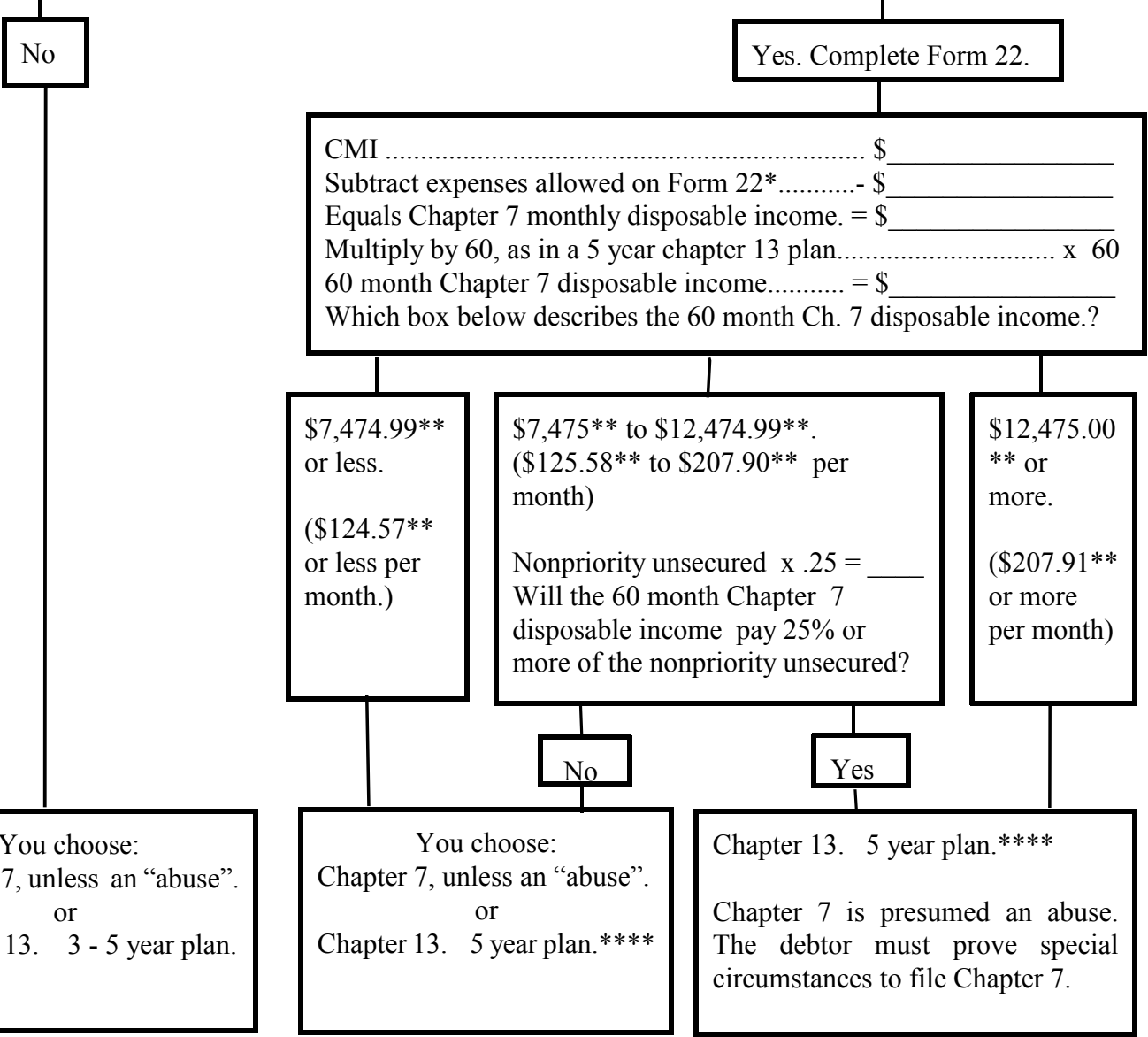


CHAPTER 7 BANKRUPTCY MEANS TEST FLOWCHART EFFECTIVE APRIL 1, 2014

The means test does not apply to individuals whose debts are primarily non-consumer debts or to certain veterans, members of the Armed Forces & National Guard. Current Monthly Income (CMI) is your average gross income for the 6 calendar months before filing bankruptcy. CMI includes your gross income, your spouse's gross income unless separated & your household expenses regularly paid by another, but excludes social security & payments to victims of war crimes, terrorism or crimes against humanity. **Is your CMI more than the monthly median?**



Household size	1	2	3	4	5	6	Add per person.
AZ Annual Median***	\$42,608	\$55,828	\$57,331	\$65,550	\$73,650	\$81,750	\$8,100
AZ Monthly Median***	\$3,550	\$4,652	\$4,777	\$5,462	\$6,137	\$6,812	\$675

* The Form 22 expenses are adjusted from time to time.
 ** These figures are adjusted for inflation every 3 years and were last adjusted April 1, 2013.
 *** The median income is adjusted from time to time. This chart shows adjustments as of April 1, 2014 .
 **** The Chapter 7 means test calculates disposable income differently than the Chapter 13 means test and may be more or less. For example, Chapter 7 does not allow a deduction for payroll withholding for 401k loans, whereas Chapter 13 does. In Chapter 13 the plan payment is not always the same as the disposable income. The 9th Circuit, which includes Arizona, ruled in August 2013 that a Chapter 13 plan must be for 5 years if CMI is above median, including when the means tests shows no disposable income.