

The requirements for documentation of debtor's income are taken from Section 521 and Schedule I copied in relevant part below:

§521(a) The debtor **shall-**

(1) file-

(iv) copies of all payment advices or **other evidence of payment received** within 60 days before the date of the filing of the petition, by the debtor from **any** employer of the debtor;

(v) a statement of the amount of monthly net income, **itemized to show how the amount is calculated**; and

(3) if a trustee is serving in the case or an auditor is serving under section 586 (f) of title 28, cooperate with the trustee as necessary to enable the trustee to perform the trustee's duties under this title;

Form B106 I Income (Schedule I) Line 8a states:

8. List all other income regularly received:

8a. Net income from rental property and from operating a business, profession, or farm

Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.

YOU MUST SHOW MY OFFICE HOW YOU ARRIVE AT THE NUMBERS ON SCHEDULE I. SHOW YOUR WORK.

Do NOT think that sending seventy six pages of bank statements will satisfy the requirement that you show how you arrive at the numbers on Schedule I. Annotated banks statements can be quite useful as supporting documents but are nearly useless when they are all that is provided.

What if the debtor: [is a "1099 employee"](#) [is a sole proprietor](#) [has employees or subcontractors.](#)
[has an interest in a corporation, LLC or partnership.](#)

[In all cases: other important notes for self employed debtors.](#)

Submit proof of regular monthly income via the [Document Portal](#).

Submit business tax returns, income statements, balance sheets, payroll records, personal guarantees, 941 returns, sales tax returns etc. via the [Document Portal](#).

Send clear, legible PDF files only. No blurry cell phone photos.