

**UNDER THE NEW LAW, BE ESPECIALLY COMPLETE WITH. . .**

1. MEDICAL EXPENSES Out of pocket expenses- (co-pays, prescriptions, etc)  
    \_\_\_ OK
2. CHILD SUPPORT What you pay or what you receive  
    \_\_\_ OK
3. PHONE BILLS Including cell & home phones and INTERNET bills.  
    \_\_\_ OK
4. SUPPORT FOR FAMILY MEMBERS Example: Elderly parents or kids in college  
    \_\_\_ OK

Unless you have carefully budgeted on these categories, there's no point in coming to your appointment with Mr. Weed. He'll just have to send you home to try again.

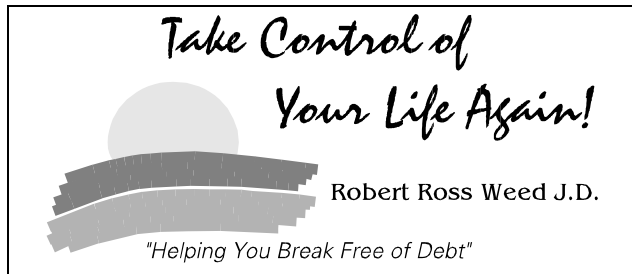
**THESE ARE THINGS DESIGNED TO TRIP PEOPLE UP UNDER THE NEW LAW  
SO MAKE SURE YOU DON'T GET TRIPPED UP!!!**

1. COPIES OF PAYSTUBS From month \_\_\_\_\_ to present, for yourself and spouse.  
(Monthly P&L if self employed)  
    Can you get these?: \_\_\_ YES or \_\_\_ No  
    Fax them ahead to 703-656-4866  
    We have nothing to talk about if we don't get the paystubs

2. COPY OF 2009 TAX FORM.  
    Do you have them? \_\_\_ YES or \_\_\_ NO  
    If you do not have this you can order one from the IRS @ 1-800-829-1040

“My firm has done ten thousand bankruptcies. **More than any other law firm in Northern Virginia.** But, if you don't have the documents I need and your forms filled in, I'm not going to be able to answer your questions. The new law is **technical, tricky**, and designed to **trip you up**. If you don't bring me what I need, I can't help you.” -- **Robert Weed**

**OK I understand: Signed \_\_\_\_\_**



## PERSONAL INFORMATION

On this form, I'm asking for some personal information that the Bankruptcy Court wants to know. The key thing is to be complete, so that no one has any reason to raise questions later on. Before you fill out this form stop, take a deep breath. You have the only law firm in Northern Virginia with the experience of ten thousand bankruptcies. If you have any questions, please contact our offices:

Alexandria (703) 518-8811 [robertweedalex@yahoo.com](mailto:robertweedalex@yahoo.com)  
 Manassas (703) 335-7793 [robertweedmanassas@yahoo.com](mailto:robertweedmanassas@yahoo.com)  
 Sterling (703) 421-7111 [robertweedsterling@yahoo.com](mailto:robertweedsterling@yahoo.com)  
 Woodbridge (703) 583-0330 [robertweedwoodbridge@yahoo.com](mailto:robertweedwoodbridge@yahoo.com)

Name \_\_\_\_\_ S S No \_\_\_\_\_  
 (List your name the way you want it on your legal forms)

Spouse \_\_\_\_\_ S S No \_\_\_\_\_  
 (Is spouse if they are joining in the bankruptcy? //Yes // No)

Other names either of you has had credit in - married names, single names, and business names, too! (the last 8 years)

\_\_\_\_\_

Home address \_\_\_\_\_ City/ST Zip \_\_\_\_\_

How Long \_\_\_\_\_ County \_\_\_\_\_ Home phone (\_\_\_\_\_) \_\_\_\_\_ Cell (\_\_\_\_\_) \_\_\_\_\_

Mailing Address (if different than home address) and/or Other Addresses in last **three** years

Address \_\_\_\_\_ City/ST \_\_\_\_\_ Dates \_\_\_\_\_

Address \_\_\_\_\_ City/ST \_\_\_\_\_ Dates \_\_\_\_\_

List children and aged parents you support. Or others, like step kids, younger brother/sister? Say whether each lives with you, or you send them money. **With me or I send money?**

Name \_\_\_\_\_ Age \_\_\_\_\_ Relation \_\_\_\_\_ // With me // Send \$

Name \_\_\_\_\_ Age \_\_\_\_\_ Relation \_\_\_\_\_ // With me // Send \$

Name \_\_\_\_\_ Age \_\_\_\_\_ Relation \_\_\_\_\_ // With me // Send \$

Name \_\_\_\_\_ Age \_\_\_\_\_ Relation \_\_\_\_\_ // With me // Send \$

Name \_\_\_\_\_ Age \_\_\_\_\_ Relation \_\_\_\_\_ // With me // Send \$

Name \_\_\_\_\_ Age \_\_\_\_\_ Relation \_\_\_\_\_ // With me // Send \$

Are You (Please Circle):      Married                      Separated                      Divorced                      Single

**EMPLOYMENT**

Title \_\_\_\_\_ How long \_\_\_\_\_ Spouse's Title \_\_\_\_\_ How long \_\_\_\_\_  
Employer \_\_\_\_\_ Spouse's Employer \_\_\_\_\_  
City/State \_\_\_\_\_ City/State \_\_\_\_\_  
Work phone (\_\_\_\_) \_\_\_\_\_ Spouse's Work Phone (\_\_\_\_) \_\_\_\_\_

Is your pay being garnished or has it been garnished in last 3 months? Yes No s 4b

If yes : Name of person to contact in payroll/bank \_\_\_\_\_

Telephone # \_\_\_\_\_ Fax # \_\_\_\_\_

Has anyone sued you in the last year or is anyone suing you now? Yes No s 4a

**Please make sure I have copies of all court papers you have. (It's illegal for anyone to sue you or garnish you after you file bankruptcy. But, they're less likely to do it if I remind them.)**

**Earned Income**

**Other Income  
(Soc.Sec,Ret, Support)**

What is your estimated income for 2010 s-1? \_\_\_\_\_

2010 \_\_\_\_\_

What was your income for 2009? \_\_\_\_\_

2009 \_\_\_\_\_

What was your income for 2008 \_\_\_\_\_

What is your spouse's estimated income for 2010 \_\_\_\_\_

2010 \_\_\_\_\_

What was your spouse's income for 2009? \_\_\_\_\_

2009 \_\_\_\_\_

What was your spouse's income for 2008? \_\_\_\_\_

Property Investment/rental income? \_\_\_\_\_, \_\_\_\_\_

**PAYMENTS**

Have you made payments **totaling \$600 or more in the last 3 months** to any of the following creditors.

Please check all that apply:

Rent or House Payment Total Amount Paid (monthly payment x 3) \$ \_\_\_\_\_

Car Payment Total Amount Paid (monthly payment x 3) \$ \_\_\_\_\_

Credit Cards

Name of Company \_\_\_\_\_ Amount \$ \_\_\_\_\_

Name of Company \_\_\_\_\_ Amount \$ \_\_\_\_\_

Other Debt management \_\_\_\_\_ Amount \$ \_\_\_\_\_

Child/spouse support \_\_\_\_\_ Amount \$ \_\_\_\_\_

\_\_\_\_\_ Amount \$ \_\_\_\_\_

Tell me about any big payments--other than child support--to **family** members in the last two years. s-3b

Who \_\_\_\_\_ Relation \_\_\_\_\_ Amount \$ \_\_\_\_\_

Who \_\_\_\_\_ Relation \_\_\_\_\_ Amount \$ \_\_\_\_\_

Who \_\_\_\_\_ Relation \_\_\_\_\_ Amount \$ \_\_\_\_\_

These family payments are really important. Don't do any from now on without clearing it with me.

## MONTHLY EXPENSES

Under the new law, we have to know why you can't afford to pay your bills. **If you can't show why you can't pay, the court will tell you that you have to pay.** So, be sure to allow money for car repairs, medical expenses, clothes, and things that come up. Really think about this. **(For insurance and taxes, don't include any payments that are withheld from your paycheck; just show the ones you pay yourself.)**

Rent _____ Insurance Included    Taxes Included Gas & Electric _____ Water _____ <b>Phone, cell, internet</b> _____ Cable TV, <b>internet</b> _____ Home Maintenance _____ Food _____ Groceries _____ Lunch Money _____ Weekend Meals _____ Clothing _____ Laundry/Dry Cleaning _____ <b>Medical/Dental/Vision</b> _____ (out of pocket, deductibles) Transportation _____ Gasoline _____ Avg. Repair _____ Bus/Metro/Cab _____ Parking/tolls _____ Recreation _____ <b>Charity/Church</b> _____	Insurance – Car _____ <b>Life</b> _____ Home _____ <b>Health</b> (self paid) _____ Car Tax /12 _____ Other Taxes _____ HOA/Condo Dues _____ Car Payment _____ Car Payment _____ Student Loans _____ <b>Child Care and Baby-Sitting</b> _____ <b>Spouse Support</b> _____ <b>Child Support</b> _____ <b>Other family, mom?</b> _____ <b>Kids' school activities</b> _____ Hair _____ Other _____ Other _____ <b>TOTAL</b> _____
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**REMEMBER WE NEED PAY STUBS. Last 6 months.** If you are married, we need the spouse's, too.

**IF YOU ARE IN BUSINESS FOR YOURSELF**, we need six months P&L. For each month, your income, and then expenses for that month—insurance, business phone, whatever. Do that on a separate sheet of paper.

Retirement income? \$\_\_\_\_\_ Child support\$\_\_\_\_\_ Soc. Sec.\$\_\_\_\_\_

Do you expect your income or expenses to increase or decrease within the next year? Looking for work, expect to be paid off? Anything like that. Explain:\_\_\_\_\_.

If your medical expenses are more than \$54 per month, we need to know why. Diabetes? High blood pressure? Depression? Why \_\_\_\_\_.

# IRS National Standards for Allowable Living Expenses

**Note:** The IRS expense figures posted on this Web site are for use in completing bankruptcy forms. They are not for use in computing taxes or for any other tax administration purpose. Expense information for tax purposes can be found on the [IRS Web Site](http://www.usdoj.gov/ust/eo/bapcpa/20080317/bci_data/national_expense_standards.htm).  
[http://www.usdoj.gov/ust/eo/bapcpa/20080317/bci\\_data/national\\_expense\\_standards.htm](http://www.usdoj.gov/ust/eo/bapcpa/20080317/bci_data/national_expense_standards.htm)

Collection Financial Standards for Food, Clothing and Other Items				
Expense	One Person	Two Persons	Three Persons	Four Persons
Food	\$277	\$528	\$626	\$752
Housekeeping supplies	\$28	\$60	\$61	\$74
Apparel & services	\$85	\$155	\$209	\$244
Personal care products & services	\$30	\$53	\$58	\$65
<b>Miscellaneous</b>	\$87	\$165	\$197	\$235
<i>Miscellaneous on Robert Weed forms would include: Hair care, pet care, kid's activities</i>				
<b>Total</b>	<b>\$507</b>	<b>\$961</b>	<b>\$1,151</b>	<b>\$1,370</b>
<b>More than four persons</b>			<b>Additional Amount Per Person</b>	
For each additional person, add to four-person total allowance:			\$262	

## Bankruptcy Allowable Living Expenses – National Standards (See 11 U.S.C. § 707(b)(2)(A)(ii)(I))

Expense	One Person	Two Persons	Three Persons	Four Persons
Food & Clothing (Apparel & Services)*	\$362	\$683	\$835	\$996
<b>5% of Food &amp; Clothing</b>	<b>\$18</b>	<b>\$34</b>	<b>\$42</b>	<b>\$50</b>

More than four persons	Additional Amount Per Person
Food & Clothing (Apparel & Services)*	\$190
<b>5% of Food &amp; Clothing</b>	<b>\$10</b>

\* This total may differ from the combination of the two amounts on the table above due to rounding.