable and necessary
12	Taxes (not deducted from wages or included in home mortgage payments)	Actual liability
13	Installment or lease payments	a. Auto \$650 per vehicle for debtor and spouse b. Other personal property Actual, reasonable and necessary
14	Alimony, maintenance, or support paid to others	Post-petition amount per court order (no arrears)
15	Payments for support of additional dependents not living at home	Per court order
16	Regular expenses from operation of business, profession, or farm	Actual, reasonable and necessary; do not include personal debt payment
17	Miscellaneous expenses	\$154 single debtor, \$271 joint debtors, \$321 three persons, \$390 four persons