

EDWARD J. MANEY, TRUSTEE

Expense Categories	Trustee Guidelines
1. Rent or home mortgage payments (Including lot rental for mobile homes)	Variable -- Usually 25-35% of gross income. Determined on a case by case basis.
2. Utilities	Electricity \$202.00; gas/propane \$70.00; water \$50.00; telephone \$60.00.
3. Home maintenance (Pest control, yard work, etc.)	\$65.00 -- Only if home is owned by debtors.
4. Food (Includes tobacco, alcohol, school and work lunches)	\$250.00 for a single person; \$390.00 for a couple; \$145.00 per pre-teenage child; \$170.00 per teenage child.
5. Clothing	\$46.00 for each person.
6. Laundry, dry cleaning and cleaning supplies	\$13.00 per family member or \$27.00 for single person.
7. Newspapers, periodicals and books (Includes school books)	\$23.00 per Family.
8. Medical and Dental Expenses (Includes Medication Expenses)	Determined on a case by case basis. Extent of Medical Insurance is a factor. Usually no more than \$50.00 with insurance and not special medical problems.
9. Insurance (not paid by employer)	Variable. Verification may be required.
10. Transportation	Gasoline, oil, tires, tune-ups, license, etc. -- \$225.00 per vehicle. Bus fare per family if no vehicle -- \$65.00.
11. Recreation (Includes cable TV and internet service)	\$35.00 per person.
12. Club and union dues	Generally not allowed unless mandatory for job.
13. Income taxes (Not Deducted from Wages)	If employed, deductions should not exceed the IRS Form W-4 amounts. If self-employed, amount subject to verification.
14. Alimony, maintenance or support	Variable. Verification required.
15. Other payments for support of dependents not living at home	Determined on a case by case basis. (Verification required)
16. Religious Contributions	Determined on a case by case basis. (Verification may be required.)
17. Miscellaneous & Contingency Expenses (Includes vet and pet expenses)	\$85 per family.

**Any Expenses Which Do Not Conform to the Above Guidelines
Must be Explained and Documented!**