

**BESTCASE**

Petition Preparation Software

# Download Bestcase

Students can download the Bestcase software directly from the website.

In order to download you will have to submit an online form asking for personal information. Fill the form out as you see fit.

## **Link to Download Software:**

<https://www.bestcase.com/download-edu/>

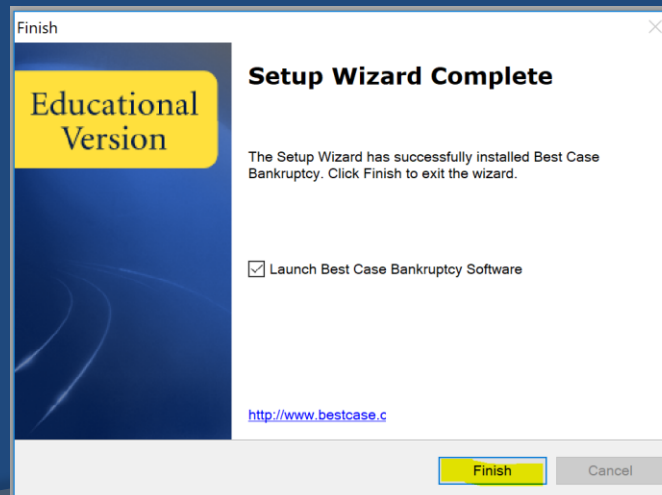
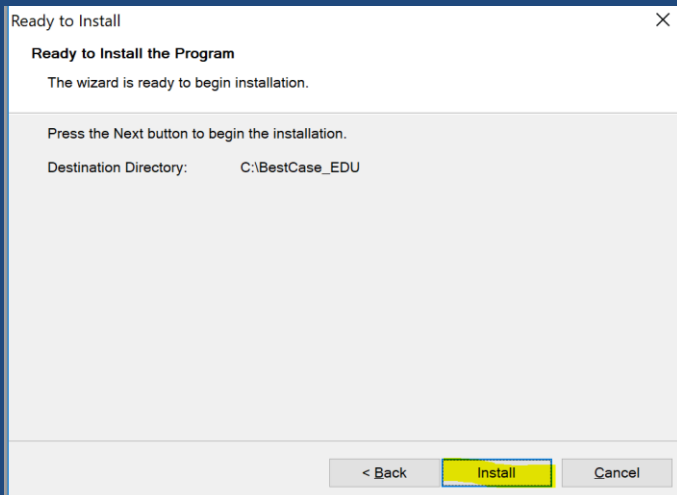
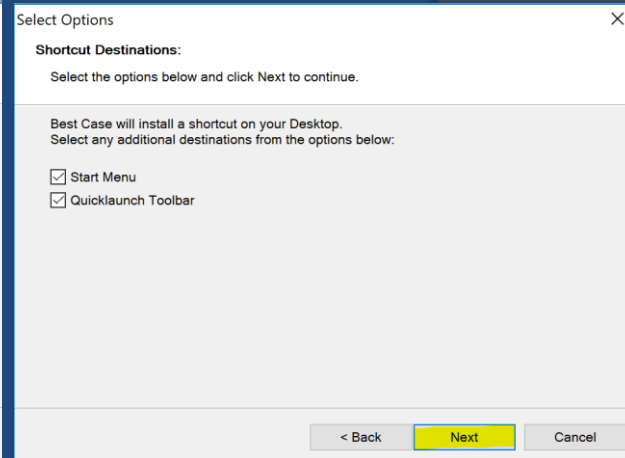
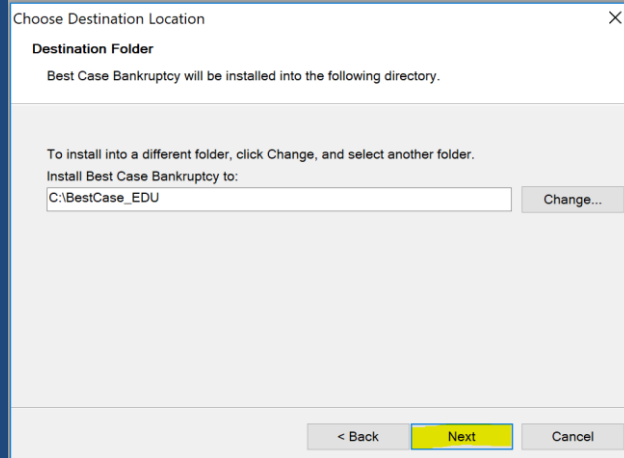
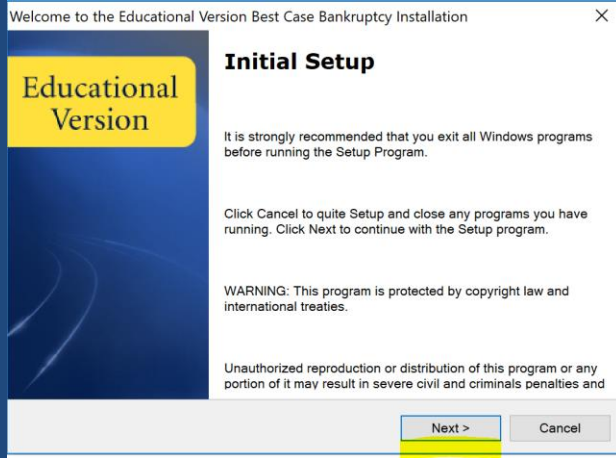
Minimum computer requirements to run the software  
(This software will only run on Windows based computers)

<https://www.bestcase.com/system-requirements/>

Mac users –

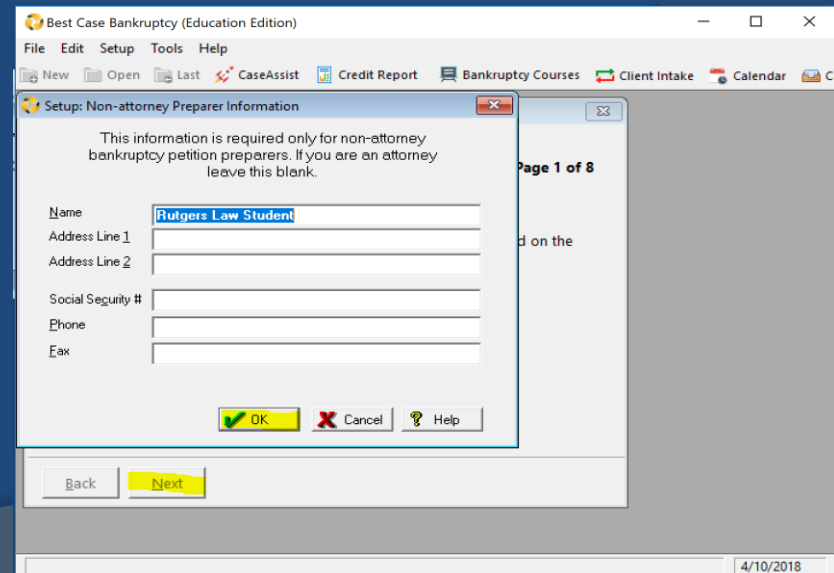
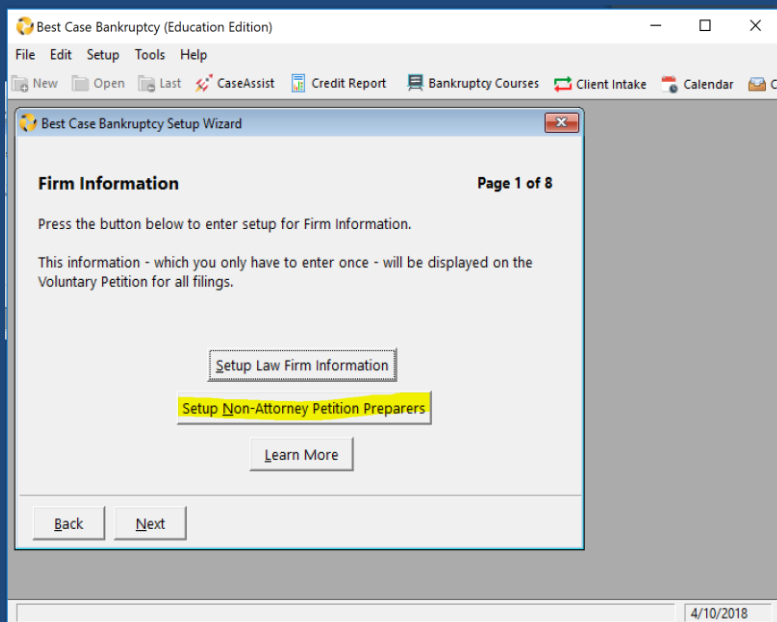
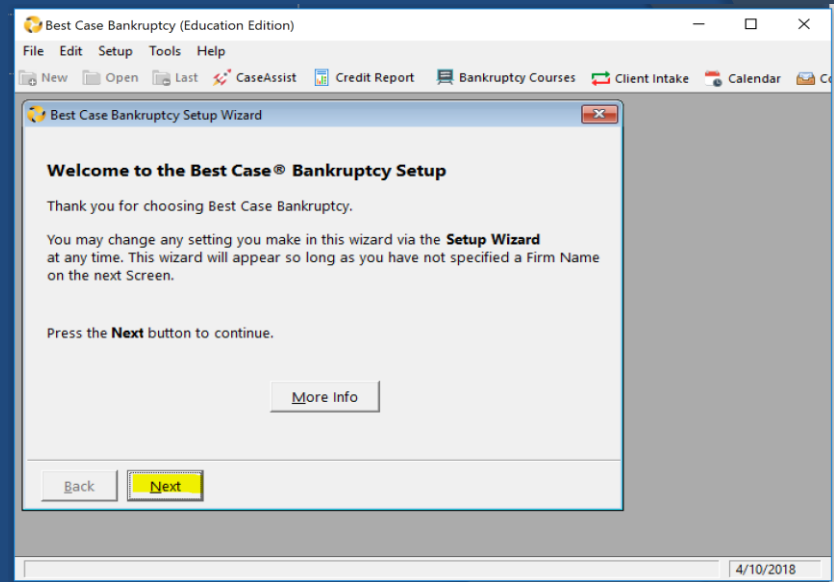
If you don't have access to a Windows PC, there are three loaner laptops students can barrow from the bankruptcy Pro Bono office.

# Installing Bestcase

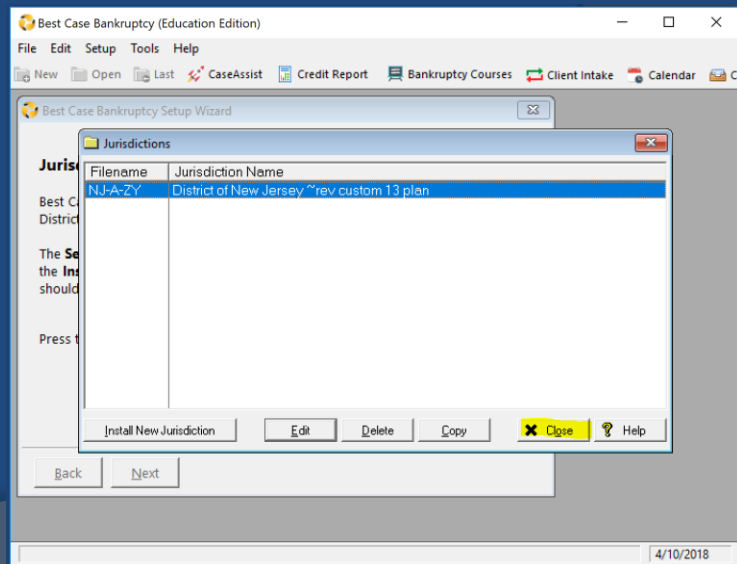
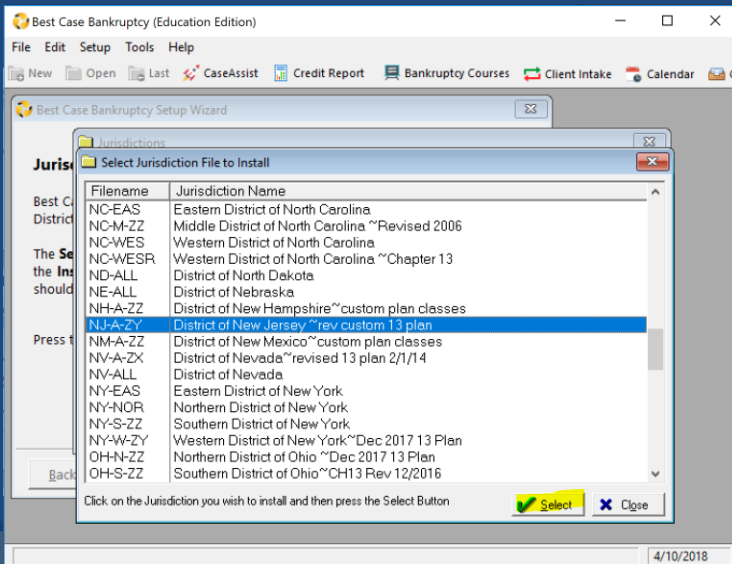
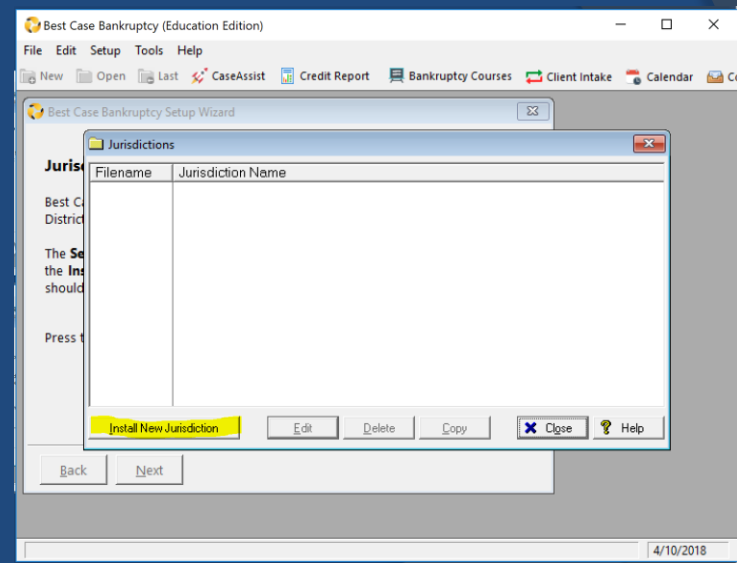
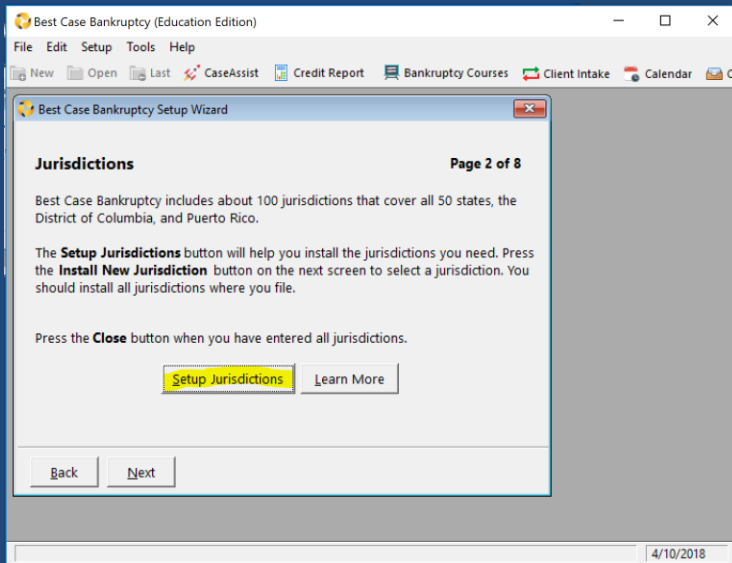


# Bestcase Setup Wizard

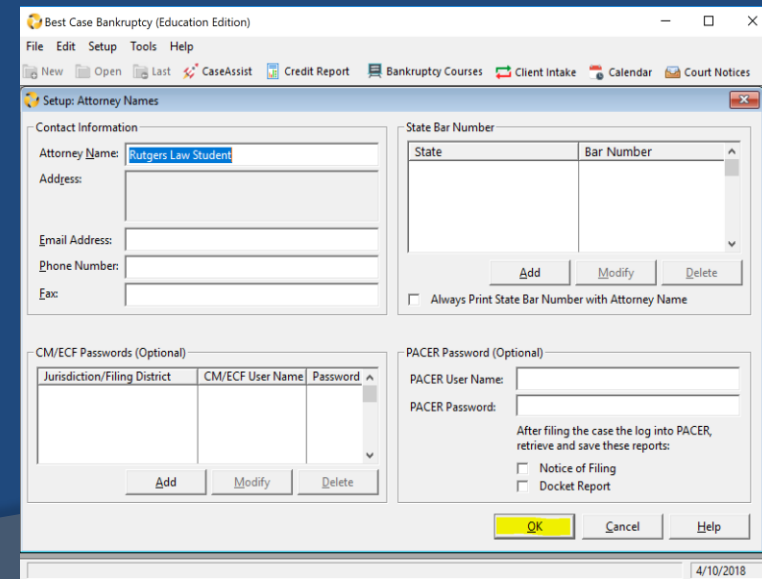
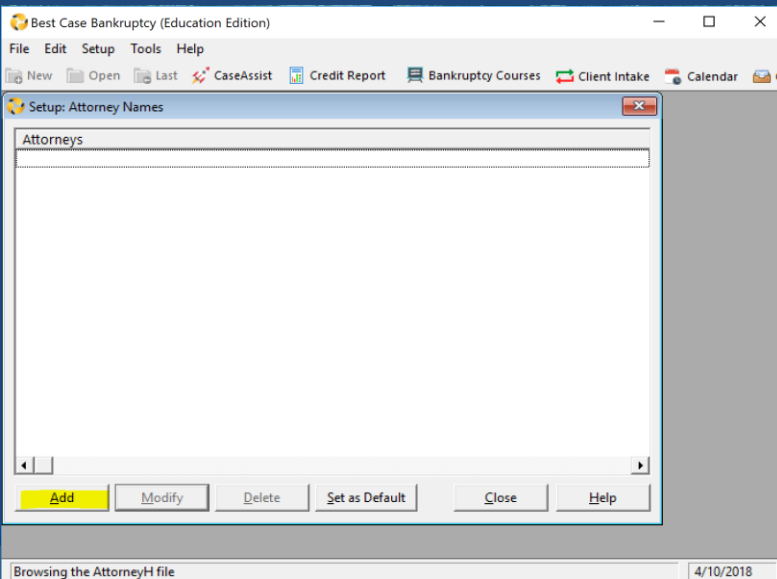
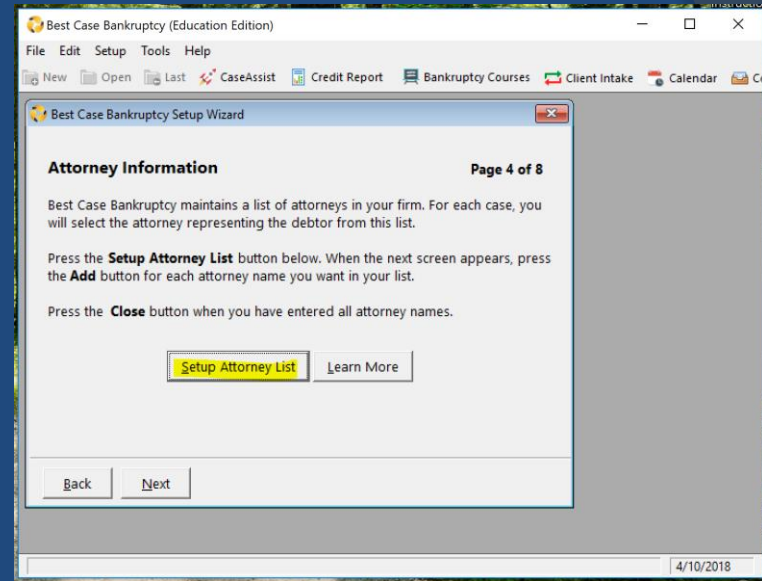
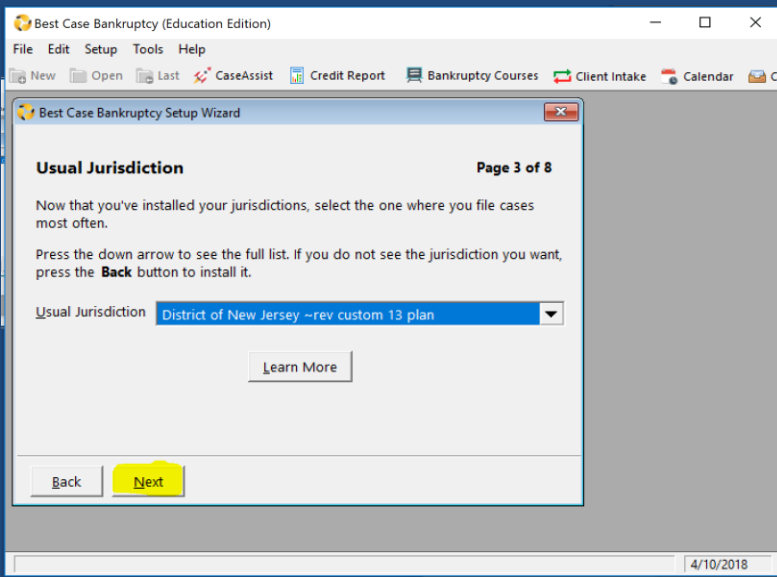
Only a few things will need to be setup with the wizard and the rest can be skipped.



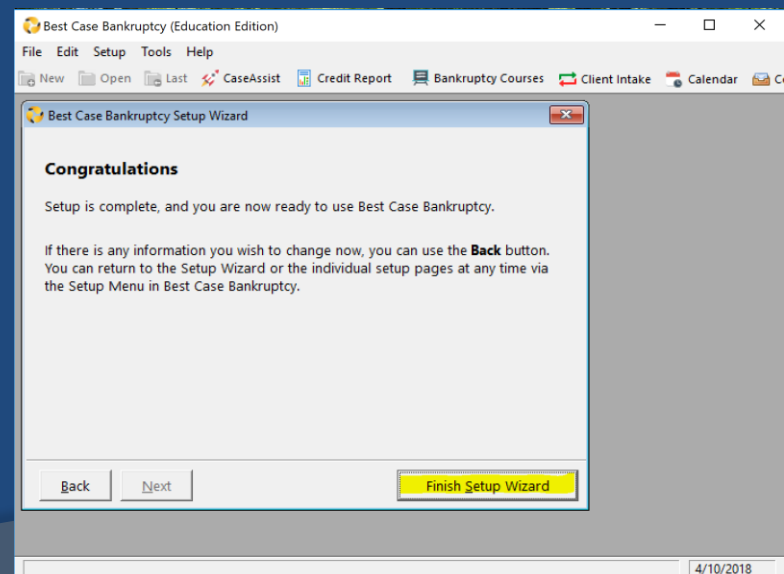
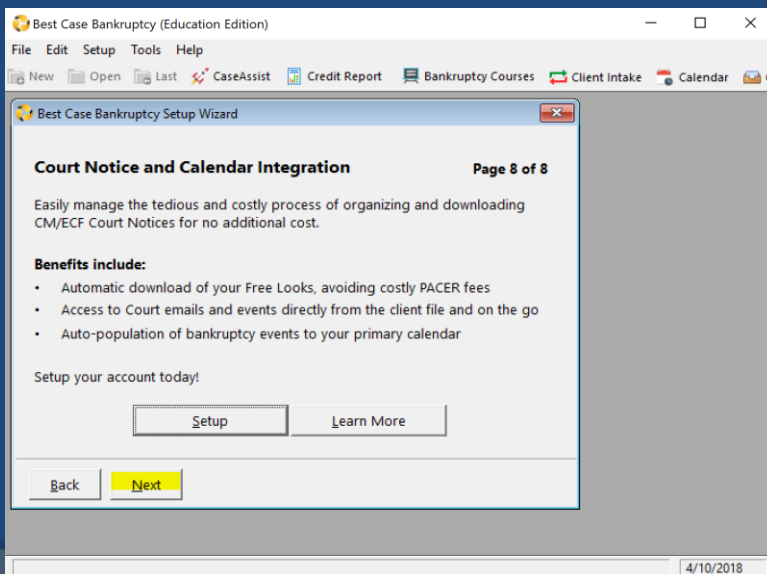
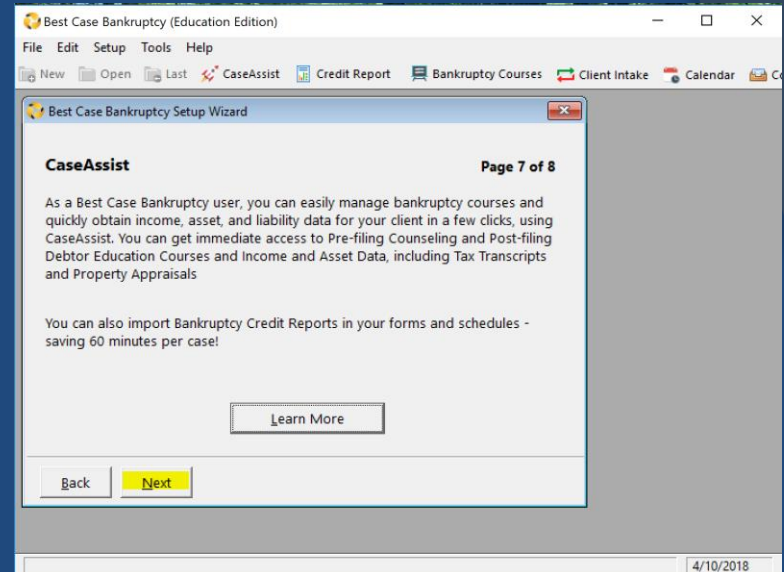
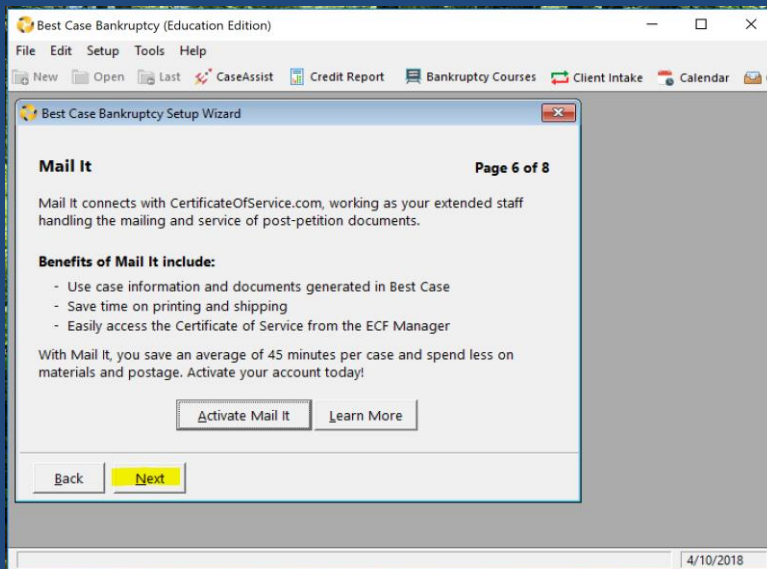
# Bestcase Setup Wizard



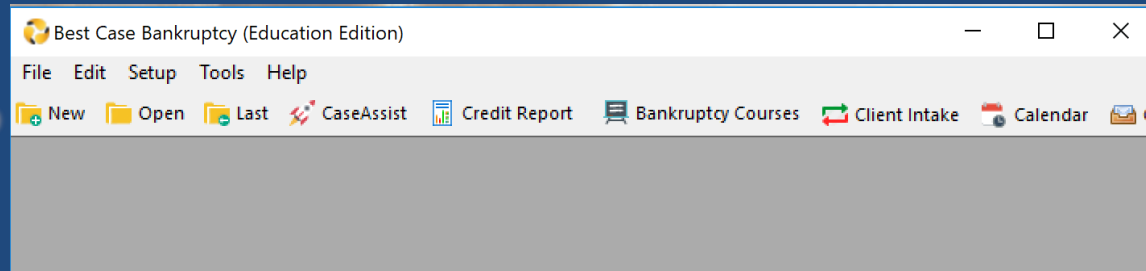
# Bestcase Setup Wizard



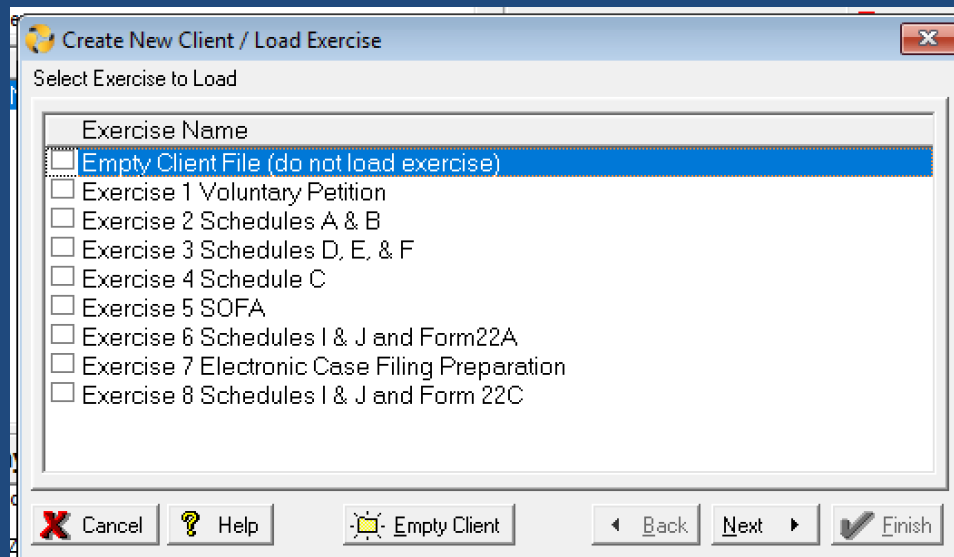
# Bestcase Setup Wizard



# Starting a New Client File



Click open on new



Click on the "Empty Client"



# Clicking “New” will bring you here....

**Create NEW Client File**

Forms: 2017-12 Forms - 12/01/2017 and after

Type of Debtor:

- Individual
- Partnership
- Joint (Debtor 1 & Debtor 2)
- Corporation, LLC, LLP
- Other

Chapter:

- Chapter 7
- Chapter 9
- Chapter 11
- Chapter 12
- Chapter 13
- Chapter 15

Name of Debtor(s):

|         |       |        |      |            |
|---------|-------|--------|------|------------|
| Debtor: |       |        |      |            |
|         | First | Middle | Last | Generation |
| Spouse: |       |        |      |            |

Template: **None**

Index As:

Office File No.:

Jurisdiction: **District of New Jersey ~rev custom 13 plan**

Buttons: Back, **OK**, Cancel, Help

-Select Chapter 7

-Individual or Joint

-Its ok that the Jurisdiction says “rev custom 13 plan”

Fill this in with the client’s information and click “OK”

# Double click on the new client file

The screenshot shows a software window titled "CLIENT LIST". At the top, there is a filter dropdown set to "Active by Name" and a "Show:" dropdown set to "All Cases". To the right, there are buttons for "Search" and "Report", and a status indicator showing "0 Followups by 04/13".

| Indexed As                     | Type   | Case No | Filed | 341 | Office No | FlwUp | Status         |
|--------------------------------|--------|---------|-------|-----|-----------|-------|----------------|
| 11 Last Name, First Name       | 7-Ind  |         |       |     |           |       | Active-Prepare |
| 16 Sample, New Jersey District | 13-Jnt |         |       |     |           |       | Active-Prepare |

Below the table, the selected client's details are shown. The "First Name Last Name" field is empty, and the "Status" is "Active-Prepare". The "Chapter 7 - Individual" section includes fields for "Case#", "District: NJ-A-ZY", "Adversary Proceedings: None", and "Attorney:". The "Debtor Name: First Name Last Name" and "Address:" fields are also empty.

At the bottom, there is a toolbar with buttons for "Forms", "Overview", "Notes", "New Client", "Copy", "Delete", "Close", and "Help".

# List of Schedules & Forms

(“Homepage”)

Rutgers, Roger A - 7 - Individual - NJ-A-ZZ

Forms & Schedules | All F&S | Additional Documents | Forms: 2016-04

- Form 101 Voluntary Petition
- Form 106Sum Summary of Assets and Liabilities
- Schedule A/B - Property
- Schedule C - Property You Claim as Exempt
- Schedule D - Creditors Who Have Claims Secured by Property
- Schedule E/F - Creditors Who Have Unsecured Claims
- Schedule G - Executory Contracts and Unexpired Leases
- Schedule H - Your Codebtors
- Schedule I - Your Income
- Schedule J - Your Expenses
- Form 106Dec Declaration About an Individual Debtor's Schedules
- Form 107 Statement of Financial Affairs
- Form 108 Statement of Intention for Individuals Filing Under Ch. 7
- Form 121 Statement About Your Social Security Numbers
- Form 122A Statement of Current Monthly Income/Mean Test
- Form 2010 Notice to Individual Debtor
- Form 2030 Compensation Statement of Attorney for the Debtor(s)
- Verification of Creditor Matrix
- Creditor Address Matrix
- + Local Forms
- + Form 423 Financial Management
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- + Applications, Notices, Motions and Orders
- + Service and Letters
- + Cover Sheets, Certifications and Statements

Open | Attach | Prepare ECF | ECF Manager | Print All

Overview | Notes | View Events | View Court Notices | Close | Help

# Select Form 101: Voluntary Petition

Rutgers, Roger A - 7 - Individual - NJ-A-ZZ

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Open Attach Prepare ECF ECF Manager Print All

Overview Notes View Events View Court Notices Close Help

Voluntary Petition

Debtor 1 | **Filing Information** | Info 2 / CCR | Prior/Related | Statistical/Adm

Debtor's Name: Roger A Rutgers  
 First Middle Last Generation

Index As: Rutgers, Roger A

Social Sec. No.: 123-45-6789 Office File No.:

Street Address: 123 Main Street

City, State Zip: Beverly NJ 08010-0000  
 County of Residence: Burlington

Mailing Address (if different):  
 City, State Zip: 00000-0000

Next Tab OK Cancel Help

# Form 101- Voluntary Petition

Tip:  
When entering the address enter the zip code first and it will populate the city and state.

-Select "FEDERAL: Exemptions..."

Voluntary Petition

Debtor 1 | **Filing Information** | Info 2 / CCR | Prior/Related | Statistical/Adm

Type of Debtor:  
 Individual  
 Joint (Debtor 1 & Debtor 2)  
 Corporation, LLC, LLP  
 Partnership  
 Other

Nature of Debt:  
 Consumer/Non-Business  
 Business  
 Other

Venue Debtor 1: Resided 180 Days  
 Other:

Venue Debtor 2: Resided 180 Days  
 Other:

Chapter:  
 Chapter 7  
 Chapter 11  
 Chapter 12  
 Chapter 13  
 Chapter 9  
 Chapter 15  
 Nonmain

Exemption election:  
 **FEDERAL: Exemptions provided in 11 U.S.C. §522(d)**  
 STATE: Nonbankruptcy federal laws, state or local law  
 New Jersey Exm 522 Analysis

Filing Fee:  
 attached  installments  waiver

Attorney:  
 Debtor not represented by an attorney

Jurisdiction: District of New Jersey

Case Number

Next Tab OK Cancel Help

Voluntary Petition

Debtor 1 | Filing Information | **Info 2 / CCR** | Prior/Related | Statistical/Adm

Credit Counseling Requirement 5109(h)

Debtor 1 Counseling...

Debtor 2 Counseling...

Report about Any Businesses You Own as a Sole Prop

Debtor Owns Business as Sole Proprietor

Hazardous material or immediate attention

Debtor has property that needs attention

Debtor rents principal residence

Tenant of Residential Property (Forms 101A & 101B)

Landlord has an Eviction Judgment (101A)

Name & Address of Landlord / Lessor

Permitted to cure the entire monetary default

Rent due deposit included in this petition (101A)

Landlord paid entire amount within 30 days (101B)

Next Tab OK Cancel Help

# Form 101-Voluntary Petition (cont.)

Credit Counseling Requirement

Debtor 1 Counseling

Debtor 1 Compliance with Credit Counseling Requirement

Credit Counseling has NOT been obtained by debtor 1 (case cannot be filed)

1. Completed in last 180 days and HAVE certificate [file/attach certificate and DRP]

2. Completed in last 180 days, but do NOT have certificate [file certificate within 14 days]

3. Exigent Circumstances - requested but unable to obtain counseling within 7 days

4. Counseling is not required because of debtor Incapacity, Disability or Military Duty

Please select a choice from the above list. This form is required to file an individual debtor case.

To file today, 08/05/17, the 180-day pre-filing credit counseling must have been received on or after 02/06/17

Order Credit Counseling OK Cancel Help

Note:  
If there are two debtors, you will have to do the same process for the second debtor

Voluntary Petition

Debtor 1 | Filing Information | Info 2 / CCR | **Prior/Related** | Statistical/Adm

Prior Bankruptcy Filed Within Last 8 Years (08/05/2009) §727(a)(8) §1328(f)

| Date Filed | Years Elapsed | Case Number | District |
|------------|---------------|-------------|----------|
|            |               |             |          |

Insert Change Delete

Pacer Case Locator

Pending Bankruptcy Case Filed by Spouse, Partner or Affiliate

| Debtor Name | Relationship | Date Filed | Case Number | District |
|-------------|--------------|------------|-------------|----------|
|             |              |            |             |          |

Insert Change Delete

Next Tab OK Cancel Help

Click insert to add an entry

Add any information needed if the debtor(s) have filed for bankruptcy in the last 8 years.

Form 1. Voluntary Petition

Debtor | Filing Information | Info 2 / ExD | Prior/Related | **Statistical/Adm**

Funds Available

Yes: Debtor estimates that funds will be available for distribution to unsecured creditors

No: Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors

Calculate Funds automatically

Estimated Number of Creditors

1-15  1,000-5,000

16-49  5,001-10,000

50-99  10,001-25,000

100-199  25,001-50,000

200-999  50,001-100,000

Over 100,000

Estimated Assets

\$0 to \$10,000

\$10,001 to \$50,000

\$50,001 to \$100,000

\$100,001 to \$500,000

\$500,001 to \$1 million

\$1,000,001 to \$10 million

\$10,000,001 to \$50 million

\$50,000,001 to \$100 million

\$100,000,001 to \$500 million

\$500,000,001 to \$1 billion

More than \$1 billion

Estimated Liabilities

\$0 to \$50,000

\$50,001 to \$100,000

\$100,001 to \$500,000

\$500,001 to \$1 million

\$1,000,001 to \$10 million

\$10,000,001 to \$50 million

\$50,000,001 to \$100 million

\$100,000,001 to \$500 million

\$500,000,001 to \$1 billion

More than \$1 billion

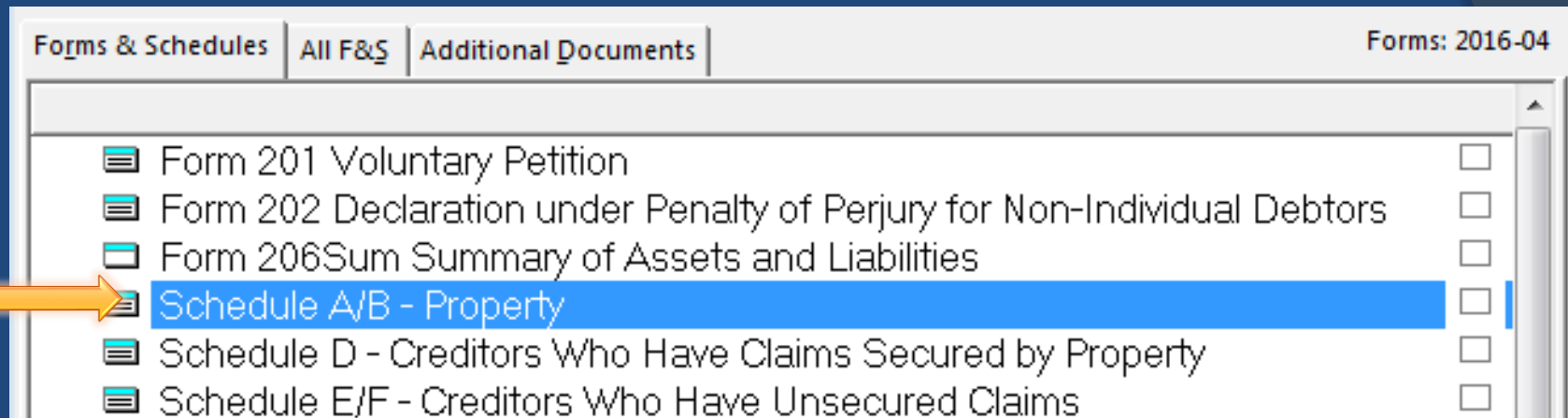
Calculate Estimated Number of Creditors, Assets and Liabilities automatically

Next Tab OK Cancel Help

# Form 101-Voluntary Petition (cont.)

Click ok when you are finished

# Select Schedule A/B-Property from the “Homepage”



Forms & Schedules | All F&S | Additional Documents | Forms: 2016-04

- Form 201 Voluntary Petition
- Form 202 Declaration under Penalty of Perjury for Non-Individual Debtors
- Form 206Sum Summary of Assets and Liabilities
- Schedule A/B - Property
- Schedule D - Creditors Who Have Claims Secured by Property
- Schedule E/F - Creditors Who Have Unsecured Claims

In Schedule A/B you will log all applicable property of the debtor(s)

- \*Real Property
- \*Vehicles
- \*Household goods and Furnishings
- \*Electronics
- \*Clothes, Jewelry, Collectibles of value
- \*Non-Farm Animals (like a cat or dog or bird)
- \*Cash / Checking / Savings

(The above is just an example of what property the debtor(s) may have)



Form 106 Schedule A/B: Assets — Real and Personal Property

A/B Property | **Property Total: 0.00**

| Category | Description | Own | Current Value |
|----------|-------------|-----|---------------|
|          |             |     |               |

Insert Change Delete Copy Exemption List Close Help

# Form 106 Schedule A / B

106 A/B Property Information

Category: 1. Real Property, Residence, Building, Land or Other Real Estate

Property | Description | Liens | Exemptions

Paste: Debtor Address

Property Address

City, State Zip

County

Other Information

Nature of Interest

Owner(s) Debtor 1  Another  Community

Current Value 0.00  Unknown  Partial Interest

Amount of Secured Claim 0.00  Unknown  Linked to Liens

What is the property?

Single-family home  
 Duplex or multi-unit building  
 Condominium or cooperative  
 Manufactured or Mobile Home  
 Land  Investment  Timeshare  
 Other:

Exemption Analysis

|               |      |
|---------------|------|
| Current Value | 0.00 |
| Less: Liens   | 0.00 |
| Net Equity    | 0.00 |
| Exemptions    | 0.00 |
| Unexempt      | 0.00 |

Amended Due Diligence

Next Tab OK Cancel Help

## Form 106 Schedule A / B

Change the category to fill out all sections of Schedule A/B

# Form 106 Schedule A / B

106 A/B Property Information

Category: 1. Real Property, Residence, Building, Land or Other Real Estate

Property | Description | Liens | **Exemptions**

| Statute | Exemption Amount |
|---------|------------------|
|---------|------------------|

**Insert** | Change | Delete | Total Exempt 0.00 | Auto Insert Exemption

Dates for Homestead Exemption Restrictions §522 (o)(p)(q)  
04/08/2014 - §522(p) Acquired or added value last 3.3 years (1215 days)  
08/05/2012 - §522(q) Law violation, felony, crime, tort in last 5 years  
08/05/2007 - §522(o) Value transfer from nonexempt property last 10 years  
Dates based on filing case today: 08/05/2017 [More Info](#)

Exemption Analysis  
Current Value 0.00  
Less: Liens 0.00  
Net Equity 0.00  
Exemptions 0.00  
Unexempt 0.00

Amended  Due Diligence [Next Tab](#)  OK  Cancel  Help

Tip: Remember to add any applicable exemptions when entering in the debtor(s) property

# Form 106 Schedule A / B

Exemption Table: NJ

By Description | By Statute | By Common

Exemptions Effective: 8/05/2017

| Description  | Set  | Statute                         | Limit    | Claimed |
|--|------|---------------------------------|----------|---------|
| Personal property - general                        | NJ   | N.J. Stat. Ann. § 2A:17-19      | 1,000.00 |         |
| Cemetery companies: property, trust funds, lands d | NJ   | N.J. Stat. Ann. §§ 8A:5-9, 8A:5 |          |         |
| Tenancies by the Entirety-real property: non-exemp | NJ   | 11 USC § 522(b)(3)(B)           |          |         |
| Personal property - clothing                       | NJ   | N.J. Stat. Ann. § 2A:17-19      |          |         |
| Stocks and interest in corporations                | NJ   | N.J. Stat. Ann. § 2A:17-19      |          |         |
| Wages: 90% of wages if income is < \$7500          | NJ   | N.J. Stat. Ann. § 2A:17-56      |          |         |
| Personal property - household goods & furnishings  | NJ   | N.J. Stat. Ann. § 2A:26-4       | 1,000.00 |         |
| Disability benefits                                | NJ   | N.J. Stat. Ann. § 17:18-12      |          |         |
| Fraternal benefit societies' benefits              | NJ   | N.J. Stat. Ann. § 17:44B-1, et  |          |         |
| Life insurance proceeds                            | NJ   | N.J. Stat. Ann. § 17B:24-6      |          |         |
| Annuity contract proceeds up to \$500/month        | NJ   | N.J. Stat. Ann. § 17B:24-7      |          |         |
| Health insurance and disability provisions         | NJ   | N.J. Stat. Ann. § 17B:24-8      |          |         |
| Group life insurance proceeds                      | NJ   | N.J. Stat. Ann. § 17B:24-9      |          |         |
| Pensions - Teachers                                | NJ   | N.J. Stat. Ann. §§ 18A:66-51,   |          |         |
| Pensions - School employees-1st class counties     | N.J. | N.J. Stat. Ann. §§ 18A:66-116   |          |         |

Currently electing STATE(NJ) statutes. Change in the Voluntary Petition, Filing Information tab.

Select Cancel

Tip: If there are two debtors, they will be entitled to 2x the exemptions.

106 A/B Property Information

Category: 1. Real Property, Residence, Building, Land or Other Real Estate

Property | Description | Liens | Exemptions

| Statute | Exemption Amount |
|---------|------------------|
|         |                  |

Total Exempt 0.00
  Auto Insert Exemption

Dates for Homestead Exemption Restrictions §522 (o)(p)(q)

04/08/2014 - §522(p) Acquired or added value last 3.3 years (1215 days)

08/05/2012 - §522(q) Law violation, felony, crime, tort in last 5 years

08/05/2007 - §522(o) Value transfer from nonexempt property last 10 years

Dates based on filing case today: 08/05/2017

Exemption Analysis

|               |      |
|---------------|------|
| Current Value | 0.00 |
| Less: Liens   | 0.00 |
| Net Equity    | 0.00 |
| Exemptions    | 0.00 |
| Unexempt      | 0.00 |

Amended

## Form 106 Schedule A / B

Make sure you have entered in all applicable property before going on to Schedule C

# Select Schedule C

On *Schedule C*, you tell the trustee, the court, and your creditors what property you are claiming as exempt.

Depending on how you filled out *Schedule A/B* you might find *Schedule C* is already populated with some exceptions. Confirm they are correct and add any missing items to the list.

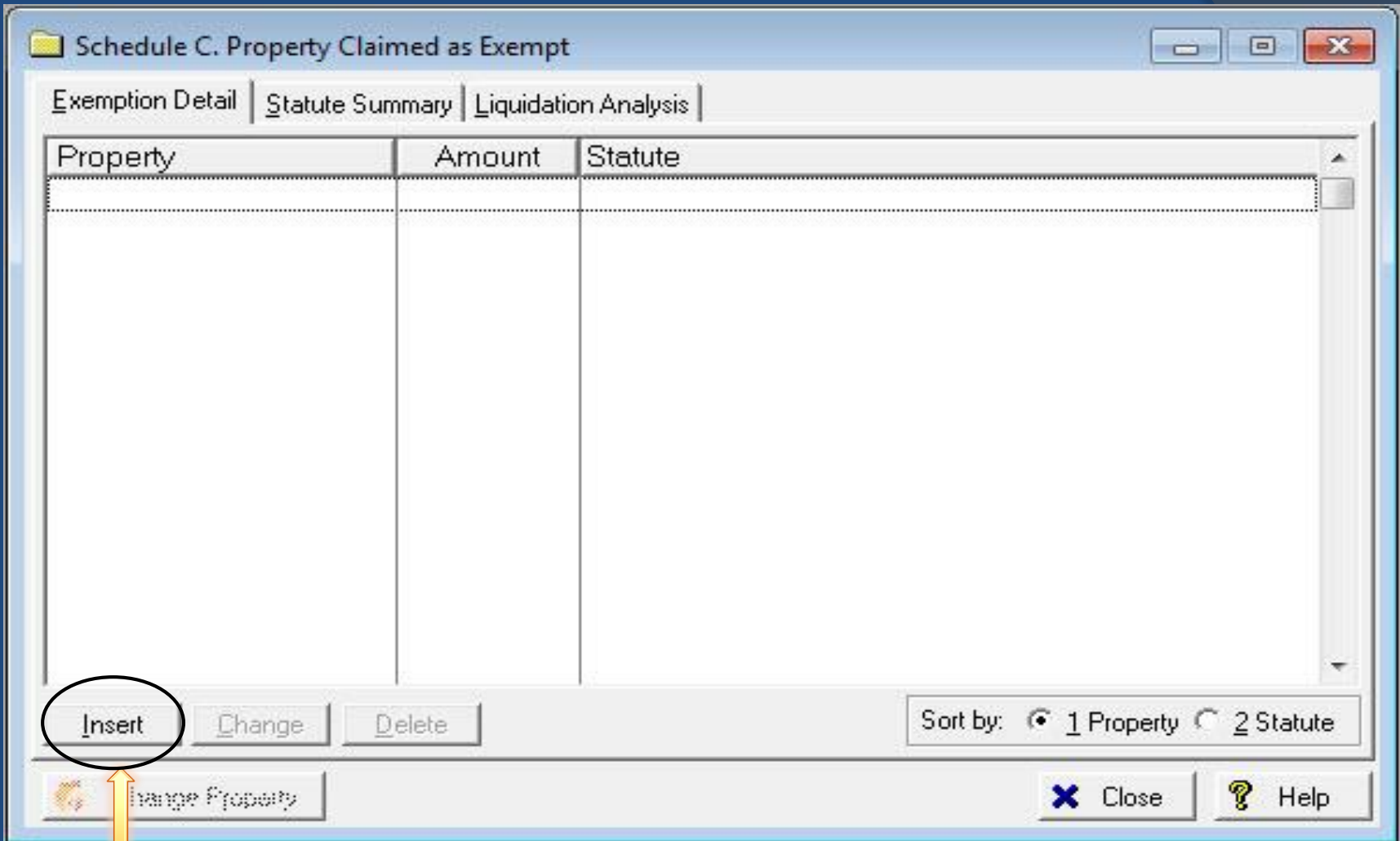
Rutgers, Roger A - 7 - Individual - NJ-A-ZZ

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Open | Attach | Prepare ECF | ECF Manager | Print All

Overview | Notes | View Events | View Court Notices | Close | Help



## Schedule C: Exempt Property

# Select Schedule D

Tip: Some of the times that could be listed here are:

- Car loans
- Home Mortgages

Also, you will need to indicate if the debtor plans to keep the property or give it up

The debtor's credit report will have a lot of helpful information

Rutgers, Roger A - 7 - Individual - NJ-A-ZZ

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# Schedule D: Secured Creditors

Schedule D/E/F - Creditors

by Name

Schedule D - Secured | Schedule E - Priority | Schedule F - Unsecured

0 Claims Total: 0.00

| Creditor's Name | Acct # | Consideration | L | Claim Amount |
|-----------------|--------|---------------|---|--------------|
|-----------------|--------|---------------|---|--------------|

No Schedule D creditors have been entered. Press [Insert] to add creditors.

If there are no creditors for Schedule D, press [Esc] to exit this screen. The "None" box will be checked automatically.

Insert | Change | Delete | Copy | Move to E/F | Find Acct# | Property | Close | Help

# Schedule D: Secured Creditors

Secured Creditor Information: [Close]

Creditor | Form 122 Means Test | Form 8 Intention | Codebtors | Add'l Notice | Notes / POC

Creditor Name [ ] [Print] [ ]  Do Not Print/Total on Sch.D  
Street Address [ ]  Exclude from Mailing Matrix

[ ]  Add to CCL **Who owes the debt?**  
[ ]  Mask on Form Debtor 1 [v]

City, State Zip [ ] [ ] 00000-0000  Community Debt  
Account No. [ ]  Contingent  
Date Incurred [ ]  Unliquidated  
Nature of Lien  An agreement you made  Statutory lien  Disputed  
 Judgment lien from a lawsuit  
 Other: [ ] ...

**Claim Amount** [ ] 0.00  
 Unknown

Desc. of Property [ ] [Home] **Unsecured Amount** [ ] 0.00  
 Auto  Unknown

Market value [ ] 0.00  Unknown  
Senior Liens [ ] 0.00

Amended

Next tab [OK] [Cancel] [Help]

# Schedule D: Secured Creditors

Secured Creditor Information: ✕

Creditor | Form 122 Means Test | **Form 8 Intention** | Codebtors | Add'l Notice | Notes / POC

**Intention**

Property will be:  Surrendered  Retained  Do not list on Form 8

If retaining the property, I intend to (check at least one):

- Redeem the property
- Enter into a Reaffirmation agreement
- Other: Avoid lien using 11 USC § 522(f)
- Other Explain:  ...

Property is claimed as:  Exempt  NOT Exempt  Linked to Schedule C

▶ Next tab

# Select Schedule E: Priority Unsecured Creditors

Schedule D/E/F - Creditors

by Name ▼

Schedule D - Secured | **Schedule E - Priority** | Schedule F - Unsecured

0 Claims Total: 0.00

| Creditor's Name | Acct # | Priority Type & Consideration | L | Claim Amount |
|-----------------|--------|-------------------------------|---|--------------|
|-----------------|--------|-------------------------------|---|--------------|

No Schedule E creditors have been entered. Press [Insert] to add creditors.

If there are no creditors for Schedule E, press [Esc] to exit this screen. The "None" box will be checked automatically.

**Insert** Change Delete Copy Move to D/F Find Acct# Close Help

# Schedule E: Priority Unsecured Creditors

The screenshot shows a software dialog box titled "Unsecured Priority Creditor Information:". It has several tabs: "Creditor", "Form 122 Means Test", "Codebtors", "Add'l Notice", and "Notes / POC". The "Creditor" tab is active. The form contains the following fields and options:

- Type of Priority: [Dropdown menu]
- Creditor Name: [Text field]
- Street Address: [Text field]
- City, State Zip: [Text field] [Text field] [Text field] (with "00000-0000" in the last field)
- Account No.: [Text field]
- Date Incurred: [Text field]
- Consideration: [Text area]
- Do Not Print/Total on Sch E:
- Exclude from Mailing Matrix:
- Who incurred the debt?: [Dropdown menu] (set to "Debtor 1")
- Community Debt:
- Contingent:
- Unliquidated:
- Disputed:
- Subject to offset:
- Add to CCL:
- Mask on Form:
- Claim Amount: [Text field] (0.00)
- Priority Amount: [Text field] (0.00)
- Unknown:  (for both Claim and Priority Amount)
- Amended:
- Buttons: Next tab, OK (circled in red), Cancel, Help

## Note:

Priority claims are nondischargeable unsecured debts that receive special treatment in bankruptcy. The most common types of priority claims include certain tax obligations, alimony, student loans, and child support.

Nondischargeable debt will survive the bankruptcy process. This means the debtor will still have to pay this debt after bankruptcy.

# Select Schedule F: Unsecured Creditors

Schedule D/E/F - Creditors

Schedule D - Secured | Schedule E - Priority | **Schedule F - Unsecured**

0 Claims Total: 0.00

| Creditor's Name | Acct # | Consideration | L | Claim Amount |
|-----------------|--------|---------------|---|--------------|
|-----------------|--------|---------------|---|--------------|

No Schedule F creditors have been entered. Press [Insert] to add creditors.

If there are no creditors for Schedule F, press [Esc] to exit this screen. The "None" box will be checked automatically.

**Insert** Change Delete Copy Move to D/E Find Acct# Close Help

All other debts will go here.

Tip: Look to the debtor(s) bills and credit report to find the applicable information.

\*A creditor might have two addresses, one for payment and a second one for service or process. You will want to use the one for service of process.

\*If you are having a hard time with an address try looking up the company here <https://www.bbb.org/en/us>

# Schedule F: Unsecured Creditors

Unsecured Creditor Information: [Close]

Creditor Information | Codebtors | Add'l Notice | Notes / POC

Creditor Name: [Text Box]  
Street Address: [Text Box]  
City, State Zip: [Text Box] [Text Box] 00000-0000  
Account No.: [Text Box]  
Date Incurred: [Text Box]  
Consideration "Other" Type of claim description: [Text Area]  
Claim Amount: [Text Box] 0.00  Unknown

Do Not Print/Total on Sch,F  
 Exclude from Mailing Matrix

Who incurred the debt?  
Debtor 1 [Dropdown]  
 Community Debt  
 Contingent  
 Unliquidated  
 Disputed  
 Subject to offset

Add to CCL  
 Mask on Form

Type of Unsecured Claim  
 Other  
 Student Loan  
 Support, Sep, Divorce  
 Pension

Amended

Next tab **OK** Cancel Help

Schedule G. Executory Contracts and Unexpired Leases

Contracts and Leases

| Name of Other Party | Description of Contract or Lease |
|---------------------|----------------------------------|
|                     |                                  |

No contracts/leases have been entered. Press [Insert] to add items.

If there are no contracts or leases, press [Esc] to exit this screen. The "None" box will be checked automatically.

Insert Change Delete Close Help

# Schedule G: Executory Contracts and Unexpired Leases

Examples:

- \*Cellphone agreements
- \*Club memberships
- \*Automobile leases
- \*Storage unit rental agreements
- \*Contracts to buy or sell property

Schedule H. Codebtors

Creditor Codebtors | Contract/Lease Codebtors | Community Property State Spouses

| Codebtor | Comment | Creditor |
|----------|---------|----------|
|          |         |          |

No codebtors have been entered. Press [Insert] to add codebtors.

If there are no codebtors, press [Esc] to exit this screen. The "None" box will be checked automatically.

Insert Change Delete Address Change Close Help

# Schedule H: Codebtors



# Schedule I: Monthly Income

Schedule I - Your Monthly Income

1. Employment | 2. Wages | 8. Other Income | 10. Totals..Expected | Amend | Add'l Employers | J | 122

1. Fill in your employment information  
Include part-time, seasonal, or self-employed work. Marital Status: **Single**  Spouse N/A

**Debtor 1 Employment**

Not Employed  
Occupation:   
Employer Name and Address:   
How long employed:

**Non-Filing Spouse Employment**

Not Employed  
Occupation:   
Employer Name and Address:   
How long employed:

00000-0000      00000-0000

Monthly Income: 0.00    Expenses: 0.00    Excess: 0.00

Next Tab    OK    Cancel    Help

Note:

The debtor is required to report all income, even if they are paid “under the table.” Failure to report all income can result in a dismissal of the petition.

If the debtor has multiple employers click on the “Add'l Employers”

If they are filing jointly, both debtors have to report their income.

# Schedule I: Monthly Income

Schedule I - Your Monthly Income

1. Employment | **2. Wages** | 9. Other Income | 10. Totals..Expected | Amend | Add'l Employers | P | J | 122

Pay Period \_\_\_\_\_ Debtor: Monthly Spouse: Monthly

|   |      |      |
|---|------|------|
| 2. Monthly gross wages, salary, and commissions _____ | 0.00 | 0.00 |
| 3. Estimated monthly overtime _____                   | 0.00 | 0.00 |
| 3. Subtotal Earnings Per Period _____                 | 0.00 | 0.00 |
| 5. Less Payroll Deductions:                           |      |      |
| a. Tax, Medicare and Social Security deductions _____ | 0.00 | 0.00 |
| b. Mandatory contributions for retirement plans _____ | 0.00 | 0.00 |
| c. Voluntary contributions for retirement plans _____ | 0.00 | 0.00 |
| d. Required repayments of retirement fund loans _____ | 0.00 | 0.00 |
| e. Insurance _____                                    | 0.00 | 0.00 |
| f. Domestic support obligations _____                 | 0.00 | 0.00 |
| g. Union dues _____                                   | 0.00 | 0.00 |
| h. Other Deductions... _____                          | 0.00 | 0.00 |
| 6. Subtotal Payroll Deductions _____                  | 0.00 | 0.00 |
| Net Pay Per Period _____ Show Monthly                 | 0.00 | 0.00 |
| 7. Total Net Monthly Take Home Pay _____ Rounding...  | 0.00 | 0.00 |

Monthly Income: 0.00    Expenses: 0.00    Excess: 0.00

Next Tab    OK    Cancel    Help

Remember:  
The tax return and pay stubs will provide a lot of the necessary information for this section.

# Schedule I: Monthly Income

Schedule I - Your Monthly Income

1. Employment | 2. Wages | 8. Other Income | 10. Totals..Expected | Amend | Add'l Employers | J | 122

|  | Debtor Monthly | Spouse Monthly |
|--|----------------|----------------|
| Gross income from operation of business, profession, or farm                 | 0.00           | 0.00           |
| Expenses (*from J 12-2013)   | 0.00           | 0.00           |
| Net income from operation ...  | 0.00           | 0.00           |
| + Gross Income from real property  | 0.00           | 0.00           |
| Property Expenses  | 0.00           | 0.00           |
| Property Net income  | 0.00           | 0.00           |
| 8a. Net income rental property and operating a business, profession, or farm | 0.00           | 0.00           |
| 8b. Interest and dividends   | 0.00           | 0.00           |
| 8c. Family support payments (alimony, spousal, child, etc...)                | 0.00           | 0.00           |
| 8d. Unemployment compensation  | 0.00           | 0.00           |
| 8e. Social Security  | 0.00           | 0.00           |
| 8f. Other government assistance...   | 0.00           | 0.00           |
| 8g. Pension or retirement income   | 0.00           | 0.00           |
| 8h. Other monthly income...  | 0.00           | 0.00           |
| 9. Total Other Monthly Income  | 0.00           | 0.00           |

Monthly Income 0.00    Expenses 0.00    Excess 0.00

Next Tab |  |  |

# Schedule I: Monthly Income

Schedule I - Your Monthly Income

1. Employment | 2. Wages | 8. Other Income | 10. Totals..Expected | Amend | Add'l Employers | J | 122

|  | Debtor Monthly | Spouse Monthly |
|--|----------------|----------------|
| 7. Total Wages Net Monthly Take Home Pay | 0.00           | 0.00           |
| 9. Total Other Monthly Income            | 0.00           | 0.00           |
| 10. Monthly Income                       | 0.00           | 0.00           |

10. Total Monthly Income: Debtor 1 + Debtor 2 or Non-Filing Spouse **0.00**

11. Other regular contributions to the expenses listed in Schedule J.

11. Other Contributions... Don't include amounts entered in lines 2-10, or not available to pay expenses listed in Schedule J. + 0.00

12. COMBINED MONTHLY INCOME: **0.00**

13. Expect an increase or decrease within the year after form is filed?  No  Yes  No (with explanation)

Explain:

|                |          |        |
|----------------|----------|--------|
| Monthly Income | Expenses | Excess |
| 0.00           | 0.00     | 0.00   |

Next Tab  OK  Cancel  Help

Tip:

This page will allow you to double check you work. Make sure the numbers listed here look like they are correct before proceeding.

# Schedule J: Expenses

Schedule J - Your Expenses

Schedule J | 4. Rent | 11. Medical | 18. Support | 23. Net Income | Amend-Supp-Other | 122

1. Is this a Joint case?  Yes

Does Debtor 2 live in a Separate Household?  Yes - Debtor 2 must file a separate Schedule J

Note: Other separate Schedule J options are on the Amend tab

2. Do you have Dependents?

| Relationship | Age | Lives With * |
|--------------|-----|--------------|
|              |     |              |

The Means Test has separate entries for Marital status, Dependents, Household size and Family size that must be reviewed.

3. Do your expenses include expenses of people other than yourself and your dependents?  Yes

Monthly Income 0.00    Expenses 0.00    Excess 0.00

Note:

Schedule J is where you list your current monthly expenses and all of your dependents.

Look in the intake packet and you should find a list of the debtor's monthly expenses.

You can determine the monthly cost of occasional expenditures (like car repairs) by dividing the debtor's yearly costs by 12.

# For a summary of schedules, see Form 106

Rutgers, Roger A - 7 - Individual - NJ-A-ZZ

Forms & Schedules | All F&S | Additional Documents | Forms: 2016-04

- Form 101 Voluntary Petition
- Form 106 Sum Summary of Assets and Liabilities
- Schedule A/B - Property
- Schedule C - Property You Claim as Exempt
- Schedule D - Creditors Who Have Claims Secured by Property
- Schedule E/F - Creditors Who Have Unsecured Claims
- Schedule G - Executory Contracts and Unexpired Leases
- Schedule H - Your Codebtors
- Schedule I - Your Income
- Schedule J - Your Expenses
- Form 106Dec Declaration About an Individual Debtor's Schedules
- Form 107 Statement of Financial Affairs
- Form 108 Statement of Intention for Individuals Filing Under Ch. 7
- Form 121 Statement About Your Social Security Numbers
- Form 122A Statement of Current Monthly Income/Mean Test
- Form 2010 Notice to Individual Debtor
- Form 2030 Compensation Statement of Attorney for the Debtor(s)
- Verification of Creditor Matrix
- Creditor Address Matrix
- + Local Forms
- + Form 423 Financial Management
- + Reaffirmation and Redemption
- + Amendments and Supplements
- + Business and Corporate
- + Applications, Notices, Motions and Orders
- + Service and Letters
- + Court Checks, Certifications and Statements

Open | Attach | Prepare ECF | ECF Manager | Print | Print All

Overview | Notes | View Events | View Court Notices | Close | Help

# Form 106

Form 106Sum. Summary of Assets and Liabilities

| Name of Schedule                | Attached? | Assets | Liabilities | Other |
|---------------------------------|-----------|--------|-------------|-------|
| A/B. Real Property              | Yes       | 0.00   |             |       |
| A/B. Personal Property          | Yes       | 0.00   |             |       |
| C. Property Claimed as Exempt   | Yes       |        |             |       |
| D. Secured Claims               | Yes       |        | 0.00        |       |
| E. Unsecured Priority Claims    | Yes       |        | 0.00        |       |
| F. Unsecured Nonpriority Claims | Yes       |        | 0.00        |       |
| G. Contracts and Leases         | Yes       |        |             |       |
| H. Codebtors                    | Yes       |        |             |       |
| I. Current Income               | Yes       |        |             | 0.00  |
| J. Current Expenditures         | Yes       |        |             | 0.00  |
| <b>Totals</b>                   |           | 0.00   | 0.00        |       |

Schedule D  
Secured 0.00  
Unsecured 0.00

Schedule E  
Priority 0.00  
Non-Priority 0.00

Close Help

Tip:

This is a helpful summary page to check your work and make sure the numbers are correct. If needed refer back to the appropriate schedule and make any changes.

# Statement of Financial Affairs (SOFA)

Rutgers, Roger A - 7 - Individual - NJ-A-ZZ

Forms & Schedules | All F&S | Additional Documents | Forms: 2016-04

- Form 101 Voluntary Petition
- Form 106Sum Summary of Assets and Liabilities
- Schedule A/B - Property
- Schedule C - Property You Claim as Exempt
- Schedule D - Creditors Who Have Claims Secured by Property
- Schedule E/F - Creditors Who Have Unsecured Claims
- Schedule G - Executory Contracts and Unexpired Leases
- Schedule H - Your Codebtors
- Schedule I - Your Income
- Schedule J - Your Expenses
- Form 106Dec Declaration About an Individual Debtor's Schedules
- Form 107 Statement of Financial Affairs
- Form 108 Statement of Intention for Individuals Filing Under Ch. 7
- Form 121 Statement About Your Social Security Numbers
- Form 122A Statement of Current Monthly Income/Mean Test
- Form 2010 Notice to Individual Debtor
- Form 2030 Compensation Statement of Attorney for the Debtor(s)
- Verification of Creditor Matrix
- Creditor Address Matrix
- + Local Forms
- + Form 423 Financial Management
- + Reaffirmation and Redemption
- + Amendments and Supplements
- + Business and Corporate
- + Applications, Notices, Motions and Orders
- + Service and Letters
- + Cover Sheets, Certifications and Statements

Open | Attach | Prepare ECF | ECF Manager | Print All

Overview | Notes | View Events | View Court Notices | Close | Help



# Statement of Financial Affairs (SOFA)

Form 107. Statement of Financial Affairs for Individuals

1-28 All Debtors | All Answers

Question

- 1. Current marital status
- 2. Prior address of debtor (3 years)
- 3. Community property state spouses (8 years)
- 4. Income from employment or operation of business
- 5. Income other than from employment or operation of business
- 6. Payments to ordinary creditors (90 days)
- 7. Payments to insiders (1 year)
- 8. Payments benefitting insiders (1 year)
- 9. Lawsuits, court action, or administrative proceeding (1 year)
- 10. Property repossessed, foreclosed, garnished, attached, seized, or levied (1 year)
- 11. Creditor setoff or refusal to make payment (90 days)
- 12. Assignment of property for the benefit of creditors (1 year)
- 13. Gifts (2 years)
- 14. Charitable contributions (2 years)
- 15. Losses from theft, fire, other disaster, or gambling (1 year)
- 16. Payments related to bankruptcy (1 year)
- 17. Payments for help dealing with creditors (1 year)
- 18. Property transfers outside the ordinary course of business (2 years)
- 19. Self-settled trusts of which the debtor is a beneficiary (10 years)
- 20. Closed financial accounts (1 year)
- 21. Safe deposit boxes (1 year)
- 22. Property stored in a place other than debtor's home (1 year)
- 23. Property held for another person
- 24. Notice of liability under an environmental law
- 25. Notice of hazardous material release
- 26. Judicial or administrative proceeding under any environmental law
- 27. Ownership or connections to a business (4 years)
- 28. Parties to whom financial statement given (2 years)

Edit Answers... | Insert Answer... | Close | Help

Note:

Some of these questions may or may not apply to your debtor(s)

Keep in mind, while NJ is not a community property state, the debtor might have moved from a community property state.

Tip:

While some of this information will be contained in the intake packet, this would be a great list of questions to ask during the client interview.

## Sending BestCase File to Att'y

1. Return to the Client List Window and highlight the client to be copied.
2. Click on File in the main menu bar and then on "Send Client to Disk.."
3. Save to your computer using the Folder Icon
4. Finally, attach the file to an email to send to your attorney.

**End of Presentation**