

## **TERMS AND DEFINITIONS ADDEMDUM**

### **Current Monthly Income:**

Include the contributions from any member of the household who is contributing regularly for the (last 6 months) to the household expenses.

Income includes:

1. Wages and salaries
2. Money earned from side jobs
3. Investment income
4. Interest income
5. Income from self-employed individuals

Income does not include:

1. Benefits received under the Social Security Act
2. Payments to victims of war crimes or crimes against humanity on account of their status of such crimes and
3. Payments to victims of international terrorism (as defined in section 2331 of Title 18) of domestic terrorism (as defined in section 2331 of Title 18) on account of their status as victims of such terrorism.

### **Amounts set Out Pursuant to Sections 707(b):**

Monthly expenses for the last 6 months, which can include all of your reasonably necessary costs of living, such as rent or mortgage, utilities, food, transportation, ect.

Do not include in your expenses payments for credit cards, repayments of personal loans, delinquent medical bills, taxes, store charge accounts, business debts, or other non-regular expenses not included as necessary living expenses.

### **Disposable Income:**

If your average monthly income exceeds your reasonably necessary living expenses, subtract expenses from income; the surplus is your disposable income.