

## CASH FLOW FORM

<u>Date this form is due:</u>	15 Days after the petition is filed with the Bankruptcy Clerk
<u>Form must be sent to:</u>	Trustee's Office
<u>Attachments to form:</u>	None
<u>Who uses this form:</u>	All Debtors that are self employed

The Chapter 13 Trustee requires all Chapter 13 cases with ongoing business or self employed activity to prepare and file a projected cash flow form. It is only required to be prepared correctly one time. The purpose of the form is to reflect estimated income and expenses throughout a 12 month period of time beginning with date the case is filed. Seasonal income and expenses should be reviewed closely to determine if plan payments may have to vary also. All Income and expense items must be broken down as much as possible. The following instructions should help in completing the form correctly:

- Step 1: Complete top of page 1; Case Number, Debtor name, Date Prepared and Business Name(s).
  - Step 2: Enter the month and year which coincides with the month and year in which the Bankruptcy Petition was filed in the "1<sup>st</sup> Month" column.
  - Step 3: Enter the beginning cash in the "1<sup>st</sup> Month" column. This should be equal to the same amount of cash on hand shown on Schedule B of your petition.
  - Step 4: Enter all revenues from the business on lines 1-26 of the "1<sup>st</sup> Month" column. Be sure to itemize each type of income to be received. Break down these revenues as much as possible.
  - Step 5: Enter all revenues from other sources on lines 1-6 of the "1<sup>st</sup> Month" column. Be sure to include all other sources. This does include revenue sources outside of the business.
  - Step 6: Total cash available/month for the "1<sup>st</sup> Month" column of page 1. This should include beginning balance on hand plus business and other revenues.
  - Step 7: Enter all business expenses on lines 1-21 of the "1<sup>st</sup> Month" column. Be sure to itemize each type of business expense. Break down these expenses as much as possible.
  - Step 8: Enter all other expenses on lines 1 of the "1<sup>st</sup> Month" column. Be sure to include all other expenses outside of the business.
  - Step 9: Enter all direct payments to creditors in the "1<sup>st</sup> Month" column which are shown in the preliminary plan to be paid direct per the original terms of their contract. If more than one creditor is paid direct, show monthly total.
  - Step 10: Enter the monthly plan payments amount in the "1<sup>st</sup> Month" column. This amount should coincide with your most recent preliminary plan or amendment thereto.
  - Step 11: Total cash expenditures/month for the "1<sup>st</sup> Month" column of page 2.
  - Step 12: Calculate Ending Cash. To figure ending cash subtract total cash expenditures (page 2) from total cash available (page 1).
  - Step 13: Enter the ending cash figure from the "1<sup>st</sup> Month" column in the beginning cash section of the next column to the right. Beginning cash is always equal to ending cash of the previous month.
- Continue steps 2-13 until all twelve columns are complete.

**PLEASE NOTE: THE FIGURES INCLUDED IN THE CASH FLOW SHOULD REFLECT THE FUTURE INCOME AND EXPENSES OF THE BANKRUPTCY ESTATE AS MUCH AS THEY POSSIBLY CAN!!!**