

NextChapter Quick Start Guide

A NextChapter Publication

► GETTING STARTED

Learn how to set up your firm
and prepare your first case

ONBOARDING MADE EASY

Step-by-step guide to get started

NextChapter[®]

Quick Start Guide

Part One:

Account Set UP

[Setting up Your Firm](#)

[Updating Your User Profile](#)

[Inviting Users](#)

[Billing](#)

[Credit Report Integration](#)

[Editing Exemptions](#)

[Common Creditors](#)

[Setting Monthly Goals](#)

[Setting Default Tasks](#)

[Setting Default Document Checklist](#)

[Setting Default Fee Categories](#)

[Updating Attorney Fee Disclosure](#)

Part Two:

Entering Your First Case

[Case Dashboard](#)

[Credit Report](#)

[Client Profile](#)

[Real Property](#)

[Personal Property](#)

[Exempt Property Analysis](#)

[Secured Claims](#)

[Unsecured Priority Claims](#)

[Unsecured Nonpriority Claims](#)

[Lawsuits](#)

[Executory Contracts](#)

[Codebtors & Insiders](#)

[Income](#)

[Expenses](#)

[Miscellaneous](#)

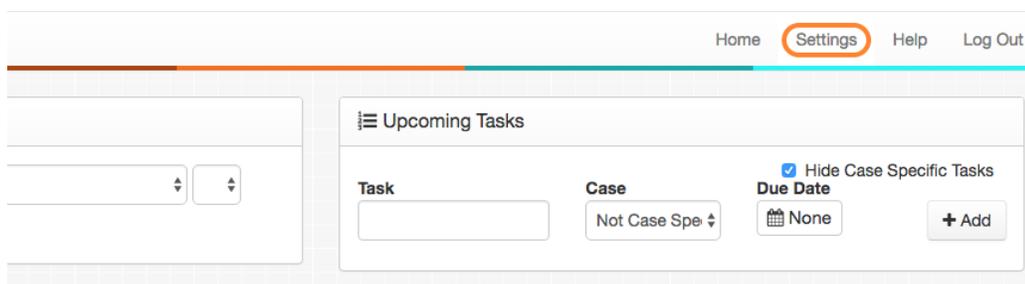
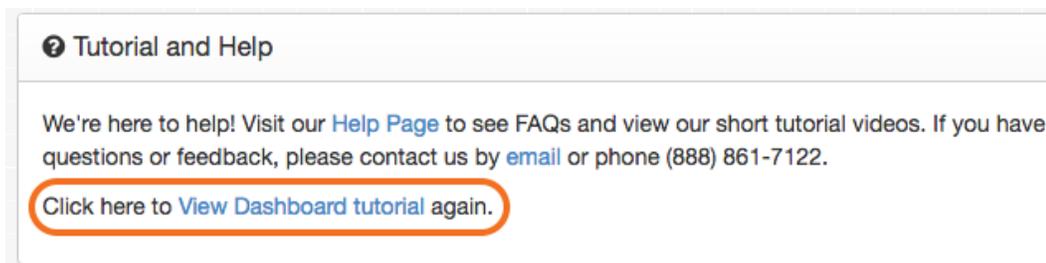
Quick Start Guide

You've signed up for NextChapter - now what? Here is a guide to help you get rolling by establishing your firm settings and entering your first case so that you can start filing right away!

Account Set Up

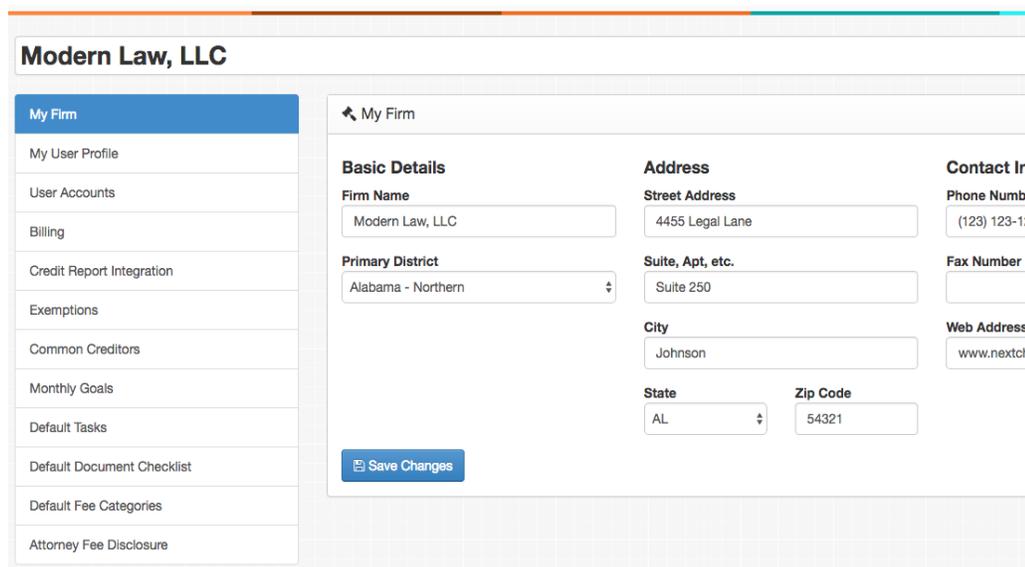
On your first login you will be guided through a quick tutorial that provides you with the general layout of your firm's main dashboard. You can view this tutorial at any time by clicking "View Dashboard tutorial again" in the lower right-hand corner of the app.

We recommend starting out by heading over to your Settings page where you can save your settings to best fit your firm's needs. The link to your settings is in the upper right-hand side of the page.



Step 1 - Setting up Your Firm

The first section of the settings page is "My Firm" where you can enter or update the basic details about your firm such as the primary district, address, and contact information. The address and contact information saved in this section will be used on Part 7 of the Voluntary Petition.



Step 2 - Updating Your User Profile

Under “My User Profile,” you can update your basic information. Attorneys can enter the bar number and bar state as well as their login credentials for ECF.

Modern Law, LLC

My Firm

My User Profile

User Accounts

Billing

Credit Report Integration

Exemptions

Common Creditors

Monthly Goals

Default Tasks

Default Document Checklist

Default Fee Categories

Attorney Fee Disclosure

My Profile

First Name
Sarah

Last Name
Thompson

Email
sarah@thompsonlaw.com

Your Role
Attorney

Bar Number
123456

Bar State
AL

ECF Login
sthompson

ECF Password

Save User Profile



Tip: If you file in more than one district, save the credentials for the district you file in the most.

When you need to file a case in another district, you can enter the appropriate credentials in the Review, Print, & File section of that case which will override the credentials you have saved in your settings.

Modern Law, LLC

My Firm

My User Profile

User Accounts

Billing

Credit Report Integration

Exemptions

Common Creditors

Monthly Goals

Default Tasks

Default Document Checklist

Default Fee Categories

Firm User Accounts

Name	Email
Sarah Thompson	sarah@thompsonlaw.com

Invitations

Email Address Their Role Invite to join your firm

Step 3 - Inviting Users

NextChapter allows each firm to have an unlimited number of users. You can add new users for your firm in the “User Accounts” section in your settings with these 3 simple steps:

1. Enter the individual’s email account;
2. Select their role;
3. Click “Invite to join your firm.”

The user will then receive an email with instructions to join your firm. Once they’ve joined they will have access to all cases for your firm and can enter new cases too.



Tip: For added security, NextChapter uses Two-Factor Authentication which requires a unique verification code to log in. When you sign in to your account a verification code will be sent to your email. Because of this added requirement to login, NextChapter highly recommends each user sets up an account with their own email address.

Step 4 - Updating Your Billing

To get started in NextChapter, no credit card is necessary because you are not charged until you're ready to file the case. This is a great way to try the program out before you commit to paying.

Once you've decided you would like to proceed with filing a case you can add or update your credit card and select your payment plan in the billing section in your settings. All plans default to the Per-Case plan. Here's a breakdown of each plan:

- Per-Case plan - On this plan, your card will not be charged until you file the case with ECF or download the full packet for the first time. The Per-Case plan is a great way to give NextChapter a try before you pay. After you pay for a case, you can make any changes or amendments to the case at no additional charge.
- Monthly plan - Your card will be charged the monthly fee of \$149 at the time you select this plan. This charge allows you to file for the next 30 days with NextChapter at \$10 per case. This plan is ideal for firms that need flexibility for unpredictable months.
- Annual plan - The annual plan is \$999 for unlimited filings for a full year. This plan is a special introductory rate and is ideal for high-filing firms.

Billing

Choose Your Plan

PER-CASE (\$59 per filing, no monthly fee)	Choose this plan
MONTHLY (\$149 per month + \$10 per filing)	Your plan
ANNUAL (\$999 per year, unlimited filings)	Choose this plan

You can update the credit card you have on file at any time by entering the new card information which will override the existing card information.

Billing Information

Current card: Visa ending in 1881 expires 9/2019

To delete the current card, please add in a new credit card.

Card Number	Expiration
<input type="text"/>	<input type="text" value="MM/YYYY"/>

[Save Billing Info](#)

 powered by Symantec

 Powered by stripe

Step 5 - Credit Report Integration

Since you're using NextChapter, being efficient with your time is obviously important to you. Another great way to save even more time while preparing your cases is through our Credit Report Integration. This feature allows you to pull credit reports for your clients that can be imported directly into Schedule D and E/F, saving you from manually entering in the creditor information. Learn more about the benefits of NextChapter's Credit Report Integration [here](#).

NextChapter testing Home **Se**

Peter PURCHASER Lead // Chapter 7 // Individual // California -

Case Dashboard

- Credit Report**
- Client Profile
- Real Property
- Personal Property
- Exempt Property Analysis
- Secured Claims
- Unsecured Priority Claims
- Unsecured Nonpriority Claims
- Lawsuits
- Executory Contracts
- Codebtors & Insiders
- Income
- Expenses
- Miscellaneous
- Means Test

[Review, Print & File](#)

Credit Report

UCS
UNIVERSAL CREDIT SERVICES

Phone: 6
Fax: 6

TRI-MERGE CREDIT
Reporting Bureau certifies compliance contractua
governing check of public records with these resu
Public Records Found For: Applicant

P.O. BOX 187, CLIFTON HEIGHTS, PA 19018

INFILE REPORT

FILE #	10938452	FNMA #	DATE COMPLETED	8/25/2016	RQD' BY	NEXTCH
SEND TO	NEXCHAPTER		DATE ORDERED	8/25/2016		
	CUST. # PAE5000TEST		REPOSITORIES	XP/TU/EF	PRPD' BY	
	629 N HIGH ST # 23		PRICE	\$0.00	LOAN TYPE	
	COLUMBUS, OH 43215		REF. #		Peter PURCHASER	

PROPERTY ADDRESS

APPLICANTS

APPLICANT	PURCHASER, PETER J	DOB	1986-04-30	CO-APPLICANT		DOB
SOC SEC #				SOC SEC #		
MARITAL STATUS	UNMARRIED			DEPENDENTS		
CURRENT ADDRESS	ADDRESS 1, COLUMBUS, OH 43215			LENGTH		
PREVIOUS ADDRESS				LENGTH		

TRADE SUMMARY

	#	BALANCE	HIGH CREDIT	PAYMENTS	PAST DUE
MORTGAGE	0	0	0	0	0
AUTO	0	0	0	0	0
EDUCATION	0	0	0	0	0
OTHER INSTALLMENT	6	124268	139401	1224	0
OPEN	0	0	0	0	0
REVOLVING	9	7527	28407	289	0
OTHER	0	0	0	0	0
TOTAL	15	131795	167808	1513	0

SECURED DEBT 0 OLDEST TRADELINE 07/98
UNSECURED DEBT 131795 DEBTHIGH CREDIT 79%

SCORE MODELS

EQUIFAX/FICO CLASSIC V5 FACTA - LORRAINE PURCHASER - 999565678
SCORE: 678

TRANSUNION/FICO CLASSIC (04) - LORRAINE PURCHASER - 999565678

If you would like to set up Credit Report Integration for your firm, the first step is to complete the application located in your [Settings Page](#).

Here is a breakdown of the application:

1. First you can review and determine if you agree to the credit report agreement. We provide you with a blank copy of the agreement to review and the information you complete on this page will be filled out on that form and provided to you at the end.
2. Next you can review and approve, then schedule the required site-visit. The link will provide you with more information on the site visit requirements.
3. Then you must review to confirm that you will be using the credit reports only for the permissible purposes listed.

Credit Report Integration

We have partnered with Universal Credit (UCS) to provide tri-merge credit reports from all three bureaus. In order to comply with the bureau-mandated requirements for compliance, you must complete this one-time setup form and schedule the site visit. Your NextChapter credit report integration will be activated within 24 hours after the site visit.

I agree to the terms of [Credit Report Agreement](#) (Do not fill out. We will complete it for you.)

I have a commercial office and agree to schedule the [site visit](#)

I agree to use NextChapter Credit Report Integration as a Bankruptcy Attorney only for the permissible purpose of preparing and filing a bankruptcy case for the consumer(s) whose credit data is accessed and not for any of [these purposes](#)

- The next section must be completed with your firm's information. All employees who you would like to have access to the Credit Report feature must be listed and you can click "Add Employee" to add as many employees as needed.

Company Information

* Type of Entity <input type="radio"/> Corp <input type="radio"/> Sole Prop <input type="radio"/> LLC <input type="radio"/> Partnership		* Estimated Monthly Reports <input type="text"/>	* Contact Name for Onsite Scheduling <input type="text"/>	* Phone Number for Onsite Scheduling <input type="text"/>
* Date Established <input type="text"/>	* State <input type="text"/>	* Bar State <input type="text"/>	* Tax ID <input type="text"/>	* Main Office Number <input type="text"/>
* State Bar Number <input type="text"/>	Business License Number (if applicable) <input type="text" value="N/A"/>		Employee Full Name ? <input type="text"/>	Employee Email ? <input type="text"/>
			Employee Full Name <input type="text"/>	Employee Email <input type="text"/>

+ Add Employee

- The following section provides a breakdown of the fees and costs associated with Credit Report Integration.

Credit Report Pricing

Onsite Inspection Fee (one time charge by UCS)	One Time: \$75.00	
Tri-Merge Credit Report (Per Report Fee)	Individual: \$35.00	Joint: \$55.00
	Access Fee (charged by UCS): \$16.50 Creditor Integration & Report Generation (charged by NC): \$18.50	Access Fee (charged by UCS): \$31.00 Creditor Integration & Report Generation (charged by NC): \$24.00

- The one-time setup fee and a portion of the fees for the credit reports will be charged by Universal Credit Services (UCS). In the next section you will need to add your credit card information for UCS to charge you for these fees. NextChapter will use the credit card you have saved in the [billing section](#) of your settings for the remainder of the credit report fees.

Billing Information for Credit Reports (Used by UCS)

Note: NextChapter will use card on file from "Billing" section for your firm

* Credit Card Type <input type="text"/>	* Credit Card Number <input type="text"/>	
* Cardholder Name <input type="text" value="Cardholder Name"/>	* Expiration Date <input type="text" value="MM/YY"/>	* CSV <input type="text"/>
* Billing Address <input type="text"/>		Billing Address 2 <input type="text"/>
* Billing City <input type="text"/>	* Billing State <input type="text"/>	* Billing Zip <input type="text"/>



powered by Symantec

I allow UCS to charge my credit card for the one time setup fee of \$75 for the onsite inspection and keep my credit card on file for the per report fee listed above.

I allow NextChapter to charge my credit for the per report fee listed above.

7. Next you must complete the information for the principal of the company along with the business's bank information. This information is a requirement of UCS and the bureaus to verify your company.

Principal of the Company Information for Compliance		Business Bank Information for Compliance	
* Principal Name	* Title	* Bank Name	Contact Name
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
* Home Street Address		Bank Address	
<input type="text"/>		<input type="text"/>	
* City		City	
<input type="text"/>		<input type="text"/>	
* State	* Zip	State	Zip
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
* Cell Phone	* SSN ?	* Account Number ?	
<input type="text"/>	<input type="text"/>	<input type="text"/>	

As Owner, Partner, Principal or Officer of Client, I hereby give my consent to Universal Credit Service (UCS) to obtain any and all information concerning my business, personal history and financial credit report, which UCS may require in connection with this Agreement. Such information may be gathered through the use of any investigative or credit agencies of its choice. A one-time credit inquiry will be requested to establish a line of credit or satisfy compliance if business is a sole proprietorship, partnership or has been in business less than a year.

8. And lastly you will need to review and provide your electronic signature.

* Client acknowledges that GLB Authentication Services will be used for the sole purpose of Fraud Prevention associated with the permissible purpose given and for no other purpose.

I am electronically signing this application and certifying that all of the information provided is complete and accurate to the best of my knowledge and that continuing with the application process constitutes the client's consent to conduct a binding electronic transaction with Universal Credit Services (reseller providing consumer credit information) and that the client's consent extends to receiving notices and related services electronically; and 1) that the client's electronic signature is legally effective, and will be used by reseller as if it is a written signature; and 2) client has read the Credit Report Agreement and understands the terms relating to agreement termination, procedure for updating contact information and system and software requirements required.

Start Integration

After this application is completed, a third-party inspector will be in touch with you to schedule a time for your on-site inspection. After the inspection is completed and approved, NextChapter will authorize your account to pull credit reports within 24 hours.

Step 6 - Saving Exemptions

Viewing Exemptions

In your settings page you can view all the exemptions per state and you can view and create any new exemptions which will be available for all users in your firm.

To see all exemptions for a specific state you can select the state in the state dropdown. You can also do a quick search to review a specific exemption.

Asset	Exemption Limit	Law
Homestead (also if the land is not owned by debtor)	\$550,000.00	Nev. Rev. Stat. Ann. § 115.010, § 21.090 (1)(m), §
Arms, uniforms, one gun, required by law	\$0.00	Nev. Rev. Stat. Ann. § 21.090 (1)(l)
Clothing	\$12,000.00	Nev. Rev. Stat. Ann. § 21.090 (1)(b)
Jewelry	\$5,000.00	Nev. Rev. Stat. Ann. § 21.090 (1)(a)
Wildcard	\$1,000.00	Nev. Rev. Stat. Ann. § 21.090 (z)
Health Aids (prescribed by doctor or dentist)	\$0.00	Nev. Rev. Stat. Ann. § 21.090 (1)(c)
Mortgage impound accounts	\$0.00	Nev. Rev. Stat. Ann. § 645B.180
Stock in closely held corporations	\$0.00	Nev. Rev. Stat. Ann. § 21.090 (1)(bb), Nev. Rev. S 78.746
Public employees pension	\$0.00	Nev. Rev. Stat. Ann. § 286.670, Nev. Rev. Stat. A
ERISA, IRAs, SEP IRA, Roth IRA, higher edu. savings plans	\$500,000.00	Nev. Rev. Stat. Ann. § 21.090 (1)(r)

Adding New Exemptions

NextChapter maintains both the federal exemptions and state exemptions lists and updates any changes in the program right away. However, you probably know your exemptions and your local requirements inside and out and we want you to be able to customize your exemptions to fit your jurisdiction's requirements.

Any new exemption created will be grouped together under "Firm Created" and you can access these exemptions from any of your cases.

 **Tip:** You can also add new exemptions while working in a case. When selecting exemption for the the asset, you can click on View All or Create New which will open a list of all exemptions for that state and give you the option to create a new exemption which will also be saved for future cases.

Exemption Rule	Limit	Limit Per Item
--View All or Create New--		
1 - Homestead Exemption (S2) - Cal. Civ. Proc. Code § 703.140 (b)(1)		
1 - Homestead Exemption (S1, single, not disabled) - Cal. Civ. Proc. Code § 704.730, 704.950		
1 - Homestead Exemption (S1, old, disabled) - Cal. Civ. Proc. Code § 704.730 (a)(3)		
1 - Burial plot, in lieu of homestead (S2) - Cal. Civ. Proc. Code § 703.140 (b)(1)		
1 - Burial plot (S1) - Cal. Civ. Proc. Code § 704.200		
1 - Homestead Exemption (S1, family) - Cal. Civ. Proc. Code § 704.730 (a)(2)		
11 - Wearing Apparel (S2) - Cal. Civ. Proc. Code § 703.140 (b)(3)		
11 - Wearing Apparel (S1) - Cal. Civ. Proc. Code § 704.020		
12 - Jewelry (S2) - Cal. Civ. Proc. Code § 703.140 (b)(4)		
12 - Jewelry, Heirlooms, Art (S1) - Cal. Civ. Proc. Code § 704.040		
14 - Residential Building Materials (S1) - Cal. Civ. Proc. Code § 704.030		

Common Creditors

If you have a list of common creditors from your previous bankruptcy software, you can import those creditors by uploading the list as a CSV in your settings page under the Common Creditors section. The CSV should have each creditor listed with the address information separated in columns with the following column titles:

- Common Creditor
- Address 1
- Address 2
- City
- State
- Zip

The screenshot shows the 'Common Creditors' settings page. At the top, there is a 'Quick Search' input field. Below it is a table header with columns: 'Creditor Name', 'Address', 'Address 2', 'City', 'State', and 'Zip'. At the bottom of the page, there are two orange buttons: 'Create a New Common Creditor' and 'Import CSV'. The 'Import CSV' button is highlighted with a red border.



Tip: You can also save common creditors while working in a case. After you enter the creditor you can check the box to save the creditor which will add the creditor to your firm's common creditor list.

The screenshot shows the 'Edit Unsecured Nonpriority Claim' form. The form is divided into several sections:

- Creditor:** Capital One/Best Buy
- Account Number (last 4):** 1829
- Balance:** \$ 4,685.00, with an 'Unknown' checkbox.
- Arrearage Amount:** \$
- Date Incurred:** YYYY
- Monthly Payment:** \$ 0.00
- Last Payment Date:** MM/DD/YYYY, with an 'Unknown' checkbox.
- Consideration:** Credit Card Debt, with a 'Claim is subject to setoff' checkbox.
- Belongs To:** Debtor 1 And Debtor 2 Only
- Choose any that apply:** Disputed, Unliquidated, Contingent (all unchecked).

At the bottom left, there is a checkbox labeled 'Save As Common Creditor' which is highlighted with a red border.

Monthly Goals

Set firm-wide monthly goals to try to meet and surpass your new client and filing goals. These goals will show on your firm dashboard and update with every new client for the month and every time a case is filed for the month. You can also view previous months to track your firm's progress.

Monthly Goals

Set Goals to 0 to disable Monthly Goals on the dashboard

New Client Goal

Filing Goal

 Save Goals

Default Case Task List

These are the tasks that will automatically populate a newly created Case.

Initial consultation Test	   
Receive documents	   
Follow up appointment	   
Review petition	   
Signing appointment	   
File petition	   
Schedule 341	   
Email pay stubs to trustee	   
Calendar 341 Hearing and send notice to debtor(s)	   
Send notice of Bankruptcy to parties	   
File post petition counseling course (Form 23)	   
File reaffirmation agreements	   
Send Notice of Discharge to debtor(s)	   
Close file	   
Another Example Task	   

New Task

 Save

Default Tasks

In this section of your settings page you will see a list of pre-set tasks. You can edit, delete or add new tasks to better fit your firm's needs and the changes you make here will update all task checklists for all cases in your firm.



Tip: If you have a task that is specific to a case, instead of adding the task in your settings page, which will add the task to all cases in your firm, you can add the task in that specific case in the case dashboard section. When adding a case-specific task, you can also add a due date.

[Document Checklist](#) [Tasks](#) [Events](#) [Fees](#)

Review New Plan with Trustee 08/17/2016

Initial consultation

Receive documents

Follow up appointment

Review petition

Signing appointment

File petition

Schedule 341

Email pay stubs to trustee

Calendar 341 Hearing and send notice to debtor(s)

Load More

Task	Due Date
	 None

 Add

Default Document Checklist

NextChapter provides a pre-set list of documents to obtain from your client for each case. If you would like to edit, add, delete or reorder any documents in that list for all cases in your firm, you can do so in your Settings.

Default Document Checklist

This is the document checklist that will automatically populate a newly created Case

Mortgage Statements				
Pay advices - 6 months				
Bank statements				
Titles to motor vehicles				
Recorded mortgages and deeds				
Life insurance policies				
Retirement account statements				
Tax returns				
Income Documents				
Appraisal reports				
Separation agreements or decrees of divorces				
Bills				
Credit Counseling Certificate				
Drivers license & social security card				

New Document

Save

[+ Add a description](#)

Default Fee Categories

These are the fee categories that will automatically populate the 'Fees' tab in a newly created Case.

Attorneys Fees		
Court Filing Fee		
Credit Report Fee		

New Category

Save

Default Fee Categories

To help manage the fees within each case and firm-wide, you can update your firm's specific fees in your settings page which will update the fees categories for all cases.

Attorney Fee Disclosure

Here you can save specific language to be used in all Attorney Fee Disclosures. The first box relates to line 5d and the second box relates to line 6.

Attorney Fee Disclosure

I have agreed to render legal service for all aspects of the bankruptcy case, including:

By agreement with the debtor(s), the above-disclosed fee does not include the following services:

Save

Credit Report

For the ability to pull credit reports, your firm will first need to complete the [one-time setup process](#). Once you've completed the application and the on-site inspection, your account will be authorized to pull credit reports within 24 hours of approval.

You can pull credit reports directly in each case by entering the debtor's full SSN. You can select if you would like the creditors imported directly into Schedules D & E/F, if you would like \$0.00 balances omitted, and if you would like unknown balance omitted.

Credit Report

Tri-Merge Credit Report (TransUnion®, Equifax®, Experian®)

Individual: \$35.00
Joint: \$55.00

Request Credit Report

Debtor Full SSN 111-22-3333

- Debtor(s) authorize(s) Attorney's Firm to obtain information regarding his/her credit information.
- Import credit report into Schedules D and F
- Omit all \$0.00 balances
- Omit all unknown balances
- I allow NextChapter & UCS to charge my credit card on file to download this credit report

Request Credit Report

Once the report is generated, the creditors are imported into the Secured Claims and Unsecured Nonpriority Claims sections of the app. You can also download a copy of the credit report to be provided to your client.

Credit Report



Phone: 610-284-1000
Fax: 610-284-1500

TRI-MERGE CREDIT REPORT

Reporting Bureau certifies compliance contractual requirements governing check of public records with these results.
Public Records Found For: Applicant Spouse

P.O. BOX 187, CLIFTON HEIGHTS, PA 19018

INFILE REPORT						
FILE #	10938452	FNMA #	DATE COMPLETED	8/25/2016	RQD' BY	NEXTCHAPTER
SEND TO	NEXTCHAPTER		DATE ORDERED	8/25/2016		
	CUST. # PAE5000TEST		REPOSITORIES	XP/TU/EF	PRPD' BY	
	629 N HIGH ST # 23		PRICE	\$1.35	LOAN TYPE	
	COLUMBUS, OH 43215		REF. #	Peter PURCHASER		
PROPERTY ADDRESS						
APPLICANTS						
APPLICANT	PURCHASER, PETER J		CO-APPLICANT			
SOC SEC #		DOB	1986-04-30	SOC SEC #	DOB	
MARITAL STATUS	UNMARRIED					
CURRENT ADDRESS	ADDRESS 1, COLUMBUS, OH 43215				LENGTH	
PREVIOUS ADDRESS					LENGTH	
TRADE SUMMARY						
	#	BALANCE	HIGH CREDIT	PAYMENTS	PAST DUE	
MORTGAGE	0	0	0	0	0	
AUTO	0	0	0	0	0	
EDUCATION	0	0	0	0	0	
OTHER INSTALLMENT	6	124268	139401	1224	0	
OPEN	0	0	0	0	0	
REVOLVING	9	7527	28407	289	0	
OTHER	0	0	0	0	0	

Download

Client Profile

In the client profile section, you can complete the following:

- Filing information such as the chapter of the bankruptcy, and the type of debtor
- Provide information regarding the status of the Credit Counseling Certificate
- Add the debtor and joint debtor's profiles with information such as marital status and any prior names
- Add all addresses for the debtors
- Add dependents and former spouses

The screenshot shows the 'Filing Information' section of a client profile. On the left is a sidebar menu with options like 'Case Dashboard', 'Credit Report', 'Client Profile', 'Filing Information', 'Credit Counseling Course', 'Debtor Profile', 'Debtor Addresses', 'Joint Debtor Profile', 'Spouses & Dependents', 'Real Property', 'Personal Property', 'Exempt Property Analysis', 'Secured Claims', 'Unsecured Priority Claims', and 'Unsecured Nonpriority Claims'. The 'Filing Information' section includes:

- Nature of Debt:** Consumer, Business, Other (selected).
- Type of Debtor:** Individual, Joint (selected), Partnership, Corp (incl. LLC, LLP), Other.
- Chapter of Bankruptcy:** 7, 8, 11, 12, 13, 15, 15+ (selected).
- Filing Fee:** Attached (selected), Waived, Installments.
- Exemption Election:** Federal, State (selected).
- Version of legal data applied to case:** Current (selected), Prior.
- Estimated creditors, liabilities, assets:** Manually Estimate (selected), NextChapter Estimates.
- Debtor is a tax exempt organization:** Yes, No (selected).
- Attorney:** Bob Attorney.
- Does debtor have any hazardous property or any property that needs immediate attention?** Yes (selected), No.
- Debtor resides as tenant of residential property:** n/a, Yes, No (selected).
- Statistical/Administrative Info:** Debtor estimates that funds will be available for distribution to unsecured creditors (selected), Debtor estimates that there will be no funds available for distribution to unsecured creditors.

Real Property

All real property owned by the debtors can be added in this section. When you edit the property you can add all the liens and exemptions on the property which adds the liens into Schedule D and the exemptions are added into Schedule C. This is a great way to prevent unnecessary double and triple date entry. The asset calculator helps you determine any non-exempt amounts on the property.

 **Tip:** When you add an address that is residential and owned by the debtor in the Client Profile section, NextChapter will automatically add that address into the Real Property section.

The 'Edit Property' form includes:

- Address:** 7001 Wolflin Ave, Apt, Suite, etc, Amarillo, TX 12345, Anderson County.
- Types:** Single Family (checked), Multi Family, Manufactured, Condominium, Land, Timeshare, Investment Property, Other.
- Belongs To:** Debtor 1 And Debtor 2 Or.
- Nature of Interest:** Fee simple.
- Market Value:** \$ 220,000.
- Value of Portion You Own:** \$ 220,000.00.
- Acquired within 1,215 days:** (checkbox).
- Parcel / ID Number (26 characters limit):** 1233456.
- Asset Calculator:**

Market Value	\$220,000.00
- Liens	-\$217,997.00
= Net Equity	\$2,003.00
- Exemptions	-\$2,003.00
= Unexempt	\$0.00
- Liens and Exemptions:**
 - Lien \$187,550.00
 - Lien \$30,447.00
 - Exemption \$2,003.00
- Buttons:** Cancel, Add Lien, Add Exemption, Save & Close.

Personal Property

In the personal property section, you can go through each category to add any property the debtor owns. Below are some highlights on the Personal Property section:

- **Vehicles Owned** - these vehicles will be added into Schedule A/B. When adding a vehicle that's owned by the debtor you can also add any applicable liens or exemptions.

Edit Vehicle

Year 2008	Make Chrysler	Model Sebring	Trim LS, LT, etc
Mileage 	Condition Good	Market Value \$ 6,075 <small>Kelly Blue Book NADA</small>	
Belongs To Community Property	Value of Portion Owned \$ 6,075.00		
Other Information Other Information	Vehicle Type Automobile		

Lien	\$4,590.68
Exemption	\$1,484.32

Cancel Add Lien Add Exemption Save & Close

- **Vehicles Leased** - Vehicles with leases will also be listed in Schedule A/B and the lease will also be added into the Executory Contracts section and Schedule G.

Edit Vehicle Leased

Model Compass	Make Jeep	Year 2012
Mileage 40,000	Belongs To Debtor 1 Only	Vehicle Type Automobile

Lease	\$5,600.00
Other Party	Jeep Ltd. 123 Jeep Way Suite, Unit, Apt, etc Columbus OH 43213
Amount Due	\$ 5,600.00
Monthly Payment	\$ 195.00
Belongs To	Debtor 1 Only
Intent on Lease	Assume

Search For Common Creditor
 Save As Common Creditor

[Delete Lease](#)

Cancel Add Lease Save & Close

- **Secured Assets** - Any personal property item that is also a secured asset can be added here. In the Personal Property Item dropdown, you can select if the item fits any of the categories in Schedule A/B or select Other if none apply.

Edit Secured Asset ✕

Item Description <input type="text" value="Grand Piano"/>	Approximate Value \$ 6,500	Asset Calculator Market Value \$6,500.00 - Liens -\$2,480.00 = Net Equity \$4,020.00 - Exemptions -\$4,020.00 = Unexempt \$0.00
Age of Item <input type="text" value="15 years"/>	Condition <input type="text" value="Good"/>	
<input type="radio"/> Own Outright <input checked="" type="radio"/> Secured By Creditor <input type="radio"/> Lease <input type="radio"/> Collateral for Credit Line		
Personal Property Item <input type="text" value="Other"/>		
Lien \$2,480.00		
Exemption \$4,020.00		
<input type="button" value="Cancel"/> <input type="button" value="Add Lien"/> <input type="button" value="Add Exemption"/> <input type="button" value="Save & Close"/>		

- **Personal Items** - When adding a category in this section, you can select the category, such as Household Goods and list all items in that category under Description with the total value all the items.

Personal Items

Electronics
 Collectibles Of Value
 Jewelry
 Clothing
 Pet(s)
 Sports & Hobby Equipment
 Firearms
 Other

Items	Description	Value	Exempted	
Household Goods	2 Bed w/ bedding, 3 dressers, 1 hope chest, linens, 1 couch, 1 lazyboy recliner, 1 recliner, Misc appliances, refrigerator, microwave, stove, dishwasher, kitchen table w/ 4 chairs, dining table w/ 6 chairs, cleaning supplies, misc tools and household items, foosball table, treadmill & misc trophy's	\$2,040.00	\$2,040.00	Edit Delete

Household Goods

Description <input type="text" value="2 Bed w/ bedding, 3 dressers, 1 hope chei"/>	Value (Approximate) \$ 2,040	<input type="checkbox"/> Unknown	Exemptions <input type="button" value="Add Exemption"/>
Exemption \$2,040.00			
<input type="button" value="Save"/> <input type="button" value="Cancel"/>			

- **Money and Accounts** - When adding in accounts, you can also indicate if any accounts were closed within the last year which will add the account to the Statement of Financial Affairs.

\$ Money and Accounts

Cash on Hand
 Checking Account
 Savings Account
 Money Market
 Brokerage
 Security Deposits
 Safe Deposit Box
 Setoff

Other Account

Account	Value	Exempted	
Plumas Bank Business #4126 Checking	\$836.99	\$0.00	Edit Delete

Plumas Bank Business #4126 Checking

Name of Financial Institution <input type="text" value="Plumas Bank Business #4126"/>	<input checked="" type="checkbox"/> Closed?	Account Number (last 4) <input type="text" value="Last 4 Digits"/>	Exemptions <input type="button" value="Add exemption"/>
Bank Address <input type="text" value="123 Bank"/>	Date Closed <input type="text" value="05/2016"/>	Balance (at closing) \$ 836.99 <input type="checkbox"/> Unknown	

Exempt Property Analysis

After you've added in all assets and their exemptions, you can analyze all property and assets in this table. You can edit the value of each item, see which items still have non-exempt amounts and if needed, you can override the exemption by clicking on the wrench next to the item.

Property ^	Value ⇅	Liens ⇅	Equity ⇅	Exempt ⇅	Unexempt ⇅	Override
Cash On Hand	300	\$0.00	\$300.00	\$400.00	-\$100.00	
1 Acre of land (Not Yet Listed)	20,000	\$0.00	\$20,000.00	\$20,000.00	\$0.00	
2009 Dodge Caliber	7,000	\$4,000.00	\$3,000.00	\$1,000.00	\$2,000.00	
2012 Nissan Rogue		\$0.00		\$0.00		
2014 Jeep Liberty	10,000	\$8,500.00	\$1,500.00	\$0.00	\$1,500.00	

Tip: In Chapter 13 cases there is an additional column in the Exempt Property Analysis section which will allow you to select any secured assets that you would like to omit from Schedule J.

Edit Secured Claim

Creditor Bank	Account Number (last 4) 6557	Balance \$ 150,000.00 <input type="checkbox"/> Unknown	Arrearage Amount \$ 1,500.00
1234 High Street	Date Incurred 2012	Net Value \$ -150,000.00	Belongs To Debtor 1 And Debtor 2
#200	Last Payment Date 05/30/2015	Monthly Payment \$ 800.00	Priority 1st
Columbus	<input type="checkbox"/> Unknown	Asset Other	Choose any that apply
OH 43212	Nature of Lien (Check all that apply)	Asset(s) 123 House, Columbus, OH 43212, 4567 Home Street	<input type="checkbox"/> Disputed
<input type="checkbox"/> Search For Common Creditor	<input checked="" type="checkbox"/> Agreement you made (such as mortgage or secured car loan)	Value of Asset(s) \$ 2,000,000.00	<input type="checkbox"/> Unliquidated
<input type="checkbox"/> Save As Common Creditor	<input type="checkbox"/> Statutory lien	Is the asset exempt on Schedule C? <input type="radio"/> Yes <input type="radio"/> No	<input type="checkbox"/> Contingent
	<input type="checkbox"/> Judgment lien	Intent	
	<input type="checkbox"/> Other		

Secured Claims

All liens already added in the Real Property and Personal Properties sections will be added automatically into the Secured Claims section for you to review and add any additional information needed. You can also add in new secured claims and if you pulled a credit report and selected that you would like the creditors imported into Schedules D & E/F, those claims will also be added in this section.

Co-Debtors

When editing the secured claims, you can also add any additional noticing addresses for the creditor and any co-debtors that are liable on the debt. The noticing addresses will be added to the Creditor Matrix and the co-debtors will be listed in Schedule H.

Co-Debtor John Smith

Name John Smith	Address 123 Road Street	Apt, Suite, etc	City Nashville	State TN	Zip Code 12345
---------------------------	-----------------------------------	------------------------	--------------------------	--------------------	--------------------------

[Delete Co-Debt](#)

Legal Actions

You can also add any legal actions associated with the property to be listed on line 10 of the Statement of Financial Affairs. If the action is also a lawsuit that should be listed on line 9 of the SOFA, you can check the box to add the action to line 9 and you'll then be prompted to add in the corresponding court information.

Action Case No. 15-CVE-01234

Type of Action *If no action applies, add the action through Lawsuits Foreclosure	Court Name Collier County Court of Common Pleas 3223 Court Ave Tallahassee FL 12345	Date Filed 10/25/2015 Court URL Status of Case Pending
Date of Action MM/DD/YYYY	Case Caption US Bank vs. Steve Sample	
Nature of the Case/Description of Property <input checked="" type="checkbox"/> Add to SOFA #9 (Lawsuit)	Case Number 15-CVE-01234	
Value of Property \$ 150,000		Delete Action

Unsecured Priority Claims

All claims to be listed on Schedule E/F as an unsecured nonpriority claim should be listed here. You can also add in any applicable co-debtors or additional notice addresses.

Edit Unsecured Priority Claim Taxes & Other Government Units

Type Federal	Years Owed 2010, 2013	Belongs To Debtor 1 Only
Owed To Internal Revenue Service 123 Tax Rd Unit 140 Philadelphia PA 12345	Tax ID or Account Number 1234	Payment Plan Set? <input type="radio"/> Yes <input checked="" type="radio"/> No
<input type="checkbox"/> Search For Common Creditor <input type="checkbox"/> Save As Common Creditor	Balance \$ 4,000.00 <input type="checkbox"/> Unknown Priority Balance \$ 1,400.00	Monthly Payment \$ 0.00
Choose any that apply: <input type="checkbox"/> Disputed <input type="checkbox"/> Unliquidated <input type="checkbox"/> Contingent		
Is claim subject to setoff? <input type="radio"/> Yes <input checked="" type="radio"/> No		
Notice Address IRS Collections		
Cancel Add Notice Address Add Co-Debtor Save & Close		

Unsecured Nonpriority Claims

Unsecured nonpriority claims can be added manually here or they can be added by pulling a creditor report and selecting that you would like the creditors to be imported into Schedules D & E/F.



Tip: If payments were made to a creditor within the last 90 days that should be listed on the SOFA, you can add the last payment date which will populate additional questions for you to complete for the SOFA.

Edit Unsecured Nonpriority Claim

Creditor Great Lakes Student Loans 1234 Loan Lane Suite, Unit, Apt, etc Philadelphia PA 12345 <input type="checkbox"/> Search For Common Creditor <input type="checkbox"/> Save As Common Creditor	Account Number (last 4) 8888 Date Incurred 2009 Last Payment Date 06/07/2016 <input type="checkbox"/> Unknown Recent Payment Dates <i>If within 90 days before filing</i> 06/2016 Additional Payment 05/2016 Additional Payment 04/2016 Total Amount Paid \$ 650.00	Balance \$ 16,000.00 <input type="checkbox"/> Unknown Monthly Payment \$ 400.00 Consideration Obligation to Pensions <input type="checkbox"/> Claim is subject to setoff	Arrearage Amount \$ Belongs To Debtor 1 Only Choose any that apply <input type="checkbox"/> Disputed <input type="checkbox"/> Unliquidated <input type="checkbox"/> Contingent
--	---	---	--

Notice Address ICA Loan Collections

Cancel Add Action Add Notice Address Add Co-Debtor Save & Close

Notice Addresses

When editing the claims, you can also add any additional noticing addresses for the creditor and any co-debtors that are liable on the debt. The notice addresses will be added to the Creditor Matrix and the co-debtors will be listed in Schedule H.

Notice Address ICA Loan Collections

Name ICA Loan Collections	Address 2345 Barnett Court Powell OH 43999
-------------------------------------	--

Search For Notice Address
 Save As Notice Address

[Delete Notice Address](#)

Lawsuits

To add a lawsuit that is not associated with property such as personal injury, divorce, or paternity actions to be listed on line 9 of the SOFA, you can add those lawsuits directly in the Lawsuit section.

If you would like the suit to also be listed on line 10 of the SOFA, you can choose the type of suit which will prompt you to enter the creditor information and property value.

Edit Lawsuit

Court Name Collier County Court of Common Pleas 3223 Court Ave Tallahassee FL 12345	Case Caption US Bank vs. Steve Sample Case Status Pending Date Filed 10/25/2015 Case Number 15-CVE-01234	If applicable, choose type of suit Foreclosure Creditor Bank 1234 High Street #200 Columbus OH 43212 Value Of Property \$ 180,000
--	---	---

Cancel Save & Close

Executory Contracts

All prior leases added in the Personal Property section will automatically be listed in the Executory Contracts section. You can also add any additional contracts, leases or timeshares to be added to Schedule G.

If the contract added is for a residential contract that should not be listed as an installment payment or lease payment in Schedule J, you can select the Residential Property Lease checkbox.

Edit Executory Contract *Lease / Timeshare*

Description of Item Residential Lease	Amount Due \$ 7500.00
Nature of Interest Lessee	Monthly Payment \$ 850.00
Other Party Landlord 123 Land Rd Apt, Suite, etc Columbus OH 43212	Belongs To Debtor 1 Only Intent on Lease <input type="radio"/> None <input checked="" type="radio"/> Assume <input type="radio"/> Reject Government Contract Number if applicable <input type="text"/> <input checked="" type="checkbox"/> Omit from Creditor Matrix <input checked="" type="checkbox"/> Residential Property Lease

Cancel Save & Close

You

Codebtors & Insiders

Codebtors

All codebtors previously added through editing the claims will automatically be added into this section. Codebtors can be added for all claims added in Secured Claim, Unsecured Nonpriority Claims and Contract and Leases.

You can also add in new codebtors in this section and if the corresponding claim was already added, you can select the claim in the creditor dropdown.

New Codebtor

Codebtor

Mike Smith

456 Road Way

Apt, Suite, etc

New York City

NY 34567

Creditor

Aarons Inc.

Attached to Electronics - Washer and Dryer

Balance:\$800.00

Creditor:
Aarons Inc.
2233 Stone Road
Tampa,FL,12345

Cancel Save & Close

Edit Insider

Payment made to insider (within 1 year)

Payment made to creditor for benefit of an insider (within 1 year)

Insider

John Sample

1235 Flower Road

Apt, Suite, etc

Los Angeles

CA 12345

Date of Payment

1/2015

MM/YYYY

MM/YYYY

Amount Paid

\$ 500.00

Amount Still Owing

\$ 0.00

Reason for Payments (include creditor, if applicable)

Payment to American Bank Loans.

Cancel Save & Close

Insiders

In the Insiders section you can add any insiders that should be listed in the SOFA. The checkboxes at the top will determine which lines the insider will be listed on within the SOFA.



Tip: You can view the forms at any time as you're entering information into the program by clicking on the orange Preview button in the upper right-hand corner. You will be directed to first view the form that corresponds the section you are in.

Income

How you add the income will vary depending on how your client is paid. Here are few different scenarios and the most efficient ways to add the income.

Scenario 1: Salaried Employee

Debtor A is a salaried employee so his pay advices are for the same amount each pay. Instead of adding in all pay advices received for the last six months, you can add in one pay advice and select the checkbox "Use to calculate 6 month average." NextChapter will calculate the monthly average for both the Means Test and the figures for Schedule I based on that one pay advice and the pay period you've selected.

New Income Source

Company Name
Johnson Industries

Company Address
1234 Rock Road
Unit, Suite, etc
Jefferson
KS 45678

Debtor Spouse

Occupation
Steel Worker

Length of Employment
15 years

No Longer Employed:

Pay Period
Every Other Week

Schedule I will pull from the most recent pay advice unless otherwise stated by checking the box "Use on Schedule I" in the proper pay advice.

For accurate means test calculations, enter all pay advices received during the **previous full six months**. If all pay advices are the same each pay period, enter one pay advice and select the box "Use to calculate 6 month average" in the pay advice.

Pay Advice \$1,228.00 on 06/03/2016

Received On 6/3/2016 [Delete](#) [Duplicate](#)

Use on Schedule I

Use to calculate 6 month average

Note: This pay advice will always be used for the past six months according to the current date.

Wages	Tax Deductions	Insurance Deductions	Other Obligations
Income \$ 1800	Federal Taxes \$ 340	Medical \$ 40	Contributions to retirement plans
Commissions \$ 00.00	State Taxes \$ 102	Dental \$ 25	Mandatory \$ 00.00
Overtime \$ 00.00	Other Taxes \$ 00.00	Vision \$ 00.00	Voluntary \$ 00.00
		Life \$ 00.00	401(k) Loan \$ 65
			Union Dues \$ 00.00
			HSA \$ 00.00
			Domestic Sup. \$ 00.00

Other Deductions
Specify \$ 00.00

Scenario 2: Debtor Paid Irregularly

Debtor B brought in 6 months of pay advices, however he is paid hourly and his hours vary greatly each pay. After entering the pay advices, NextChapter will calculate the monthly average from the last full six months of income added and you can view this in the income table which also lets you adjust the months displayed.

\$ Employment Income

Full Time Employment
 Part Time Employment
 Seasonal / Contract
 Self Employment

Employment Income Sources

Income Source	More Info	For	Net Income		
Jefferson City Schools	Full Time	Debtor	\$28,669.59	Edit	Delete
Connie's Cakes	Self	Spouse	\$6,000.00	Edit	Delete

Gross Employment Income By Month

< February 2016 > TO < July 2016 >

	February	March	April	May	June	July	Total	Monthly
Debtor	\$7,333.54	\$7,304.63	\$7,305.97	\$12,365.72	\$7,333.54	\$5,015.83	\$46,659.25	\$7,776.54
Spouse	\$1,400.00	\$1,400.00	\$1,400.00	\$1,400.00	\$1,400.00	\$1,400.00	\$8,400.00	\$1,400.00

Expected Increase or Decrease in Income within one year?

No Yes

Explain here

Eric expects a raise of \$200 per month starting Oct 2016

Scenario 3: Debtor No Longer Employed

Debtor C received income in the last 6 months that needs reported on the Means Test, however she is no longer employed so the income should not be listed on Schedule I as current monthly income. After adding the income for the last 6 months (or one pay advice, if the pay received is the same each on each advice), you can select the checkbox “No Longer Employed” which will use the income for the Means Test calculations but removes the income from Schedule I.

Edit Income Source

Company Name: Jefferson City Schools

Company Address: 123 Fake Street, Jefferson, CA 12355

Debtor Spouse

Occupation: Educator

Length of Employment: 2.5 years

Pay Period: Every Other Week

No Longer Employed:

Schedule I will pull from the most recent pay advice unless otherwise stated by checking the box "Use on Schedule I" in the proper pay advice.

For accurate means test calculations, enter all pay advices received during the **previous full six months**. If all pay advices are the same each pay period, enter one pay advice and select the box "Use to calculate 6 month average" in the pay advice.

Pay Advice	\$1,140.74	on 07/01/2016
Pay Advice	\$1,698.45	on 01/15/2016
Pay Advice	\$1,698.58	on 02/14/2016
Pay Advice	\$1,600.08	on 03/24/2016
Pay Advice	\$1,677.38	on 04/05/2016
Pay Advice	\$5,467.03	on 05/20/2016
Pay Advice	\$1,698.45	on 06/03/2016

[Add a Pay Advice](#)

Cancel

Edit Income Source

Company Name: Jefferson City Schools

Company Address: 123 Fake Street, Jefferson, CA 12355

Debtor Spouse

Occupation: Educator

Length of Employment: 2.5 years

Pay Period: Every Other Week

No Longer Employed:

Schedule I will pull from the most recent pay advice unless otherwise stated by checking the box "Use on Schedule I" in the proper pay advice.

For accurate means test calculations, enter all pay advices received during the **previous full six months**. If all pay advices are the same each pay period, enter one pay advice and select the box "Use to calculate 6 month average" in the pay advice.

Pay Advice	\$1,140.74	on 07/01/2016
------------	------------	---------------

Received On: 07/01/2016

Use on Schedule I:

Use to calculate 6 month average:

Wages	Tax Deductions	Insurance Deductions	Other Obligations
Income: \$ 2315.00	Federal Taxes: \$ 344.18	Medical: \$ 170.67	Contributions to retirement plans
Commissions: \$ 0.00	State Taxes: \$ 0.00	Dental: \$ 104.41	Mandatory: \$ 0.00
Overtime: \$ 0.00	Other Taxes: \$ 0.00	Vision: \$ 0.00	Voluntary: \$ 0.00
		Life: \$ 0.00	401(k) Loan: \$ 0.00
			Union Dues: \$ 0.00
			HSA: \$ 0.00
			Domestic Sup.: \$ 0.00

Other Deductions: Example Other Deduction \$ 555.00

Pay Advice	\$1,698.45	on 01/15/2016
Pay Advice	\$1,698.58	on 02/14/2016

Scenario 4: Unusual Circumstance

Debtor D has provided all her pay advices for the last 6 months, however she did not work full-time in the most recent month due to family illness. NextChapter uses the most recent pay advice entered for Schedule I, which in this scenario is not reflective of her typical pay. You can select a different pay advice to be use for Schedule I by click on that pay advice and selecting the checkbox “Use on Schedule I.”

Gross Yearly Income

In the Gross Yearly Income section, you can add in the debtor's income for the current year to date and the prior to full years. If there is more than one source of non employment income, you can select to add in new lines as needed in the Non Employment Income column.

Gross Yearly Income			
Year	Income (AGI)	Source of Income	Non Employment Income
2016 YTD	Debtor: \$ 15,057.00	<input checked="" type="checkbox"/> Wages <input type="checkbox"/> Operating a Business	\$ 1,200.00 Pension
			\$ 1,357 Rental Income
			New Non Employment Income

Expenses

The expenses are broken down into related categories, making it easy to go through each section with your client in person or over the phone.

All the items marked with an orange circle mean that the expense will be added into Schedule J. The items without the orange circle will be used for other sections in the forms. For example, Additional Phone Services is an expense used in the Means Test.

Home	Utilities / Bills	Personal	Medical	Taxes / Insurance	Vehicles	Family	Other Properties
Debtor 1							
Electric *	\$ 95.00	Phone / Cable / Internet *	\$ 140.00	Other Utility *	\$ 150.00		
Heat / Gas *	\$ 60.00	Cell Phone *	\$ 180.00	Gas Line Insurance			
Water / Sewer / Trash *	\$ 40.00	Additional Phone Services ?	\$ 0.00	Other Installment Payment * ?		\$ 0.00	
* means this is added to Schedule J						Schedule I: \$6,879.98	
						Schedule J: \$5,917.00	
						Balance: \$962.98	



Tip: To prevent you from clicking back and forth between the Income and Expenses, there is an Income and Expense Calculator in the bottom right-hand corner with the total income from Schedule I and the total expenses from Schedule J and the difference between the two.

Home Utilities / Bills Personal Medical Taxes / Insurance Vehicles Family Other Properties

Debtor 1

Groceries * \$ 400.00

Hair Cuts * \$ 40.00

Clothing * \$ 50.00

Personal Care Products * \$ 50.00

Cleaning / Laundry * \$ 50.00

Recreation * \$ 80

* means this is added to Schedule J

Schedule I: \$6,879.98
 Schedule J: \$5,917.00
 Balance: **\$962.98**

Miscellaneous

Attorney / Credit Counseling Fees - in this section you can add any attorney's fees or creditor counseling fees to be listed on the Statement of Financial Affairs. The remaining questions relate to the Attorney Fee Disclosure.

Attorney / Credit Counseling Fees

New Fee

Attorney / Credit Counselor	Fees	Edit	Delete
Mandy Smith	\$2,000.00		

If compensation to attorney is paid by someone other than debtor, specify here

Legal Aid

Bankruptcy Court CM/ECF: Florida - Middle

Attorney's Fees \$ 2,000.00

Client Paid \$ 2,000.00

Court Filing Fees \$ 335.00

If compensation to attorney will be paid by someone other than debtor, specify here

Specify

Gifts, Losses, Environmental Hazards & Business Related - in these three sections you can add any applicable gifts, losses, environmental hazards or businesses that should be reported in the SOFA.

Means Test

Exemption from Presumption - here we will ask questions to determine if the debtor is exempt from the presumption of abuse. If the debtor is exempt, there is no need to complete the Means Test and a Statement of Exemption from Presumption of Abuse will be included in the preview and final packet.

From 22A-1 Supp - Exemption from Presumption of Abuse

Disabled Veteran (38 U.S.C. § 3741(1)) Yes No
Incurred debts mostly while on active duty or performing homeland defense? Yes No

Reservist or National Guard Member Yes No

Means Test Qualifier - if there is no exemption you can proceed to the Means Test Qualifier. This section will calculate the annual income based on the income you previously added compared to the median family income for that debtor's state and number of household members.

- If the debtor's income is lower than the median income, there will be a green thumbs up indicating that there is no presumption of abuse and the means test will not be required. The Means Test form will not be included in the preview and the packet and you can skip the Means Test Questions and Calculation and Presumption sections in the program.
- If the debtor's income is higher than the median income, you will see a red thumbs down indicating that there is a presumption of abuse and that the Means test is required. You will need to proceed to the Means Test Questions and the means test will be included in the preview and in the final packet.

No Presumption of Abuse 
No need to complete means test.

Presumption of Abuse Arises 
Continue to complete means test.

Means Test Questions - the additional questions required for the means test can be completed in this section. In order for the means test to be accurate, you will need to indicate the number of household members.

Means Test Questions

If your spouse is NOT filing with you, list any amount of income reported for your spouse NOT regularly used for household expenses of you and your dependents. State the purpose and amount you are subtracting from income.

<input type="text"/>	\$ 0.00
<input type="text"/>	\$ 0.00
<input type="text"/>	\$ 0.00

Number of people who could be claimed as exemptions on Federal Tax Return plus the number of additional dependents whom you support.
* This is required to complete means test calculations accurately.

Under 65	Over 65
<input type="text" value="4"/>	<input type="text" value="1"/>



Tip: To assist with calculating the future payments due on debts, there is a link that will take you to an Amortization Tool. Be sure to amortize the total future due for cars and other non-mortgage debts.

Future Payments on debts (due in 60 months)		Amortization Tool							
Omit	Property	Creditor	Type	Monthly	Months	Total Future Due	60 Month Avg	Cure Amt	1/60 Cure
<input type="checkbox"/>	2008 Chrysler Sebring	Amarillo Credit Union	Vehicle	\$ 214.00	60	\$ 12,840.00	\$214.00	\$ 2,000.00	\$33.33
<input type="checkbox"/>	7001 Wolflin Ave	US Bank	Home	\$ 1,256.00	60	\$ 75,360.00	\$1256.00	\$ 3,560.00	\$59.33

Calculation and Presumption - after you've completed the Means Test Questions, you can proceed to the Calculation and Presumption which will recalculate the income with new deductions to determine if there is still a presumption of abuse.

Means Test Calculations & Presumption of Abuse

Summary

Current Monthly Income	\$ 8,493.33
Adjusted Current Monthly Income	\$ 8,493.33
Less Total Deductions	\$ 9,122.97
Disposable Monthly Income	\$ -629.64
60-month Disposable Income	\$ -37,778.40

No Presumption of Abuse

Review, Print & File

When you're ready to print the final packet or file the case with ECF you can start by clicking the orange Review, Print & File button. This section is divided into 3 parts:

Review - NextChapter will conduct a review of your case to make sure no vital information is missing and that your account is setup so that you can properly pay and file. Any section marked with a red X will need revisited and updated. A brief explanation will be provided explaining what information is missing.

Review & File

Review Forms Print & Download

Let's Review Your Case

Check your case one last time to make sure there's nothing you have missed. We've done a quick check on the important details and here what we've found.

Missing Debtor Profile Information

- Spouse First Name
- Spouse Last Name

Missing Filing Information

- Debtor Credit Counseling Certificate is either not set or set to first option
- Joint Debtor Credit Counseling Certificate is either not set or set to first option

Once you've updated the case to add the missing information, you will see 4 green checkmarks and you can then proceed to the next tab, Forms.

Review & File

Review Forms Print & Download

Let's Review Your Case

Check your case one last time to make sure there's nothing you have missed. We've done a quick check on the important details and here is what we've found.

- \$ Billing Revisit Billing
- \$ ECF Revisit ECF
- Client Profile Revisit Client Profile
- Filing Information Revisit Filing Information

Forms - In the Forms tab you can select which forms you would like to be included in the packet. You can also click and drag the forms so you can arrange them into a different order, if this is a requirement for your court.

- **Complete Bankruptcy** - the program defaults to this option which includes all forms and in order to file with the ECF features, all forms will need to be selected.
- **Emergency Filing** - selecting this option will generate a PDF with just the Voluntary Petition, the Creditor Matrix, and the Verification of Creditor Matrix.
- **Amended Filing** - after you've paid for a case, or if you are on a monthly or annual plan, you can prepare amended forms at no additional charge. You will need to select Amended Filing and which form you would like to download and the form will have AMENDED at the top along with the amended checkbox marked.
- **Signature Only Pages** - this option will only select pages that require signatures

Review & File

Review Forms Print & Download

Forms to File

Select which forms you want to electronically file. You can rearrange the order of the documents by dragging and moving the forms list below.

Complete Bankruptcy Petition (all forms and schedules)
 Emergency Filing (Voluntary Petition and Creditor List Only)
 Amended Filing

- Check All
- Voluntary Petition for Individuals Filing for Bankruptcy
- A Summary of Your Assets and Liabilities
- Schedule A/B: Property
- Schedule C: The Property You Claim as Exempt
- Schedule D: Creditors Who Hold Claims Secured by Property
- Schedule E/F: Creditors Who Have Unsecured Claims
- Schedule G: Executory Contracts and Unexpired Leases
- Schedule H: Your Codebtors
- Schedule I: Your Income
- Schedule J: Your Expenses
- Declaration About an Individual Debtor's Schedules
- Your Statement of Financial Affairs for Individuals Filing for Bankruptcy

Print & Download - In this section you can download the packet or file the case with ECF. Once you pay for the filing, there will no longer be watermarks on the forms.

Option 1 - Download Final Packet - To download the packet you will first need to enter the debtor’s full SSN and check the box indicating that you allow NextChapter to charge for this filing.

Option 2 - Start ECF Filing - To file with ECF you will need to choose the division for the 341 Meeting of creditors, enter the debtor’s full SSN and check the box indicating that you allow NextChapter to charge for this filing.

Review & File

Review Forms Print & Download

Almost There...
Complete Required * Fields

Client: Prince Charles & Princess Lisa - Chapter 13 - Joint Update Client Profile

Bankruptcy Court CM/ECF: Florida - Middle Change District

* Divisional Court for Meeting of Creditors Hearing: Fort Meyers If Filing in Non-primary District

* Debtor Full SSN / TIN: 123-45-6789 + Add debtor SSN
+ Add debtor EIN

* Joint Debtor Full SSN / TIN: 987-65-4321 + Add spouse SSN
+ Add spouse EIN

Date on /s/ signature lines: Today Other

I allow NextChapter to charge my credit card on file to download this bankruptcy.
You are welcome to make changes and download as many times as needed at no additional cost.

Download Final Packet Start ECF Filing

Download Bankruptcy Packet

Hooray!

Your case was successfully merged and ready for filing with the bankruptcy court. Feel free to download your documents now. Please note that you have one hour to download Form B21 before it is removed pursuant to our security policy.

Bankruptcy packet

SSN (Form B121)

CreditorMatrix.txt

Manually file your case: [Middle District of Florida](#)

Do not forget to do the following:

- Make your payment to the court
- File any additional required documents (including Credit Counseling Certificates)
- Send Notice of Bankruptcy to required parties
- Send pay advices, tax records, or any other pertinent information to the Trustee
- File Form B121 with the court

Complete!

Hooray! - once you’ve filed your case or downloaded the packet you will receive a confirmation message with links to open and download the bankruptcy packet, Form B121 Statement of Social Security and the creditor matrix along with further instructions and reminders.

» Tip: Many attorneys will complete the forms and start by downloading the final packet to review and go over with their clients. On the per-case plan, the attorney will be charged at that time. Then when they are ready to file the case with ECF, they can go back in file the case with ECF at no additional charge.