

# CHAPTER 13 PLAN CALCULATOR

in BankruptcyPRO

# CHAPTER 13 PLAN CALCULATOR



The 13 button takes you to the plan calculator in BankruptcyPRO.

# PLAN PROPERTIES

Plan Properties (Original Plan - Dated: 05/01/2012)

General | Creditors | Unsecureds | Variable Payments | Estimates | Length | Plan Results | Special Provisions | Pay Order Information

Plan Name: **Original Plan** Plan Date: **5/1/2012** Plan Payment: **\$1,300.00**  Use Variable Payments

First Plan Payment Due: **5/31/2012** Trustee Commission: **10**

Start Month for Modified Plan: **Not Modified**

Pay Interval (Schedule J - Budget)

Monthly  BI-Weekly

Semi-Monthly  Other

Weekly

Pay Interval Other Amount: **\$1,190.00**

Pay Interval Other Description: **monthly**

Allow Plan to Hold Funds (don't increase fixed payment amounts to creditors)

**\$** Disposable Income from Budget: **\$1,339.00**

Creditors Total In Plan: **\$40,112.00**

Total Unsecured: **\$67,618.00**

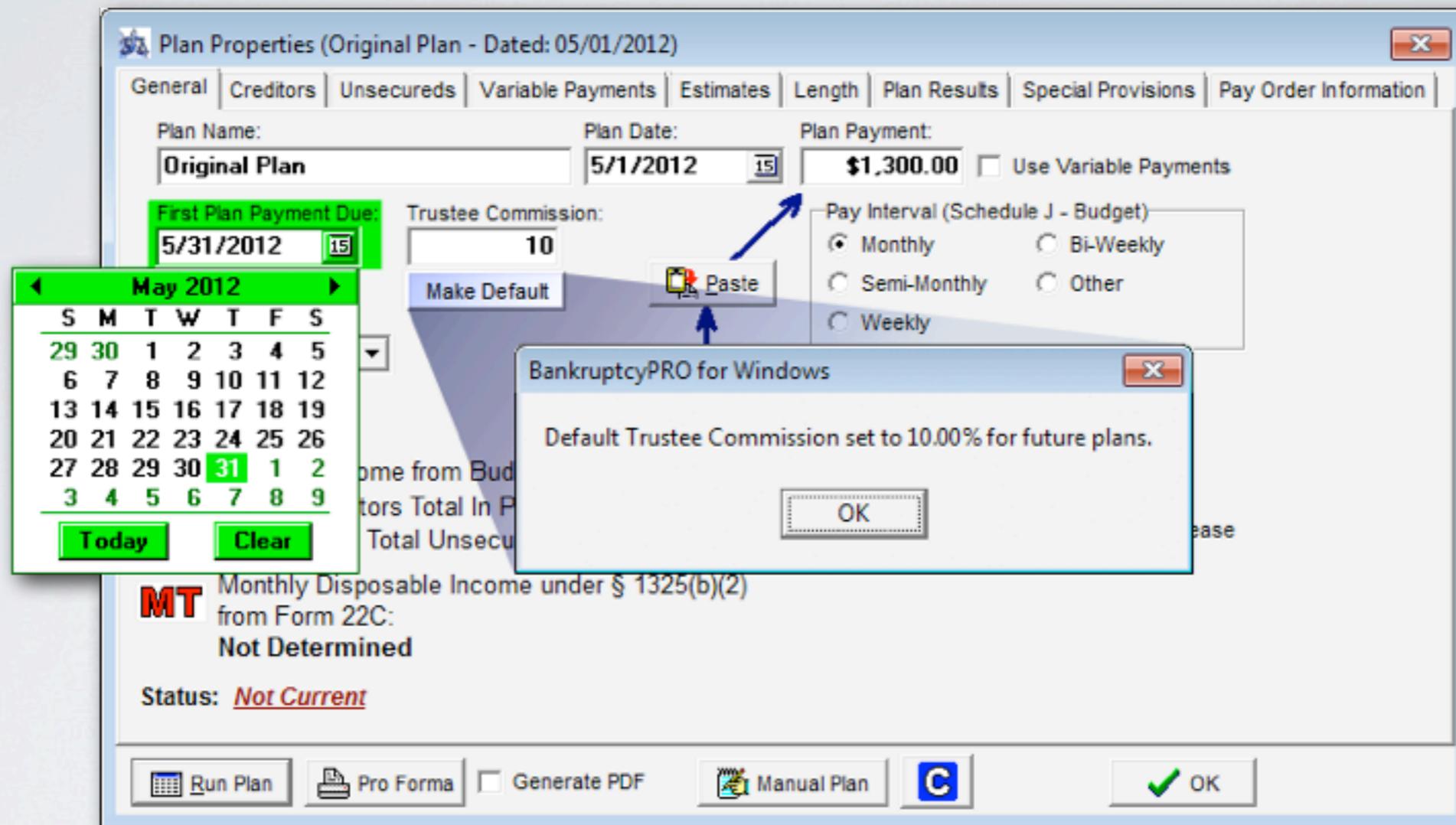
**MT** Monthly Disposable Income under §1325(b)(2) from Form 22C:  
Form 22C data doesn't match case data

Status: **Not Current**

Generate PDF

The plan calculator draws information from various parts of your case. It adds creditors to the plan depending on how they are previously entered in the creditor list. It brings in the budget information (disposable income) and reports the status of your Form 22C.

# PLAN PROPERTIES



By setting **First Plan Payment Due**, dates of the payments will be shown on the Variable Payments tab. To set trustee commission, click **Make Default** & BankruptcyPRO remembers setting.

# GENERAL TAB

Plan Properties (Original Plan - Dated: 05/01/2012)

General | Creditors | Unsecureds | Variable Payments | Estimates | Length | Plan Results | Special Provisions | Pay Order Information

Plan Name:  Plan Date:  Plan Payment:   Use Variable Payments

First Plan Payment Due:  Trustee Commission:

Start Month for Modified Plan:

Disposable Income from Budget:   
 Creditors Total In Plan:   
 Total Unsecured:

Monthly Disposable Income under § 1325(b)(2) from Form 22C:

Status: Not Current

Generate PDF

**General tab:** Paste disposable income directly from budget into plan payment field, or type different amount. The  and  buttons are active and will take you to their respective dialogs.

# GENERAL TAB

Plan Properties (Original Plan - Dated: 05/01/2012)

General | Creditors | Unsecureds | Variable Payments | Estimates | Length | Plan Results | Special Provisions | Pay Order Information

Plan Name: **Original Plan** Plan Date: **5/1/2012** Plan Payment: **\$1,300.00**  **Use Variable Payments**

First Plan Payment Due: **5/31/2012** Trustee Commission: **10**

Start Month for Modified Plan: **Not Modified**

Pay Interval (Schedule J - Budget)

Monthly  Bi-Weekly

Semi-Monthly  Other

Weekly

Pay Interval Other Amount: **\$1,190.00**

Pay Interval Other Description: **monthly**

Allow Plan to Hold Funds (don't increase fixed payment amounts to creditors)

**\$** Disposable Income from Budget: **\$1,339.00**  
 Creditors Total In Plan: **\$40,112.00**  
 Total Unsecured: **\$67,618.00**

**MT** Monthly Disposable Income under § 1325(b)(2) from Form 22C: **Not Determined**

Status: **Not Current**

Generate PDF

If using step payments in plan (e.g., seasonal work): First, check **Use Variable Payments** box.

# VARIABLE PAYMENTS

Plan Properties (Original Plan - Dated: 05/01/2012)

General | Creditors | Unsecureds | **Variable Payments** | Estimates | Length | Plan Results | Special Provisions | Pay Order Information

Variable Plan Payment amounts should be equal to the projected disposable income for each month.

Months 1-12		Months 13-24		Months 25-36		Months 37-48		Months 49-60	
1 (05/12)		13 (05/13)		25 (05/14)		37 (05/15)		49 (05/16)	
2 (06/12)		14 (06/13)		26 (06/14)		38 (06/15)		50 (06/16)	
3 (07/12)		15 (07/13)		27 (07/14)		39 (07/15)		51 (07/16)	
4 (08/12)		16 (08/13)		28 (08/14)		40 (08/15)		52 (08/16)	
5 (09/12)		17 (09/13)		29 (09/14)		41 (09/15)		53 (09/16)	
6 (10/12)		18 (10/13)		30 (10/14)		42 (10/15)		54 (10/16)	
7 (11/12)		19 (11/13)		31 (11/14)		43 (11/15)		55 (11/16)	
8 (12/12)		20 (12/13)		32 (12/14)		44 (12/15)		56 (12/16)	
9 (01/13)		21 (01/14)		33 (01/15)		45 (01/16)		57 (01/17)	
10 (02/13)		22 (02/14)		34 (02/15)		46 (02/16)		58 (02/17)	

Total Variable Plan Payments: **\$0.00**  
 Total Plan Payments Made to Date: \$0.00  
 Total Plan Payments Due Under Modified Plan: \$0.00

Generate PDF

Next, enter proposed payments here to indicate step payments in plan. Use “**Copy Forward**” button to automatically duplicate amounts with same value.

# CREDITORS TAB

Plan Properties (Original Plan - Dated: 05/01/2012)

General | **Creditors** | Unsecureds | Variable Payments | Estimates | Length | Plan Results | Special Provisions | Pay Order Information

Creditor Name	Class	Amount	Int. Rate	Order	Method	Start	Stop	Fixed Pmt
Fly-By-Night Acceptance Compan	Secured	\$20,000.00	0.00%	5	Pro-Rate	1	0	N/A
Goony Bird and Associates	Priority	\$1,400.00	0.00%	5	Pro-Rate	1	0	N/A
Gordon's Jewelers	Secured	\$735.00	12.00%	5	Fixed	1	0	\$75.00
Internal Revenue Service	Priority	\$1,037.00	0.00%	5	Pro-Rate	1	0	N/A
San Fernando Hills Credit Unio	Special	\$5,000.00	0.00%	5	Pro-Rate	1	0	N/A
Sears Bankruptcy Dept. (13)	Secured	\$1,940.00	12.00%	5	Fixed	1	0	\$125.00

Properties      Total of Priority, Secured, and Special Classes in the plan: **\$30,112.00**      "Quick" Options

Run Plan    Pro Forma     Generate PDF    Manual Plan    **C**    OK

BankruptcyPRO loads creditors and amounts from case based on how you set them to be paid through Plan ( **C** choose creditor, Plan tab, pay Claim or Value, etc.), and calculates accordingly when you Run Plan.

# QUICK PAYMENT OPTIONS

Plan Properties (Original Plan - Dated: 02/06/2004)

General | Creditors | Unsecureds | Variable Payments | Estimates | Length | Plan Results | Special Provisions | Pay Order Information

Creditor Name	Class	Amount	Int. Rate	Order	Method	Start	Stop	Fixed Pmt
First Nationwide Mortgage	Secured	\$10,000.00	10.00%	5	Fixed	1	0	\$275.00
Fly-By-Night Acceptance Compan	Secured	\$24,420.00	0.00%	5	Fixed	1	0	\$542.00
Gordon's Jewelers	Secured	\$735.00	12.00%	5	Fixed	1	0	\$75.00
Internal Revenue Service	Priority	\$1,037.00	0.00%	5	Pro-Rata	1	0	N/A
San Fernando Hills Credit Unio	Special	\$5,000.00	0.00%	5	Pro-Rata	1	0	N/A
Sears Bankruptcy Dept. (13)	Secured	\$1,940.00	12.00%	5	Fixed	1	0	\$125.00

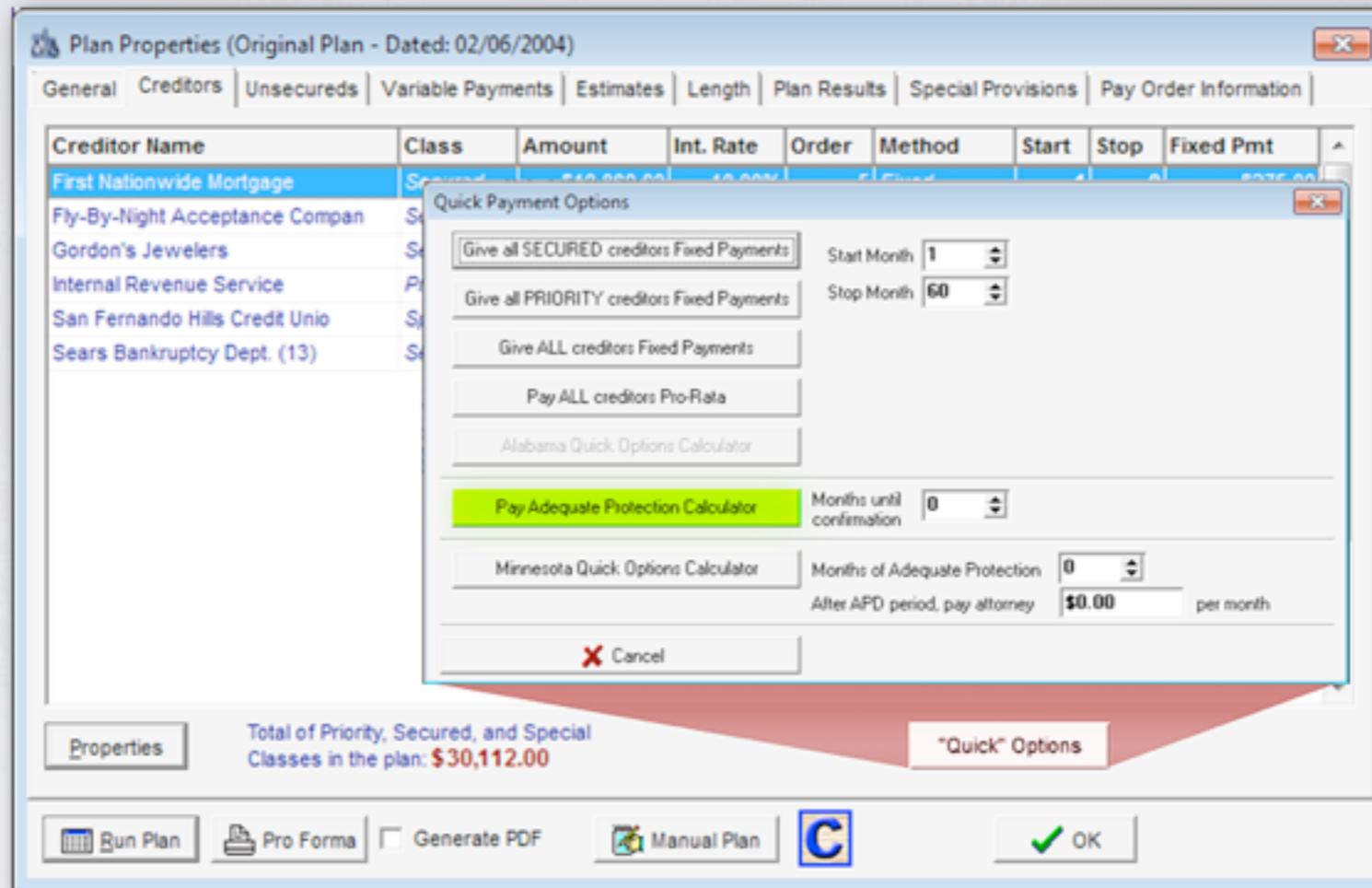
Properties      Total of Priority, Secured, and Special Classes in the plan: **\$30,112.00**      "Quick" Options

Run Plan    Pro Forma     Generate PDF    Manual Plan    C    OK

**Quick Options:** Provides specific payment settings for creditors and Pay Adequate Protection calculator by the touch of a button.

**13**

# ADEQUATE PROTECTION CALCULATOR



A special built-in calculator handles adequate protection payments to creditors while paying attorneys fees first: **13**, Creditors, Quick Options, set Months until confirmation, Pay Adequate Protection Calculator, Yes, OK and program will calculate. Also use this function to set **non-fluctuating payments** (required by some Trustees) to each creditor by following same instructions except **Months until confirmation** may need to be set to zero. This calculator also calculates equal monthly payments for the remaining creditors.

# PAY METHOD/INTEREST

The screenshot shows the 'Creditor Payment Properties' dialog box for 'Goony Bird and Associates'. The 'Pay Method / Interest' tab is selected, and the 'Fixed Payments' sub-tab is active. The 'Pay Method' section is highlighted in pink, showing four radio button options: 'Pro-Rata' (selected), 'Fixed', 'Start/Stop', and 'Long-Term Debt'. To the right of these options are fields for 'Start Month' (set to 1) and 'Stop Month'. Below these are fields for 'Interest Rate in Plan' and 'Start Month for Interest' (set to 1). A 'Payment Priority Group' section features a slider from 'Lowest' (1) to 'Highest' (9). A note at the bottom states: 'NOTE: Long-Term Debt should only be selected if the local plan provides this option. (An example of a Long-Term Debt is a mortgage payment that is being paid through the Trustee.)' The dialog box has 'OK' and 'Cancel' buttons at the bottom.

Set specific pay methods for each creditor in plan: Double-click on creditor or use **Properties** button. If you select **Fixed**, you must complete **Fixed Payments tab** (if no payments are entered, BankruptcyPRO will not calculate a payment to the creditor).

# FIXED PAYMENTS

Creditor Payment Properties (Beneficial Texas, Inc.)

Pay Method / Interest | Fixed Payments

Months 1-12		Months 13-24		Months 25-36		Months 37-48		Months 49-60	
1 (05/12)	\$222.00	13 (05/13)	\$198.00	25 (05/14)	\$78.00	37 (05/15)	\$423.00	49 (05/16)	\$67.00
2 (06/12)	\$420.00	14 (06/13)	\$432.00	26 (06/14)	\$98.00	38 (06/15)	\$320.00	50 (06/16)	\$124.00
3 (07/12)	\$872.00	15 (07/13)	\$300.00	27 (07/14)	\$262.00	39 (07/15)	\$391.00	51 (07/16)	\$437.00
4 (08/12)	\$525.00	16 (08/13)	\$275.00	28 (08/14)	\$199.00	40 (08/15)	\$55.00	52 (08/16)	\$371.00
5 (09/12)	\$128.00	17 (09/13)	\$249.00	29 (09/14)	\$126.00	41 (09/15)	\$288.00	53 (09/16)	\$290.00
6 (10/12)	\$521.00	18 (10/13)	\$356.00	30 (10/14)	\$348.00	42 (10/15)	\$234.00	54 (10/16)	\$603.00
7 (11/12)	\$297.00	19 (11/13)	\$529.00	31 (11/14)	\$402.00	43 (11/15)	\$199.00	55 (11/16)	\$387.00
8 (12/12)	\$186.00	20 (12/13)	\$832.00	32 (12/14)	\$133.00	44 (12/15)	\$99.00	56 (12/16)	\$134.00
9 (01/13)	\$76.00	21 (01/14)	\$727.00	33 (01/15)	\$176.00	45 (01/16)	\$287.00	57 (01/17)	\$87.00
10 (02/13)	\$105.00	22 (02/14)	\$582.00	34 (02/15)	\$88.00	46 (02/16)	\$92.00	58 (02/17)	\$240.00
11 (03/13)	\$591.00	23 (03/14)	\$183.00	35 (03/15)	\$79.00	47 (03/16)	\$156.00	59 (03/17)	\$253.00
12 (04/13)	\$72.00	24 (04/14)	\$287.00	36 (04/15)	\$108.00	48 (04/16)	\$288.00	60 (04/17)	\$139.00

Total Fixed Payments to Creditor: **\$17,026.00**

Total Distributions to Creditor to Date: \$0.00

Total Payments Due to Creditor Under Modified Plan: \$17,026.00

Start Month: 1 | Stop Month: 60

Amortize | Copy Forward | Delete All | **Use Contract Pmt. Amt.**

OK |  Cancel |  Check here if distributions to creditors take place in the month FOLLOWING the month in which plan payments are made by the debtor. (Affects dates shown above)

**Pay contract payment as fixed payment to creditor:** Click button at bottom of Fixed Payments and BankruptcyPRO fills in that amount from Contract Payment you entered under creditor.

# AMORTIZE

Creditor Payment Properties

Pay Method / Interest   Fixed Payments

Months 1-12		Months 13-24		Months 25-36		Months 37-48		Months 49-60	
1 (07/12)	\$18.75	13 (07/13)	\$18.75	25 (07/14)	\$18.75	37 (07/15)	\$18.75	49 (07/16)	\$0.00
2 (08/12)	\$18.75	14 (08/13)	\$18.75	26 (08/14)	\$18.75	38 (08/15)	\$18.75	50 (08/16)	\$0.00
3 (09/12)	\$18.75	15 (09/13)	\$18.75	27 (09/14)	\$18.75	39 (09/15)	\$18.75	51 (09/16)	\$0.00
4 (10/12)	\$18.75	16 (10/13)	\$18.75	28 (10/14)	\$18.75	40 (10/15)	\$18.75	52 (10/16)	\$0.00
5 (11/12)	\$18.75	17 (11/13)	\$18.75	29 (11/14)	\$18.75	41 (11/15)	\$18.75	53 (11/16)	\$0.00
6 (12/12)	\$18.75	18 (12/13)	\$18.75	30 (12/14)	\$18.75	42 (12/15)	\$18.75	54 (12/16)	\$0.00
7 (01/13)	\$18.75	19 (01/14)	\$18.75	31 (01/15)	\$18.75	43 (01/16)	\$18.75	55 (01/17)	\$0.00
8 (02/13)	\$18.75	20 (02/14)	\$18.75	32 (02/15)	\$18.75	44 (02/16)	\$18.75	56 (02/17)	\$0.00
9 (03/13)	\$18.75	21 (03/14)	\$18.75	33 (03/15)	\$18.75	45 (03/16)	\$18.75	57 (03/17)	\$0.00
10 (04/13)	\$18.75	22 (04/14)	\$18.75	34 (04/15)	\$18.75	46 (04/16)	\$18.75	58 (04/17)	\$0.00
11 (05/13)	\$18.75	23 (05/14)	\$18.75	35 (05/15)	\$18.75	47 (05/16)	\$18.75	59 (05/17)	\$0.00
12 (06/13)	\$18.75	24 (06/14)	\$18.75	36 (06/15)	\$18.75	48 (06/16)	\$18.75	60 (06/17)	\$0.00

Total Fixed Payments to Creditor: **\$900.00**  
 Total Distributions to Creditor to Date: \$0.00  
 Total Payments Due to Creditor Under Modified Plan: \$900.00

Start Month:  Stop Month:

Check here if distributions to creditors take place in the month FOLLOWING the month in which plan payments are made by the debtor. (Affects dates shown above)

Calculate equal monthly payments to specific creditor (includes interest): Click **13**, Creditors tab, double click on **creditor**, under Pay Method/Interest tab select **Fixed Payment**, set **Start and Stop** month, set **interest rate**, click **Fixed Payments** tab, click **Amortize**, **OK** (amount to be paid to Creditor - Claim, Value, etc. - pulls from Creditor tab). To undo, click **Cancel** or **Delete All**.

# UNSECURED

The screenshot shows the 'Plan Properties' window for an 'Original Plan' dated 05/01/2012. The 'Unsecureds' tab is active. Under 'Unsecured Payment Method', the option 'After Priorities, Secureds and Specials' is selected. The 'Start Month' is set to 0, and the 'Fixed Payment' is \$0.00. The summary table shows:

General Unsecured:	\$163,448.00
Bifurcated:	\$464.00
<b>Total Unsecured:</b>	<b>\$163,912.00</b>
<b>Non-Exempt Property Total:</b>	<b>\$75,410.00</b>

At the bottom, there are buttons for 'Run Plan', 'Pro Forma', 'Generate PDF', 'Manual Plan', and 'OK'.

Specify payments made to unsecured creditors by setting payment method (usually **After Priorities, Secureds and Special** creditors).

# ESTIMATES

Plan Properties (Original Plan - Dated: 05/01/2012)

General | Creditors | Unsecureds | Variable Payments | **Estimates** | Length | Plan Results | Special Provisions | Pay Order Information

**Estimated Length of Plan**

Desired Plan Payment:

Desired Return to Unsecureds:

**42 Months**

Estimate Apply & Run

**Estimated Plan Payment Needed**

Desired Plan Length:

Desired Return to Unsecureds:

**\$603.70/month**

Estimate Apply & Run

Run Plan Pro Forma  Generate PDF Manual Plan C OK

Estimates tab calculates **plan length** OR **plan payment** amount. Click “**Estimate**” to determine the value and “**Apply & Run**” to apply that value to the plan. The estimated plan payment calculation assumes 60 months at the same payment.

# LONG-TERM DEBT

Creditor Payment Properties

Pay Method / Interest | Fixed Payments

Pay Method

Pro-Rata

Fixed

Start/Stop

Long-Term Debt

Start Month: 1

Stop Month:

Interest Rate in Plan: 5

Start Month for Interest: 1

Payment Priority Group

Lowest | Highest

1 2 3 4 5 6 7 8 9

NOTE: Long-Term Debt should only be selected if the local plan provides this option. (An example of a Long-Term Debt is a mortgage payment that is being paid through the Trustee.)

OK Cancel

**Long-Term debt** is used to pay creditors during plan but is not paid in full during the length of the plan. (e.g. The calculator will then not try to pay the full amount under the plan.)

# LONG-TERM DEBT

The screenshot displays a software interface for managing creditor payment properties. The main window is titled "Creditor Payment Properties (First Nationwide Mortgage)" and has tabs for "Pay Method / Interest" and "Fixed Payments". The "Fixed Payments" tab is active, showing the following settings:

- Pay Method:** Long-Term Debt (selected)
- Start Month:** 1
- Stop Month:** (empty)
- Interest Rate in Plan:** 10
- Start Month for Interest:** 1
- Payment Priority Group:** (empty)

Below the settings, there is a note: "NOTE: Long-Term Debt should only be selected if the local plan provides this option. (An example of a Long-Term Debt is a mortgage.)"

In the background, a table shows monthly payments of \$275.00 from 03/05 to 12/05, and from 03/06 to 12/06. The table is organized into columns for "Months 13-24" and "Months 25-36".

A "Calculate Plan (Tentative Results)" window is overlaid on the bottom right, displaying the following information:

- Amount Left to Pay to Priority, Secured & Special Unsecured Creditors:** \$0.00 is left to pay
- Payments to these creditors will be completed - Month 60**

Buttons for "OK" and "Run Plan" are visible in the interface.

Select Plan Tab **13**: Double click mortgage creditor, select **Long-Term Debt**. (DO NOT use Start/Stop), **Fixed Payment** tab, put in monthly contract amount, **Copy Forward** OR Use **Contract Payment Amount**. Click **OK**, **Run Plan**, **ProForma** to review. (Fixed payments WILL NOT be calculated if there is not enough money in plan payment to pay creditor - a Warning box will appear.)

# RUN THE PLAN

Plan Properties (Original Plan - Dated: 05/01/2012)

General | Creditors | Unsecureds | Variable Payments | Estimates | Length | Plan Results | Special Provisions | Pay Order Information

Plan Name: **Original Plan** Plan Date: **5/1/2012** Plan Payment: **\$1,300.00**  Use Variable Payments

First Plan Payment Due: **5/31/2012** Trustee Commission: **10**

Start Month for Modified Plan: **Not Modified**

Pay Interval (Schedule J - Budget)  
 Monthly  Bi-Weekly  
 Semi-Monthly  Other  
 Weekly

Pay Interval Other Amount: **\$1,190.00**

Pay Interval Other Description: **monthly**

Allow Plan to Hold Funds (don't increase fixed payment amounts to creditors)

**\$** Disposable Income from Budget: **\$1,339.00**  
 Creditors Total In Plan: **\$40,112.00**  
 Total Unsecured: **\$67,618.00**

**MT** Monthly Disposable Income under § 1325(b)(2) from Form 22C: **Not Determined**

Status: **Current**

Gener

Calculate Plan (Tentative Results)

**Amount Left to Pay to Priority, Secured & Special Unsecured Creditors:**  
**\$0.00 is left to pay**

**Payments to these creditors will be completed - Month 38**

Click **Run Plan** button for BankruptcyPRO to calculate and reveal status of plan. The **Tentative Results** box tells month all secured, priority and special class creditors are paid. If plan does not pay out, an error message appears.

# PLAN LENGTH

Plan Properties (Original Plan - Dated: 05/01/2012)

General | Creditors | Unsecureds | Variable Payments | Estimates | Length | Plan Results | Special Provisions | Pay Order Information

Priority, secured & special class unsecureds paid on month 38.  
Total unsecured debt (including unsecured portions of secured debt) is \$67,618.00.  
Plan is currently paying \$2,516.99 to the unsecured creditors.  
Total non-exempt property value: \$0.00  
The additional amount needed to pay unsecured creditors is: NONE

The plan is Feasible

Pay unsecured creditors in full, with interest at  per annum. (Disables Length of Plan bar below.)

Specify Length of Plan

Length of Plan: 38 months (Total: \$49,400.00)

Return to General Unsecured Creditors: 4%

Specify Length of Plan

Length of Plan: 60 months (Total: \$78,000.00)

Return to General Unsecured Creditors: 42%

Run Plan | Pro Forma |  Generate PDF | Manual Plan | C | OK

Plan Length tab shows if plan is **feasible**. Move slider bar to adjust higher or lower percentage paid to Unsecured Creditors.

# PLAN NOT FEASIBLE

**Warning!**

**WARNING**

It appears that this plan may not meet the non-exempt property requirements by providing the unsecured claimants at least what they would get in a Chapter 7 liquidation.

Total unsecured debt (including unsecured portions of secured debt):	\$87,912.00
Non-exempt property total:	\$40,510.00
Smaller of the amounts above:	\$40,510.00
Anticipated payments to unsecured creditors:	\$428.43
Difference (not including Trustee commission):	\$40,081.57

If you have scheduled direct payments by the debtor to any unsecured creditors, this warning may be invalid. Also, if you consider payments made to priority creditors to count toward the non-exempt requirement, this warning may be invalid.

In any event, you should carefully check all the circumstances to see if you are meeting the requirements of section 1325, subsections (a)(4) and (b)(1), of the Bankruptcy Code.

OK

Plan Properties (Original Plan - Date)

General | Creditors | Unsecureds | Vari

Priority, secured & special class u  
 Total unsecured debt (including u  
 Plan is currently paying \$428.43 t  
 Total non-exempt property value:  
 The additional amount needed to  
**The plan is NOT Feasible** >>

Pay unsecured creditors in full, with

Specify Length of Plan  
**Length of Plan: 60 months (Tot**  
 1 ..... 12  
**Return to General Unsecured C**

Run Plan | Pro Forma |  Generate PDF | Manual Plan | C | OK

Click on **The plan is NOT Feasible** and review the information. You can adjust Plan accordingly or choose to file it like it is. Please call us at (210) 561-5300 with any questions.

# PLAN RESULTS

Plan Properties (Original Plan - Dated: 05/01/2012)

General | Creditors | Unsecureds | Variable Payments | Estimates | Length | **Plan Results** | Special Provisions | Pay Order Information

**Priority, Secured & Special Class Unsecured Distribution:**

Creditor	Remaining	Amt In Plan	Int. Rate	Int. Paid	Month 1	Month 2	Month 3	Month 4
First Nationwide Mortgage	\$0.00	\$11,578.40	9.00%	\$1,578.40	\$0.00	\$205.68	\$206.25	\$250.96
Fly-By-Night Acceptance Compan	\$0.00	\$20,000.00	0.00%	\$0.00	\$0.00	\$542.00	\$542.00	\$542.00
Gordon's Jewelers	\$0.00	\$785.71	12.00%	\$50.71	\$0.00	\$75.00	\$75.00	\$75.00
Internal Revenue Service	\$0.00	\$1,037.00	0.00%	\$0.00	\$0.00	\$21.01	\$20.91	\$25.26
Legal R. Eagle, Atty at Law	\$0.00	\$1,400.00	0.00%	\$0.00	\$1,170.00	\$100.00	\$100.00	\$30.00
San Fernando Hills Credit Unio	\$0.00	\$5,000.00	0.00%	\$0.00	\$0.00	\$101.31	\$100.84	\$121.78
Sears Bankruptcy Dept. (13)	\$0.00	\$2,141.90	12.00%	\$201.90	\$0.00	\$125.00	\$125.00	\$125.00

→

**General Unsecured Distribution: \$28,256.99**

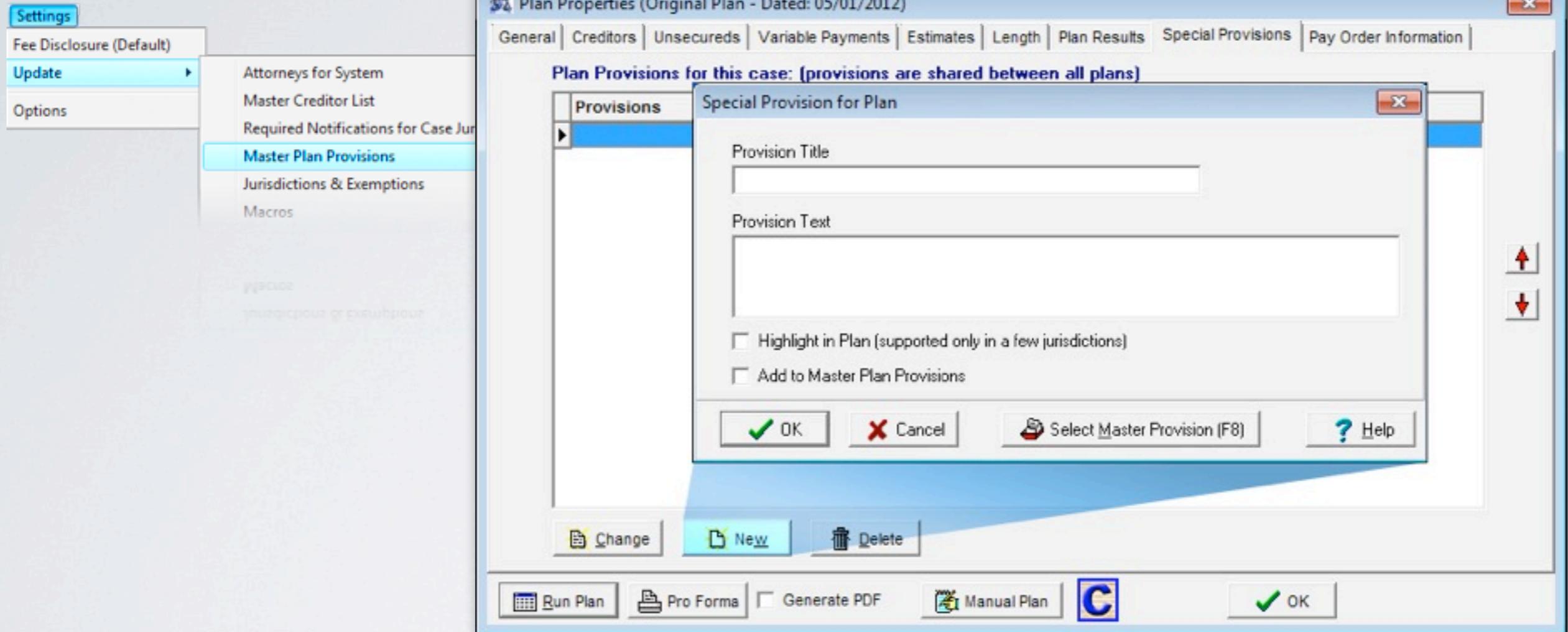
Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	M
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Run Plan | Pro Forma |  Generate PDF | Manual Plan | C | OK

**Plan Results tab** displays month-by-month disbursements calculated by BankruptcyPRO: Top section shows individual disbursements to secured, priority and special class creditors in plan. Bottom section shows calculated disbursements to unsecured creditors.



# SPECIAL PROVISIONS



Add **special provisions** to your plan here: Click **New** and add your language. Make provisions available for other cases: Click **Add to Master Plan Provisions**.

Automatically add provision to ALL your new Ch 13 plans: **Settings, Update, Master Plan Provisions**, click on selection, check **Standard Plan Provision**. (Note: May not be supported in all jurisdictions.)

# PAY ORDER INFORMATION

Plan Properties (Original Plan - Dated: 05/01/2012)

General | Creditors | Unsecureds | Variable Payments | Estimates | Length | Plan Results | Special Provisions | Pay Order Information

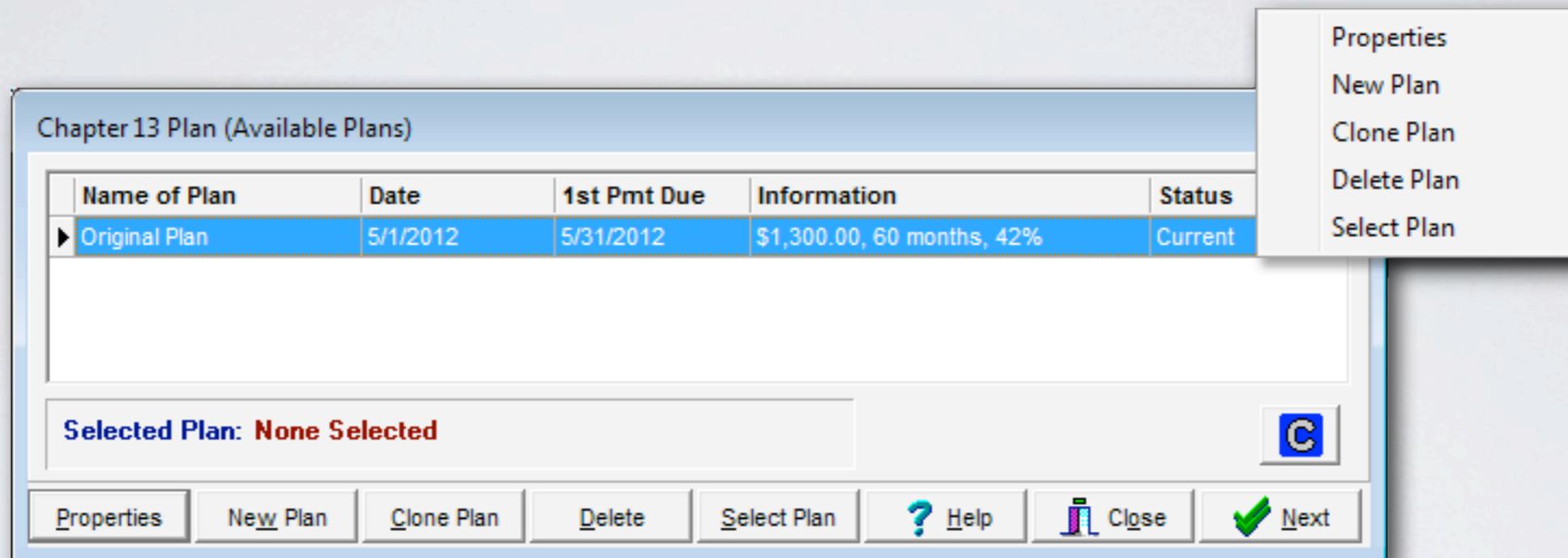
**\$1,300.00**

<b>Debtor Plan Payment Frequency</b> <input type="radio"/> None <input type="radio"/> Weekly <input type="radio"/> Monthly <input type="radio"/> Bi-Weekly <input type="radio"/> Semi-Monthly <input checked="" type="radio"/> Other		Monthly Share: <input type="text" value="***"/> Amount per period: <input type="text" value="\$1,300.00"/> Other Frequency: <input type="text" value="monthly"/> 1st Payment Date: <input type="text" value="15"/>
<input type="checkbox"/> Debtor to make direct payments to Trustee (No Pay Order) Comments: <input type="text"/>		
<b>Spouse Plan Payment Frequency</b> <input checked="" type="radio"/> None <input type="radio"/> Weekly <input type="radio"/> Monthly <input type="radio"/> Bi-Weekly <input type="radio"/> Semi-Monthly <input type="radio"/> Other		Monthly Share: <input type="text" value="\$0.00"/> Amount per period: <input type="text"/> Other Frequency: <input type="text"/> 1st Payment Date: <input type="text" value="15"/>
<input type="checkbox"/> Joint Debtor to make direct payments to Trustee (No Pay Order) Comments: <input type="text"/>		
Debtor Monthly Share: <input type="text" value="\$0.00"/> <input type="button" value="Auto Figure"/>		Total: <input type="text" value="***"/> <i>(Pay Order settings are shared between all plans)</i>

Generate PDF

**Pay Order Information** settings are used to generate the wage withhold form for Debtor's and/or Joint Debtor's Employers. Enter Trustee in the Case Summary so payment address will print on form.

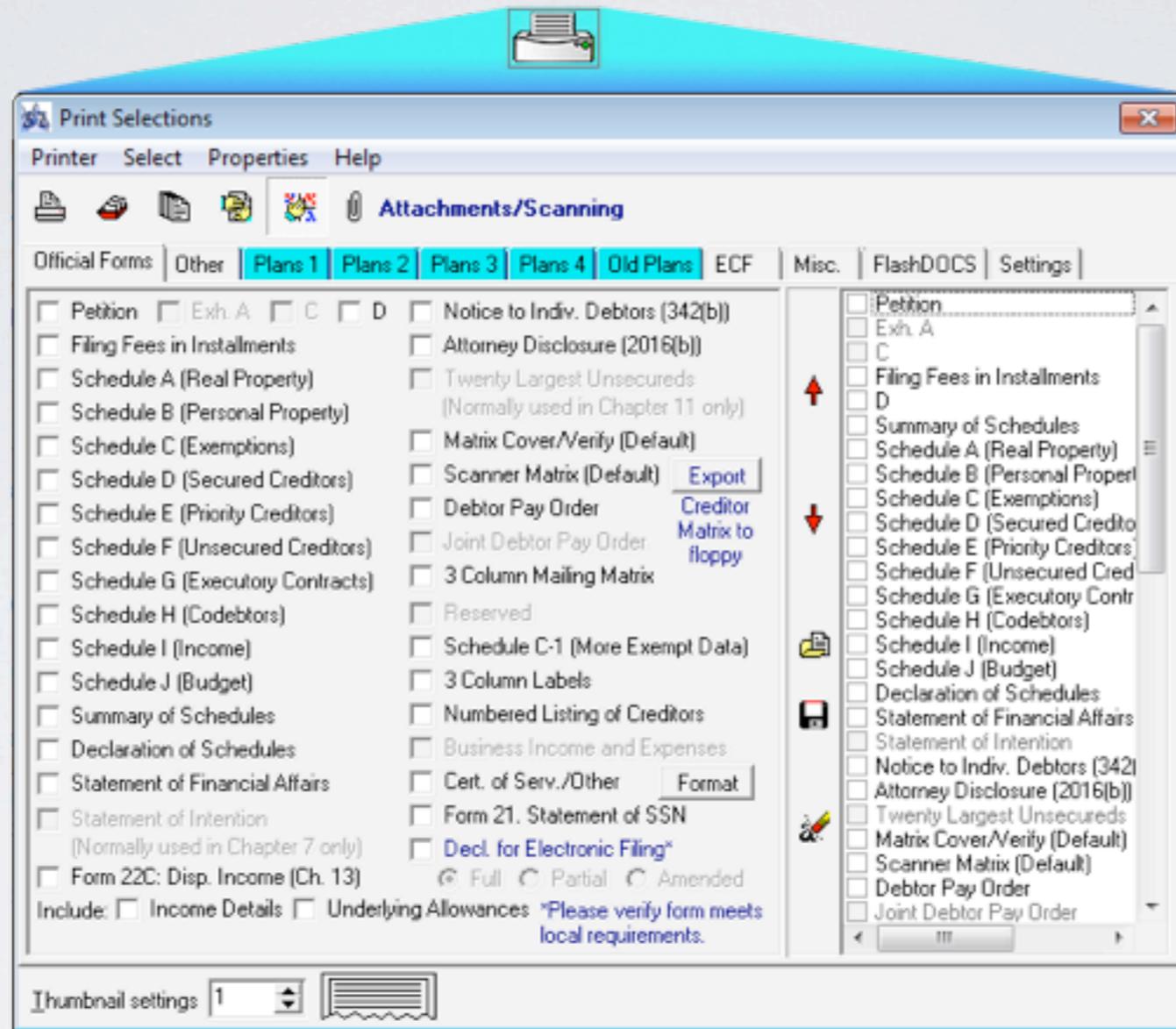
# AVAILABLE PLANS



Calculate Plan with various outcomes then select which one to use:

Click **13**, exit Plan Properties window by clicking **OK** to make Chapter 13 Plan window visible, click **Clone Plan** or **New Plan**. Return to plan calculator for selected plan by clicking **Properties** button. You will see the same tabs.

# LOCAL PLANS



BankruptcyPRO has many local plans (plans programmed specifically to the Trustee's requirements.) **Choose a Local Plan:** Click  (Print Selections). Select the appropriate Plans tab to locate and choose your plan.

# LOCAL PLANS

The image displays several overlapping screenshots of a legal software interface, specifically focusing on local plan forms for various districts. The forms are organized into sections:

- Southern District of Texas:**
  - Southern District of Texas Plan (06/11/2012) **New!**  **Special**
  - Southern District of Texas Plan (12/15/2011) **Old!**
  - Southern District of Texas Plan Cover Sheet (05/18/2006) **Can be used with either plan**
  - Corpus Christi, Brownsville, McAllen Divisions Plan (10/17/05)
- Western District of Texas:**
  - San Antonio Plan (Nov. 2005)  **Special**
  - Austin Plan Summary (Revised 10/09) **New!**
  - Austin Plan Summary (Revised 11/08) **Old!**
  - El Paso/Waco Plan Summary (Form 11/7/05)
  - Midland/Odessa Plan (Nov. 2005)
- Northern District of Texas:**
  - Northern District of Texas Plan (5/25/06)  **Special**
  - Northern District of Texas Plan (O'Cheskey) (12/15/07)
  - Northern District of Texas Plan (Wilson) (7/6/06)
  - Authorization for Adequate Protection Disbursements (11/2005)
  - Form 22C (Don't Skip Sections Option: ON)
- Eastern District of Texas:**
  - Eastern District of Texas Plan (Stadtmueller) (1/18/06)  **Special**
  - Eastern District of Texas Plan (Countryman) (1/18/06)
  - Eastern District of Texas Confirmation Order (1/18/06)
- Options for All Plans:**
  - Include Certificate of Service with plan
  - Include Required Notifications in Certificate of Service
  - Date of Service:
  - Cert. of Serv./Other
  - Include Pro Forma with plan
  - Include Schedules I and J with plan

**Note:** Previous versions of the plans on this page, if available, can be found on the Old Plans tab.

Some plans have special options available under the **Special** button.

# LOCAL PLANS

**Northern District of Texas Plan**

Paragraph A.

Monthly Disposable Income under § 1325(b)(2) from Form 22C: **Not Available**

- OR -

Sch. I Line 1 (monthly gross wages): **\$6,292.00**

plus Sch. I Line 2 (estimated monthly overtime): **\$0.00**

plus Sch. I Line 7 (regular business income): **\$0.00**

plus Sch. I Line 8 (income from real property):

plus Sch. I Line 9 (interest and dividends):

plus Sch. I Line 12 (pension or retirement income):

plus Sch. I Line 13 (other monthly income):

minus Sch. J Line 16 (regular business expenses):

minus Form 22C Line 58 (total adjustments to determine disposable income (even if it's not determined)):

equals (\$0.00 is displayed if less than zero):

- OR -

Utah Plan (07/01/2012) **New!** **Special**

Utah Plan (12/01/2010)

Utah Plan Summary (July 2005) **Old**

Home Mortgage Arrearage Through:

The following options apply to all cases:

Debtor signs Plan

Show priority creditors on AAPD

Show special class on AAPD

Debtor signs AAPD

---

**Additional Information for the Utah Plan**

Para. 1-3 | Para. 5-6

Type of Plan

Original Plan  Amended Plan  Modified Plan Date will be obtained from the case plan properties

**1. Plan Payments**

(c) Contribution of Tax Refunds: For the next three years of , the Debtors shall pay into the Plan yearly state and federal tax refunds.... (If blank, BankruptcyPRO will compute years from date filed)

(d) Other Payments:

**2. Plan Length**

Plan payments shall be made for the following period

Not less than 36 months but extended as necessary for no more than 60 months to complete the required Trustee distributions under the Plan

Not less than 60 months

Use default selection based upon the Applicable Commitment Period

**3. Return to Allowed Nonpriority Unsecured Claims**

(a) Not Separately Classified. Allowed non-priority unsecured claims shall be paid:

100% Plan (Interest rate will be obtained from the plan calculator)

Pot Plan: Not less than \_\_\_ to be distributed pro rata.... Amount:  (Enter amount, or leave blank to use amount from plan calculator)

Percentage Plan: Not less than \_\_\_ percent.... Percentage:  (Enter percentage, or leave blank to use percentage from plan calculator)

Base Plan: ...not less than the Applicable Commitment Period...

**Special** buttons change depending upon which plan is selected.

# LOCAL PLANS

The screenshot shows a 'Print Selected Documents' dialog box with the following elements:

- Printer:** HP Photosmart D7500 series. Includes checkboxes for 'Electronic Filing' and 'PDF/A Compliance Required', and a 'Change' button.
- Options:**
  - Print "Draft" on reports
  - Print date and time on each page
  - Print date on signature pages. Date: 7/29/2013. Includes 'Defaults', 'ECF', and 'Print' sub-options.
  - Print "Is/" followed by name. Includes 'Print "Is/":' sub-options.
- Text:** 'Alternate signatures pursuant to Fed. R. Bankr. P. 1004.1, Petition for an Infant or Incompetent Person. Enter conformed signature text to print (e.g., John Q. Doe, Legal Guardian for Debtor) in the box for the appropriate debtor. Leave the box blank if Fed. R. Bankr. P. 1004.1 does not apply.'
- Fields:** Debtor: [ ] Joint Debtor: [ ]
- Checkboxes:**
  - Attorney will sign Exhibit B on Petition (Primarily Consumer Debts)
  - Disable shading on printed forms
- Instructions:** 'To leave the Estimates Checkboxes (on Petition) blank, uncheck both of the following; otherwise, check the option you need.'
- Buttons:** Print, Preview, Prepare Documents for Electronic Filing, Cancel.
- Footer:** Form 22C: Disp. Income (Ch. 13). Includes radio buttons for 'Full', 'Partial', 'Amended'. Includes checkboxes for 'Income Details' and 'Underlying Allowances'. Includes a dropdown menu for 'Twenty Largest Unsecureds', 'Matrix Cover/Verify (Default)', and 'Scanner Matrix (Default)'. Includes a 'Thumbnail settings' field set to 1.

**Print Plan:** Make sure plan is current ( **13** , Run Plan.) After choosing plan, click  , click **Print**. To **review Plan**, click **Preview**. (Print, Save, & Load Report DOES NOT save in PDF format) **To save as PDF:** Exit out of Print Preview, click  , check **Electronic Filing** near top of **Print** tab, **Preview**,  , and **Save**.