Directions for Use of Plan Calc 1 in TNG13

Plan Calc 1 Overview: The Chapter 13 Trustee's bankruptcy software, TNG13, includes a calculator, Plan Calc 1, that allows for rudimentary calculations of plan length and plan payments. The calculator is based on currently available information and is an estimator based on the variables inputted. Accordingly, results are approximations. In addition, as a plan progresses the variables first used in Plan Calc 1 calculations will have changed, thus, altering plan length at various times throughout the life of the Chapter 13 plan.

Plan Calc 1 is only accessible through www.13network.com. In order to obtain access to the Trustee's database and Plan Calc 1 via 13network.com, an attorney must submit an original signed and dated web access agreement to the Trustee's office. A web access agreement is located on Richard Fink's home page at www.13network.com. More detailed instructions follow.

Plan Calc 1 Caveats:
- www.13network.com is administered by a third party vendor. Occasionally the website experiences technical difficulties over which the Trustee's office has no control. If you encounter technical difficulties, alert the Trustee's office and we will notify the administrator.
- Periodically, www.13network.com and Plan Calc 1 will not be available to users due to maintenance or upgrades.
- If a user discovers glitches in these instructions, please notify the Systems Administrators at the Trustee's office. If adjustments to these instructions are necessary, the updates will be posted to the Trustee's homepage at www.13network.com.
- Plan Calc 1 calculates based on information currently available on the website; this is trailing data (approximately 24 hours old).
- Plan Calc 1 requires Windows Internet Explorer browser.
- Plan Calc 1 is an estimator and is not 100% accurate. Because of this, the Chapter 13 Trustee analyzes Chapter 13 plans with a more sophisticated calculator which is more accurate.
- Plan Calc 1 calculations will not distribute more than the EMA (equal monthly amount) until the last month of the plan. Additional funds on hand that would be available for disbursement in the Trustee's normal distribution process are reserved in the Plan Calc 1 calculations until the final month of the plan.

- Plan Calc 1 DOES NOT recognize changing/ step payments in its calculations. The current payment loaded in the Trustee's database will be used throughout the Plan Calc 1 calculation process.

How To Find Plan Calc 1:

- Go to www.13network.com.
- Under Missouri Click on Richard V. Fink (Kansas City).
- At the Trustee's homepage, click on Chapter 13 Inquiry (under Authorized Users Log-in Here).
    - If you do not have access to the Trustee's website, a user must fill out a Web Access Agreement v.2 form and send it to the Trustee via regular U.S. mail.
    - If access has been established, but a login or password has been forgotten, the user may contact a Systems Administrator at the Trustee's office.
- Type in your User ID.
- Type in your Password.
- Enter a case #. Click on Go.
- Click on the case number highlighted in green.
- Click on the Plan Calc 1 tab (located toward the top of screen).

Plan Calc 1 Definitions:

_____ **Month(s) Since Confirmation**: The number of months since confirmation of the plan (a number is shown in this field only if the case is confirmed). This is not the number of months since the case was filed.

UP= $0.00: This is the **Unsecured Pool** total. The number in this field represents means test results based on the Trustee's calculations. This field is not populated in every case. This field has no effect on Plan Calc 1.

TPI= $_____: Total Paid In: Monies posted to the case to date minus returned items.

BOH=$_____ : Balance on Hand: Monies currently available for future distributions.

BASE= $_____: Base Amount: This field is only populated in base cases. In confirmed cases, the amount shown reflects the terms of the latest confirmed plan. In unconfirmed cases, the amount shown reflects the terms of the latest amended plan that has been processed by the Trustee's staff.

Line: This field defaults to a system assigned reference number to enable "what if" changes by users to the **Change Line** field.

Name: This column is populated by the classes (types) and the names of creditors that have been scheduled and/ or who have filed Proofs of Claim (dependent on whether bar dates have passed).
(NOTE: unless some special treatment is designated in the Chapter 13 plan or required by law or local rule - unsecured non-priority creditors will not be listed in this column separately, but are combined and shown as one amount).

Claimed Amount: This field is populated with the amount of the filed Proof of Claim, or the scheduled amount if a Proof of Claim has not been filed or processed.

Mortgage Due: This field is deliberately blank. Do not enter an amount in this field.

Coll/ Value: This field is populated by the collateral value amount listed on the Proof of Claim or provided on the Chapter 13 Plan or schedules.

Interest Rate: This field is populated by the interest rate shown on the Chapter 13 plan.

Monthly Payment: This field is populated by the equal monthly amount provided in the Chapter 13 plan. If pro-rata creditors exist in the Chapter 13 plan for which EMAs are not provided, the software will compute EMAs automatically and highlight these numbers in yellow.

To Be Paid: This field is populated by the estimated amount the Trustee will disburse to the creditor over the life of the Chapter 13 plan.

Mo: This field is populated by the estimated number of months remaining to satisfy the balance of the Proof of Claim. (approximation of To Be Paid amount divided by Monthly Payment).

Change Line #: This field is available for users to make "what if" changes to Claimed Amount, Coll/ Value, Interest Rate, and/ or Monthly Payment fields. Type in the line number in the Change Line field for the creditor for whom changes are desired and click OK. Tab to various applicable fields where the user would like to make changes.

Plan Terms: This field shows the estimated Chapter 13 plan length based on currently available, or user input, information. If the user inputs information, click the Calc button for a new Plan Terms number.

Unsecured %: This field shows the percentage to be paid to non-priority unsecured creditors based on currently available, or user input, information. If the user inputs information, click the Calc button for a new Unsecured % number.
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- **LAP, DIP-36, or DIP-60 Types of Plans**: If the dividend to non-priority unsecured creditors has not yet been set by the Trustee's office, this field will show 0%. An estimated dividend must be determined and added to this field before running a calculation.

- **Base Plans**: This field will always show 100%, and if not re-set, the calculation will show the plan length at 100% dividend.

Restart: Click on this button to restart Plan Calc 1, which returns to currently available information and eliminates user changes made.

Trustee's %: This field populates with the Trustee's statutory administrative fee. This field defaults to 8% unless the Trustee is running monthly disbursement calculations. In that case, the field will reflect the actual percentage. **If this field is populated by anything other than 8%, the user should populate the field with 8 and hit the Enter key.**

Lump Sum $: This field will be populated by the user. The user may add a lump sum amount to this field and click Calc by Plan Terms or Calc by Unsecured % to determine the effect of a lump sum on plan length or the effect of a lump sum on percentages paid to the non-priority unsecured creditors.

Delete Line: This field will show the effect of running a plan calculation if a specific Proof of Claim is removed from the calculation. The user may enter the line number that correlates with the Proof of Claim to be deleted in this field and click OK. The deleted line number will be highlighted in green showing that the Plan Calc 1 program has excluded this line from its computation.
Remember to click on Restart to return to auto-populated information.

Debtor 1 and Debtor 2 Pay Schedules: These fields reflect the names of Debtor 1 and Debtor 2; the amounts of monies that Debtor 1 and/ or Debtor 2 are paying into the Chapter 13 plan; and the frequency of payments from Debtor 1 and/ or 2 as currently reflected in the Trustee's database.

- If the user would like to change the debtors' plan payments to determine the length of the plan:
    - Click on Amount under Debtor 1 and/ or Debtor 2 Pay Schedules. Enter the new payment amount(s) for Debtor 1 and/ or 2. Click on Upd $.
    - Then click on Plan Terms Calc to provide the new plan length.

- If the user would like to change the plan length to determine the necessary monthly payment:
    - Click on Plan Terms. Enter the new number of months the user would like the plan to run. Click on Plan Terms Calc.
    - Then click on Debtor 1 Pay Schedules Calc ?

How To Run Plan Calc 1 On Different Types Of Plans:

- **0% PLAN (UNCONFIRMED CASE)**
    - Enter a case number.
    - Click on Plan Calc 1 tab.

o The Plan Terms field shows the estimated plan length based on currently available information.

- If the user wants to calculate the plan payment to amortize based on the information provided:
  - Enter the length of the plan in Plan Terms and click on the Calc button.
  - Click on the Calc ? button (located under Pay Schedules).
  - The payment amount that appears under Amount is the estimated plan payment necessary to amortize based on the number the user entered in the Plan Terms field.

- If the user wishes to calculate the number of months for a specific plan payment based on the information provided:
  - Enter the plan payment Amount (located under Pay Schedules).
  - Click on the Upd $ button.
  - Click on the Calc button by Plan Terms.
  - This will show the plan length based on the specific plan payment entered by the user.

- If the user wishes to add a Proof of Claim to the Plan Calc 1 calculation to determine its effect on amortization:
  - Click on ADDED CREDITOR under Name column and appropriate type of creditor.
  - Under Claimed Amount, enter the amount of the claim being added.
  - Enter Coll/ Value if different than the Proof of Claim amount.
  - Enter Interest Rate if needed.
  - Enter Monthly Payment if necessary.
  - Hit Enter.
  - Click on Calc by Plan Terms and the program will exhibit a new plan length.

- If the user wants to exclude a Proof of Claim from the Plan Calc 1 calculation to determine its effect on amortization:
  - Go to Delete Line.
  - Enter the line # for the Proof of Claim that is to be excluded from the Plan Calc 1 calculation.
  - Click OK.
  - The excluded line # will backfill in green highlight.
  - Go to Plan Terms and click on Calc.

- The program will exhibit a new plan length.

  o **To return to the original information in the database, click on Restart and the program will reset to the original information.**

- **0% Plan (CONFIRMED)**
  o Enter a case number.
  o Click on Plan Calc 1 tab.
  o The Plan Terms field shows the plan length based on currently available information.
  o If there is a Balance on Hand of more than one plan payment (see BOH = and Debtor Pay Schedules), then it is not necessary for the user to add the additional months that the debtors have been in the plan.
  o If there is a Balance on Hand of one plan payment or less (see BOH = and Debtor Pay Schedules), it may be necessary to add the number of months the debtors have been in the plan to date to the Plan Terms number (i.e. the number of months from Petition to the current date added to the number of months showing in the Plan Terms field).

    ▪ If the user wants to calculate the plan payment to amortize based on the information provided:
      • Enter the length of the plan and click on the Calc button.
      • Click Calc ? button (located under Pay Schedules).
      • The payment amount that appears is the estimated plan payment necessary to amortize based on the plan terms entered by the user.

    ▪ If the user wants to calculate the number of months for a specific plan payment based on the information provided:
      • Enter the plan payment amount (located under Pay Schedules)
      • Click on the Upd $ button.
      • Click on Calc by Plan Terms.
      • This will show the estimated plan length at that specific plan payment entered by the user.

    ▪ If the user wants to add a Proof of Claim to the Plan Calc 1 calculation to determine its effect on amortization:
      • Click on ADDED CREDITOR under NAME column and appropriate type of creditor.
      • Enter Claimed Amount (amount of claim).
      • Enter Coll/ Value if different than the Proof of Claim amount.
      • Enter Interest Rate if needed.

- Enter Monthly Payment if needed.
- Hit Enter.
- Click on Calc by Plan Terms and a new estimated plan length will be exhibited for the user.

  - If the user wants to exclude a Proof of Claim from the Plan Calc 1 calculation to determine its effect on amortization:
    - Go to Delete Line.
    - Enter the line # for the Proof of Claim that is to be excluded from the Plan Calc 1 calculation.
    - Click OK.
    - The excluded line # will backfill with green highlight.
    - Go to Plan Terms and click on Calc.

  - **To return to the original information in the database, click on Restart and the program will reset to the original information.**

- **DIP-60 (UNCONFIRMED / NO DIVIDEND SET):**
  - Enter a case number.
  - Click on Plan Calc 1 tab.
  - The Plan Terms field shows the plan length at 0% based on currently available information.
  - The user must manually calculate the portion of the DIP that will be paid to non-priority unsecured claimants:
    - Start with the total DIP-60 amount.
    - Subtract the total amount of the initial debtor attorney fees being paid from plan payments.
    - Subtract the total amount of any special unsecured or co-debtor unsecured claims to be paid in full from the plan payments.
    - If student loans are being paid from plan payments as long-term debts, and the student loans were not deducted from disposable income calculations on the B22C, multiply by 60 the total EMA's of all student loans being paid from plan payments as long-term debts and subtract that amount from the remaining DIP amount.
    - The resulting number is the portion of the DIP that will be paid to the non-priority unsecured claimants.
      - Example: DIP-60 of $50,000; with $2,500 in attorney fees being paid from the plan payments; and long-term student loan payments of $200 per month results in $35,500 available for the non-priority unsecured creditors.
      - The math:
        - $50,000

- Less $2,500
- Less $12,000 ($200 x 60)
- Create a claim record for the amount to be paid to non-priority unsecured claimants.
  - Click on ADDED CREDITOR under the Name section in the <u>PRIORITY</u> claim type.
  - Enter the sum of the manual calculation for the non-priority unsecured creditors as the claim amount.
- Enter the same sum in Coll/ Value.
- Hit Enter.
- Click on Calc by Plan Terms.
- The new estimated plan length will be displayed.

o Do not add in the months that the debtors already have been in Chapter 13.

- To calculate the plan payment to amortize based on the information available:
  - Enter the length of the plan desired, e.g. 60.
  - Click Calc ? button (located under Pay Schedules).
  - The plan payment amount that appears is the estimated plan payment needed to amortize based on the plan length entered by the user.

- To calculate a specific plan payment based on currently available information:
  - Enter the specific plan payment amount (located under Pay Schedules) that the user wants to calculate.
  - Enter the Upd $ button.
  - Enter Calc by Plan Terms.
  - This will show the estimated plan length at the specific plan payment selected by the user.

- If the user wants to add a Proof of Claim to the Plan Calc 1 calculation to determine its effect on amortization:
  - Click on ADDED CREDITOR under NAME and appropriate type of claim.
  - Enter Claimed Amount (amount of claim).
  - Enter Coll/ Value if different than the Proof of Claim amount.
  - Enter Interest Rate if needed.
  - Enter Monthly Payment if needed.
  - Hit Enter.

- Click on Calc by Plan Terms and a new estimated plan length will be exhibited.
  - If the user wants to exclude a Proof of Claim from the Plan Calc 1 calculation to determine its effect on amortization:
    - Go to Delete Line.
    - Enter the line # for the Proof of Claim that is to be excluded from the Plan Calc 1 calculation.
    - Click OK.
    - The excluded line # will backfill in green highlight.
    - Go to Plan Terms and click on Calc.

  - **To return to the original information in the database, click Restart and the program will reset to the original information.**

- **DIP-60 (CONFIRMED / NO DIVIDEND SET):**
  - Enter a case number.
  - Click on Plan Calc 1 tab.
  - The Plan Terms field shows the plan length at 0% based on currently available information.
  - The user must manually calculate the portion of the DIP that will be paid to non-priority unsecured claimants:
    - Start with the total DIP-60 amount.
    - Subtract the total amount of the initial debtor attorney fees being paid from plan payments.
    - Subtract the total amount of any special unsecured or co-debtor unsecured claims to be paid in full from the plan payments.
    - If student loans are being paid from plan payments as long-term debts, and the student loans were not deducted from disposable income calculations on the B22C, multiply by 60 the total EMA's of all student loans being paid from plan payments as long term debts and subtract that amount from the remaining DIP amount.
    - The resulting number is the portion of the DIP that will be paid to the non-priority unsecured claimants.
      - Example: DIP-60 of $50,000; with $2,500 in attorney fees being paid from the plan payments; and long-term student loan payments of $200 per month results in $35,500 available for the non-priority unsecured creditors.
      - The math:
        - $50,000
        - Less $2,500
        - Less $12,000 ($200 x 60)

- Create a claim record for the amount to be paid to non-priority unsecured claimants.
    - Click on ADDED CREDITOR under the Name section in the <u>PRIORITY</u> claim type.
    - Enter the sum of the manual calculation for the non-priority unsecured creditors as the claim amount.
  - Enter the same sum in Coll/ Value.
  - Hit Enter.
  - Click on Calc by Plan Terms and the program will calculate the new plan length.

- The user must add in the months that the debtors have been in the Chapter 13 from Petition to current date to the Plan Term field.

  - If the user wishes to determine the necessary plan payment to amortize the case based on the information provided:
    - Enter the length of the plan desired in the Plan Terms field and click on the Calc button.
    - Click Calc ? button (located under Pay Schedules).
    - The payment Amount that appears under Pay Schedules is the estimated plan payment amount necessary to amortize based on the Plan Terms number entered by the user.

  - If the user wishes to determine if a plan payment will amortize based on information provided:
    - Change the plan payment Amount (located under Pay Schedules) to the amount that is desired.
    - Click on the Upd $ button.
    - Click on Calc by Plan Terms.
    - This will show the user the estimated length of the plan based on the posed plan payment.

  - If the user wants to add a Proof of Claim to the Plan Calc 1 calculation to determine its effect on amortization:
    - Click on ADDED CREDITOR under NAME column and appropriate type of creditor.
    - Enter Claimed Amount (amount of claim).
    - Enter Coll/ Value if different than the Proof of Claim amount.
    - Enter Interest Rate if needed.
    - Enter Monthly Payment if needed.
    - Hit Enter.

- If the user wants to exclude a Proof of Claim from the Plan Calc 1 calculation to determine its effect on amortization:
  - Go to Delete Line.
  - Enter the line # for the Proof of Claim that is to be deleted from the Plan Calc 1 calculation.
  - Click OK.
  - Once the line is deleted, the line # will highlight in green.
  - Go to Plan Terms and click on Calc.

- **To return to the original information the database, click on Restart and the program will reset to the original information.**

- **DIP-60 (C0NFIRMED / DIVIDEND SET)**
  - Enter the case number.
  - Click on Plan Calc 1 tab.
  - The Plan Terms field shows the estimated plan length based on currently available information.
  - If there is a Balance on Hand of more than one plan payment (see BOH = and Pay Schedules), the user will not be required to add the months the debtors have been in the plan from Petition to date.
  - If there is a Balance on Hand of one plan payment or less (see BOH = and Pay Schedules), it will be necessary for the user to add to the Plan Term field the number of months the debtors have been in the plan from the Petition date to the current date.

    - If the user wishes to determine what the plan payment must be to amortize based on the information provided:
      - Enter the length of the plan desired in the Plan Terms field and click on the Calc button.
      - Click Calc ? button (located under Pay Schedules).
      - The payment Amount that appears under Pay Schedules is the estimated plan payment necessary to amortize based on the Plan Terms entered by the user.

    - If the user wishes to determine if a plan payment will amortize based on information provided:
      - Change the plan payment Amount (located under Pay Schedules) to the amount that is desired.
      - Click on the Upd $ button.
      - Click on Calc by Plan Terms.
      - This will show the user the length of the plan based on the proposed plan payment.

    - If the user wants to add a Proof of Claim to the Plan Calc 1 calculation to determine the effect on amortization:

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- Click on ADDED CREDITOR under Name and type of claim.
- Enter Claimed Amount (amount of claim).
- Enter Coll/ Value if different from the Proof of Claim amount.
- Enter Interest Rate if needed.
- Enter Monthly Payment if needed.
- Hit Enter.
- Click on Calc button by Plan Terms and the program will calculate the new plan length.

▪ If the user wants to exclude a Proof of Claim from the Plan Calc 1 calculation to determine its effect on amortization:
- Go to Delete Line.
- Enter the line # for the Proof of Claim that is to be excluded from the Plan Calc 1 calculation.
- Click OK.
- Once the line is deleted, the line # will highlight in green.
- Go to Plan Terms and hit Calc.

o **To return to the original information in the database, click on Restart and the program will reset to the original information.**

- **LAP (UNCONFIRMED / NO DIVIDEND SET)**
  o Enter the case number.
  o Click on Plan Calc 1 tab.
  o The Plan Terms field shows the plan length at 0% based on currently available information.
  o The user must manually calculate the portion of the LAP that will be paid to non-priority unsecured claimants:
    ▪ Start with the total LAP amount.
    ▪ Subtract the total amount of the initial debtor attorney fees being paid from plan payments.
    ▪ Subtract the total amount of priority unsecured claims to be paid from plan payments.
    ▪ The resulting number is the portion of the LAP that will be paid to all non-priority unsecured claimants including special unsecured and co-debtor unsecured creditors.
      o Example: LAP of $5,000.00 - $1,000.00 attorney fees and $2,000.00 priority claims = $2,000.00 non-priority unsecured portion.
  o Take the amount to be paid to non-priority unsecured claimants and create a claim record:
    - Click on ADDED CREDITOR under Name and under the appropriate claim type.

- Enter the Claimed Amount (amount of non-priority unsecured claim).
- Hit Enter.
- Click on the Calc button by Plan Terms and the program will calculate the new estimated plan length.

o The user does not need to add in the months that the debtors have already been in the Chapter 13 case.

- If the user wants to calculate the plan payment to amortize based on the information provided:
  - Enter the length of the plan in Plan Terms and click on the Calc button.
  - Click on the Calc ? button (located under Pay Schedules).
  - The payment amount that appears under Amount is the estimated plan payment necessary to amortize based on the number the user entered in the Plan Terms field.

- If the user wishes to determine if a plan payment will amortize based on information provided:
  - Change the plan payment Amount (located under Pay Schedules) to the amount that is desired.
  - Click on the Upd $ button.
  - Click on Calc by Plan Terms.
  - This will show the user the estimated length of the plan based on the proposed plan payment.

- If the user wants to add a Proof of Claim to the Plan Calc 1 calculation to determine its effect on amortization:
  - Click on ADDED CREDITOR under NAME column and appropriate type of creditor.
  - Enter Claimed Amount (amount of claim).
  - Enter Coll/ Value if different than the Proof of Claim amount.
  - Enter Interest Rate if needed.
  - Enter Monthly Payment if needed.
  - Hit Enter.
  - Click on Calc by Plan Terms and a new estimated plan length will be exhibited for the user.

- If the user wants to exclude a Proof of Claim from the Plan Calc 1 calculation to determine its effect on amortization:
  - Go to Delete Line.

- Enter the line # for the Proof of Claim that is to be excluded from the Plan Calc 1 calculation.
- Click OK.
- Once the line is deleted, the line # will highlight in green.
- Go to Plan Terms and hit Calc.

- **To return to the original Plan Calc , click on Restart and the program will reset to the original information.**

- **LAP (CONFIRMED / NO DIVIDEND SET)**
  - Enter the case number.
  - Click on Plan Calc 1 tab.
  - The Plan Terms field shows the plan length at 0% based on currently available information.
  - The user must manually calculate the portion of the LAP that will be paid to non-priority unsecured claimants:
    - Start with the total LAP amount.
    - Subtract the total amount of the initial debtor attorney fees being paid from plan payments.
    - Subtract the total amount of priority unsecured claims to be paid from plan payments.
    - The resulting number is the portion of the LAP that will be paid to all non-priority unsecured claimants including special unsecured and co-debtor unsecured creditors.
      - For example: a LAP of $5,000.00 - $1,000.00 attorney fees and $2,000.00 priority claims = $2,000.00 non-priority unsecured portion.
  - Take the amount to be paid to non-priority unsecured claimants and create a claim record:
    - Click on ADDED CREDITOR under Name and under the appropriate claim type.
    - Enter the Claimed Amount (amount of non-priority unsecured claim).
    - Hit Enter.
    - Click on the Calc button by Plan Terms and the program will calculate the new estimated plan length.

  - The user does not need to add in the months that the debtors have already been in the Chapter 13 case.

    - If the user wants to calculate the plan payment to amortize based on the information provided:
      - Enter the length of the plan in Plan Terms and click on the Calc button.

- Click on the Calc ? button (located under Pay Schedules).
- The payment amount that appears under Amount is the plan payment necessary to amortize based on the number the user entered in the Plan Terms field.

- If the user wishes to determine if a plan payment will amortize based on information provided:
  - Change the plan payment Amount (located under Pay Schedules) to the amount that is desired.
  - Click on the Upd $ button.
  - Click on Calc by Plan Terms.
  - This will show the user the estimated length of the plan based on the proposed plan payment.

- If the user wants to add a Proof of Claim to the Plan Calc 1 calculation to determine its effect on amortization:
  - Click on ADDED CREDITOR under NAME column and appropriate type of creditor.
  - Enter Claimed Amount (amount of claim).
  - Enter Coll/ Value if different than the Proof of Claim amount.
  - Enter Interest Rate if needed.
  - Enter Monthly Payment if needed.
  - Hit Enter.
  - Click on Calc by Plan Terms and a new plan length will be exhibited for the user.

- If the user wants to exclude a Proof of Claim from the Plan Calc 1 calculation to determine its effect on amortization:
  - Go to Delete Line.
  - Enter the line # for the Proof of Claim that is to be excluded from the Plan Calc 1 calculation.
  - Click OK.
  - Once the line is deleted, the line # will highlight in green.
  - Go to Plan Terms and hit Calc.

- **To return to the original information in the database, click on Restart and the program will reset to the original information.**

- **LAP (CONFIRMED / DIVIDEND SET)**
  - Enter a case number.
  - Click on Plan Calc 1 tab,

- The Plan Terms field shows the estimated plan length based on currently available information.
- If there is a Balance on Hand of more than one plan payment (see BOH = and Pay Schedules), the user will not be required to add the months the debtors have been in the plan from Petition to date.
- If there is a Balance on Hand of one plan payment or less (see BOH = and Pay Schedules), it will be necessary for the user to add the months the debtors have been in the plan from Petition to current date to the Plan Terms field.

  - If the user wants to calculate the plan payment to amortize based on the information provided:
    - Enter the length of the plan in Plan Terms and click on the Calc button.
    - Click on the Calc ? button (located under Pay Schedules).
    - The payment amount that appears under Amount is the estimated plan payment necessary to amortize based on the number the user entered in the Plan Terms field.

  - If the user wishes to determine if a plan payment will amortize based on information provided:
    - Change the plan payment Amount (located under Pay Schedules) to the amount that is desired.
    - Click on the Upd $ button.
    - Click on Calc by Plan Terms.
    - This will show the user the estimated length of the plan based on the proposed plan payment.

  - If the user wants to add a Proof of Claim to the Plan Calc 1 calculation to determine its effect on amortization:
    - Click on ADDED CREDITOR under NAME column and appropriate type of creditor.
    - Enter Claimed Amount (amount of claim).
    - Enter Coll/ Value if different than the Proof of Claim amount.
    - Enter Interest Rate if needed.
    - Enter Monthly Payment if needed.
    - Hit Enter.
    - Click on Calc by Plan Terms and a new plan length will be exhibited for the user.

  - If the user wants to exclude a Proof of Claim from the Plan Calc 1 calculation to determine its effect on amortization:
    - Go to Delete Line.

- Enter the line # for the Proof of Claim that is to be excluded from the Plan Calc 1 calculation.
- Click OK.
- Once the line is deleted, the line # will highlight in green.
- Go to Plan Terms and hit Calc.

o **To return to the original information in the database, click on Restart and the program will reset to the original information.**

- **DIP-36 (UNCONFIRMED / NO DIVIDEND SET)**
  o Enter a case number.
  o Click on Plan Calc 1 tab.
  o The Plan Terms field shows the plan length at 0% based on currently available information.
  o The user must manually calculate the portion of the DIP that will be paid to non-priority unsecured claimants:
    ▪ Start with the total DIP-36 amount.
    ▪ Subtract the total amount of the initial debtor attorney fees being paid from plan payments.
    ▪ Subtract the total amount of priority unsecured claims to be paid from plan payments.
    ▪ Subtract the total amount of any special unsecured or co-debtor unsecured claims to be paid in full from the plan payments.
    ▪ If student loans are being paid from plan payments as long-term debts, multiply by 36 the total EMA's of all student loans being paid from plan payments as long term debts and subtract that amount from the remaining DIP amount.
    ▪ The resulting number is the portion of the DIP that will be paid to the non-priority unsecured claimants.
      o Example: a DIP of $5,000.00 - $1,000.00 attorney fees and $2,000.00 priority claims = $2,000.00 non-priority unsecured portion.

  o Take the amount to be paid to non-priority unsecured claimants and create a claim record:
    - Click on ADDED CREDITOR under Name and under the appropriate claim type.
    - Enter the Claimed Amount (amount of non-priority unsecured claim).
    - Hit Enter.
    - Click on the Calc button by Plan Terms and the program will calculate the new plan length.

- o The user does not need to add in the months that the debtors have already been in the Chapter 13 case.
  - ▪ If the user wants to calculate the estimated plan payment to amortize based on the information provided:
    - Enter the length of the plan in Plan Terms and click on the Calc button.
    - Click on the Calc ? button (located under Pay Schedules).
    - The payment amount that appears under Amount is the estimated plan payment necessary to amortize based on the number the user entered in the Plan Terms field.

  - ▪ If the user wishes to determine if a plan payment will amortize based on information provided:
    - Change the plan payment Amount (located under Pay Schedules) to the amount that is desired.
    - Click on the Upd $ button.
    - Click on Calc by Plan Terms.
    - This will show the user the estimated length of the plan based on the posed plan payment.

  - ▪ If the user wants to add a Proof of Claim to the Plan Calc 1 calculation to determine its effect on amortization:
    - Click on ADDED CREDITOR under NAME column and appropriate type of creditor.
    - Enter Claimed Amount (amount of claim).
    - Enter Coll/ Value if different than the Proof of Claim amount.
    - Enter Interest Rate if needed.
    - Enter Monthly Payment if needed.
    - Hit Enter.
    - Click on Calc by Plan Terms and a new plan length will be exhibited for the user.

  - ▪ If the user wants to exclude a Proof of Claim from the Plan Calc 1 calculation to determine its effect on amortization:
    - Go to Delete Line.
    - Enter the line # for the Proof of Claim that is to be excluded from the Plan Calc 1 calculation.
    - Click OK.
    - Once the line is deleted, the line # will highlight in green.
    - Go to Plan Terms and hit Calc.

- o **To return to the original information in the database, click on Restart and the program will reset to the original information.**

- **DIP-36 (CONFIRMED / NO DIVIDEND SET)**
  - o Enter the case number.
  - o Click on Plan Calc 1 tab.
  - o The Plan Terms field shows the plan length at 0% based on currently available information.
  - o The user must manually calculate the portion of the DIP that will be paid to non-priority unsecured claimants:
    - Start with the total DIP-36 amount.
    - Subtract the total amount of the initial debtor attorney fees being paid from plan payments.
    - Subtract the total amount of priority unsecured claims to be paid from plan payments.
    - Subtract the total amount of any special unsecured or co-debtor unsecured claims to be paid in full from the plan payments.
    - If student loans are being paid from plan payments as long-term debts, multiply by 36 the total EMA's of all student loans being paid from plan payments as long term debts and subtract that amount from the remaining DIP amount.
    - The resulting number is the portion of the DIP that will be paid to the non-priority unsecured claimants.
      - o Example: a DIP of $5,000.00 - $1,000.00 attorney fees and $2,000.00 priority claims = $2,000.00 non-priority unsecured portion.

  - o Take the non-priority unsecured amount and create a claim record:
    - Click on ADDED CREDITOR under Name and under the appropriate claim type.
    - Enter the Claimed Amount (amount of non-priority unsecured claim).
    - Hit Enter.
    - Click on the Calc button by Plan Terms and the program will calculate the new plan length.

  - o The user does not need to add in the months that the debtors have already been in the Chapter 13 case.

    - If the user wants to calculate the plan payment to amortize based on the information provided:
      - Enter the length of the plan in Plan Terms and click on the Calc button.
      - Click on the Calc ? button (located under Pay Schedules).

- The payment amount that appears under Amount is the estimated plan payment necessary to amortize based on the number the user entered in the Plan Terms field.
  - If the user wishes to determine if a plan payment will amortize based on information provided:
    - Change the plan payment Amount (located under Pay Schedules) to the amount that is desired.
    - Click on the Upd $ button.
    - Click on Calc by Plan Terms.
    - This will show the user the estimated length of the plan based on the proposed plan payment.

  - If the user wants to add a Proof of Claim to the Plan Calc 1 calculation to determine its effect on amortization:
    - Click on ADDED CREDITOR under NAME column and appropriate type of creditor.
    - Enter Claimed Amount (amount of claim).
    - Enter Coll/ Value if different than the Proof of Claim amount.
    - Enter Interest Rate if needed.
    - Enter Monthly Payment if needed.
    - Hit Enter.
    - Click on Calc by Plan Terms and a new plan length will be exhibited for the user.

  - If the user wants to exclude a Proof of Claim from the Plan Calc 1 calculation to determine its effect on amortization:
    - Go to Delete Line.
    - Enter the line # for the Proof of Claim that is to be excluded from the Plan Calc 1 calculation.
    - Click OK.
    - Once the line is deleted, the line # will highlight in green.
    - Go to Plan Terms and hit Calc.

  - **To return to the original information in the database, click on Restart and the program will reset to the original information.**

- **DIP-36 (CONFIRMED / DIVIDEND SET)**
  - Enter a case number.
  - Click on Plan Calc 1 tab.
  - The Plan Terms field shows the estimated plan length based on currently available information.

- o If there is a Balance on Hand of more than one plan payment (see BOH = and Pay Schedules), the user will not be required to add the months the debtors have been in the plan from Petition to date.
- o If there is a Balance on Hand of one plan payment or less (see BOH = and Pay Schedules), it will be necessary for the user to add to the Plan Terms field the number of months the debtors have been in the plan from the Petition date to the current date.

  - If the user wants to calculate the plan payment to amortize based on the information provided:
    - Enter the length of the plan in Plan Terms and click on the Calc button.
    - Click on the Calc ? button (located under Pay Schedules).
    - The payment amount that appears under Amount is the estimated plan payment necessary to amortize based on the number the user entered in the Plan Terms field.

  - If the user wishes to determine if a plan payment will amortize based on information provided:
    - Change the plan payment Amount (located under Pay Schedules) to the desired amount.
    - Click on the Upd $ button.
    - Click on Calc by Plan Terms.
    - This will show the user the estimated length of the plan based on the proposed plan payment.

  - If the user wants to add a Proof of Claim to the Plan Calc 1 calculation to determine its effect on amortization:
    - Click on ADDED CREDITOR under NAME column and appropriate type of creditor.
    - Enter Claimed Amount (amount of claim).
    - Enter Coll/ Value if different than the Proof of Claim amount.
    - Enter Interest Rate if needed.
    - Enter Monthly Payment if needed.
    - Hit Enter.
    - Click on Calc by Plan Terms and a new plan length will be exhibited for the user.

  - If the user wants to exclude a Proof of Claim from the Plan Calc 1 calculation to determine its effect on amortization:
    - Go to Delete Line.

- Enter the line # for the Proof of Claim that is to be excluded from the Plan Calc 1 calculation.
- Click OK.
- Once the line is deleted, the line # will highlight in green.
- Go to Plan Terms and hit Calc.
o **To return to the original information in the database, click on Restart and the program will reset to the original information.**

- **BASE PLANS (UNCONFIRMED)**
  o Enter the case number.
  o Click on Plan Calc 1 tab.
  o The Plan Terms field shows the length based on 100 % dividend to general unsecured creditors.
  o Change Unsecured % from 100 to 0.
  o With all confirmable Base cases, there is no specific amount that must be paid to non-priority unsecured creditors. Therefore, all calculations are run at 0% dividend and as long as the proposed plan runs 60 months or less at 0% dividend the plan will amortize.
  o Any additional payments in the base not needed to satisfy administrative costs and secured and priority claims will be paid to the non-priority unsecured claimants.

    ▪ If the user wants to calculate the plan payment to amortize based on the information provided:
      - Enter the length of the plan in Plan Terms and click on the Calc button.
      - Click on the Calc ? button (located under Pay Schedules).
      - The payment amount that appears under Amount is the estimated plan payment necessary to amortize based on the number the user entered in the Plan Terms field.

    ▪ If the user wishes to determine if a plan payment will amortize based on information provided:
      - Change the plan payment Amount (located under Pay Schedules) to the amount that is desired.
      - Click on the Upd $ button.
      - Click on Calc by Plan Terms.
      - This will show the user the estimated length of the plan based on the proposed plan payment.

    ▪ If the user wants to add a Proof of Claim to the Plan Calc 1 calculation to determine its effect on amortization:

- Click on ADDED CREDITOR under NAME column and appropriate type of creditor.
- Enter Claimed Amount (amount of claim).
- Enter Coll/ Value if different than the Proof of Claim amount.
- Enter Interest Rate if needed.
- Enter Monthly Payment if needed.
- Hit Enter.
- Click on Calc by Plan Terms and a new plan length will be exhibited for the user.

- If the user wants to exclude a Proof of Claim from the Plan Calc 1 calculation to determine its effect on amortization:
  - Go to Delete Line.
  - Enter the line # for the Proof of Claim that is to be excluded from the Plan Calc 1 calculation.
  - Click OK.
  - Once the line is deleted, the line # will highlight in green.
  - Go to Plan Terms and hit Calc.

- **To return to the original information in the database, click on Restart and the program will reset to the original information.**

- **BASE PLANS (CONFIRMED)**
  - Enter a case number.
  - Click on Plan Calc 1 tab.
  - The Plan Terms field shows the length based on 100 % dividend to general unsecured creditors.
  - Change Unsecured % from 100 to 0.
  - With all confirmable Base cases, there is no specific amount that must be paid to non-priority unsecured creditors. Therefore, all calculations are run at 0% dividend and as long as the proposed plan runs 60 months or less at 0% dividend the plan will amortize.
  - Any additional payments in the base not needed to satisfy administrative costs and secured and priority claims will be paid to the non-priority unsecured claimants.

    - If the user wants to calculate the plan payment to amortize based on the information provided:
      - Enter the length of the plan in Plan Terms and click on the Calc button.
      - Click on the Calc ? button (located under Pay Schedules).

- The payment amount that appears under Amount is the estimated plan payment necessary to amortize based on the number the user entered in the Plan Terms field.

  - If the user wishes to determine if a plan payment will amortize based on information provided:
    - Change the plan payment Amount (located under Pay Schedules) to the amount that is desired.
    - Click on the Upd $ button.
    - Click on Calc by Plan Terms.
    - This will show the user the estimated length of the plan based on the posed plan payment.

  - If the user wants to add a Proof of Claim to the Plan Calc 1 calculation to determine its effect on amortization:
    - Click on ADDED CREDITOR under NAME column and appropriate type of creditor.
    - Enter Claimed Amount (amount of claim).
    - Enter Coll/ Value if different than the Proof of Claim amount.
    - Enter Interest Rate if needed.
    - Enter Monthly Payment if needed.
    - Hit Enter.
    - Click on Calc by Plan Terms and a new plan length will be exhibited for the user.

  - If the user wants to exclude a Proof of Claim from the Plan Calc 1 calculation to determine its effect on amortization:
    - Go to Delete Line.
    - Enter the line # for the Proof of Claim that is to be excluded from the Plan Calc 1 calculation.
    - Click OK.
    - Once the line is deleted, the line # will highlight in green.
    - Go to Plan Terms and hit Calc.

  o **To return to the original information in the database, click on Restart and the program will reset to the original information.**

- **100% PLAN (UNCONFIRMED / PRIOR TO THE BAR DATES)**
  o Enter the case number.
  o Click on Plan Calc 1 tab.
  o The Plan Terms field shows the length based on currently available information.

- If the user wants to calculate the plan payment to amortize based on the information provided:
  - Enter the length of the plan in Plan Terms and click on the Calc button.
  - Click on the Calc ? button (located under Pay Schedules).
  - The payment amount that appears under Amount is the estimated plan payment necessary to amortize based on the number the user entered in the Plan Terms field.

- If the user wishes to determine if a plan payment will amortize based on information provided:
  - Change the plan payment Amount (located under Pay Schedules) to the desired amount.
  - Click on the Upd $ button.
  - Click on Calc by Plan Terms.
  - This will show the user the estimated length of the plan based on the posed plan payment.

- If the user wants to add a Proof of Claim to the Plan Calc 1 calculation to determine its effect on amortization:
  - Click on ADDED CREDITOR under NAME column and appropriate type of creditor.
  - Enter Claimed Amount (amount of claim).
  - Enter Coll/ Value if different than the Proof of Claim amount.
  - Enter Interest Rate if needed.
  - Enter Monthly Payment if needed.
  - Hit Enter.
  - Click on Calc by Plan Terms and a new plan length will be exhibited for the user.

  - If the user wants to exclude a Proof of Claim from the Plan Calc 1 calculation to determine its effect on amortization:
    - Go to Delete Line.
    - Enter the line # for the Proof of Claim that is to be excluded from the Plan Calc 1 calculation.
    - Click OK.
    - Once the line is deleted, the line # will highlight in green.
    - Go to Plan Terms and hit Calc.

- o **To return to the original information in the database, click on Restart and the program will reset to the original information.**

- **100% (UNCONFIRMED / PAST THE BAR DATES)**
  - o Enter the case number.
  - o Click on Plan Calc 1 tab.
  - o The Plan Terms field shows the length based on currently available information.
  - o Add to the Plan Terms the number of months that the debtor has been in the case from the Petition date to the current date.
  - o Change the non-priority unsecured claims balance.
    - ▪ Go to Change Line #.
    - ▪ Enter Unsecured Creditors Line #.
    - ▪ Take the amount in this field and subtract the total amount of claims filed (including the remaining amount from any paid to value claims).
    - ▪ Input this amount in the Claimed Amount field and Coll/ Value field with a negative in front of it.
      - • Example: Scheduled claims $10,000.00-$9,000.00 actual unsecured claims = $1,000.00 so user would enter -$1,000.00 in the field and it will calculate based on $9,000.00

    - ▪ If the user wants to calculate the plan payment to amortize based on the information provided:
      - • Enter the length of the plan in Plan Terms and click on the Calc button.
      - • Click on the Calc ? button (located under Pay Schedules).
      - • The payment amount that appears under Amount is the estimated plan payment necessary to amortize based on the number the user entered in the Plan Terms field.

    - ▪ If the user wishes to determine if a plan payment will amortize based on information provided:
      - • Change the plan payment Amount (located under Pay Schedules) to the amount that is desired.
      - • Click on the Upd $ button.
      - • Click on Calc by Plan Terms.
      - • This will show the user the estimated length of the plan based on the proposed plan payment.

- If the user wants to add a Proof of Claim to the Plan Calc 1 calculation to determine its effect on amortization:
  - Click on ADDED CREDITOR under NAME column and appropriate type of creditor.
  - Enter Claimed Amount (amount of claim).
  - Enter Coll/ Value if different than the Proof of Claim amount.
  - Enter Interest Rate if needed.
  - Enter Monthly Payment if needed.
  - Hit Enter.
  - Click on Calc by Plan Terms and a new plan length will be exhibited for the user.

  - If the user wants to exclude a Proof of Claim from the Plan Calc 1 calculation to determine its effect on amortization:
    - Go to Delete Line.
    - Enter the line # for the Proof of Claim that is to be excluded from the Plan Calc 1 calculation.
    - Click OK.
    - Once the line is deleted, the line # will highlight in green.
    - Go to Plan Terms and hit Calc.

  - **To return to the original information in the database, click on Restart and the program will reset to the original information.**

- **100% (CONFIRMED / PAST THE BAR DATES)**
  - Enter the case number.
  - Click on Plan Calc 1 tab.
  - The Plan Terms field shows the length based on currently available information.
  - Add to the Plan Terms the number of months that the debtor has been in case from Petition to current date.

    - If the user wants to calculate the plan payment to amortize based on the information provided:
      - Enter the length of the plan in Plan Terms and click on the Calc button.
      - Click on the Calc ? button (located under Pay Schedules).
      - The payment amount that appears under Amount is the estimated plan payment

necessary to amortize based on the number the user entered in the Plan Terms field.

- If the user wishes to determine if a plan payment will amortize based on information provided:
    - Change the plan payment Amount (located under Pay Schedules) to the desired amount
    - Click on the Upd $ button.
    - Click on Calc by Plan Terms.
    - This will show the user the estimated length of the plan based on the proposed plan payment.

- If the user wants to add a Proof of Claim to the Plan Calc 1 calculation to determine its effect on amortization:
    - Click on ADDED CREDITOR under NAME column and appropriate type of creditor.
    - Enter Claimed Amount (amount of claim).
    - Enter Coll/ Value if different than the Proof of Claim amount.
    - Enter Interest Rate if needed.
    - Enter Monthly Payment if needed.
    - Hit Enter.
    - Click on Calc by Plan Terms and a new plan length will be exhibited for the user.

    - If the user wants to exclude a Proof of Claim from the Plan Calc 1 calculation to determine its effect on amortization:
        - Go to Delete Line.
        - Enter the line # for the Proof of Claim that is to be excluded from the Plan Calc 1 calculation.
        - Click OK.
        - Once the line is deleted, the line # will highlight in green.
        - Go to Plan Terms and hit Calc.

        - **To return to the original information in the database, click on Restart and the program will reset to the original information.**