

**The Court continues to receive inquiries concerning the following filing requirements under 11 U.S.C. § 521.**

**Tax Returns** - Section 521(e) requires a debtor to **provide** (not file) to the trustee (and any creditor who timely requests it) that debtor's tax return "for the most recent tax year ending immediately before the commencement of the case and for which a Federal income tax return was filed" at least seven days before the date first set for the § 341 meeting. Section 521(f) **does not require a debtor to file** post-petition tax returns unless the Court, a trustee, or other party in interest requests the debtor to do so.

**Payment Advices** - Section 521(a)(iv) requires the filing of "copies of all payment advices or other evidence of payment received within 60 days before the date of the filing of the petition." When filing a joint case, the payment advices event for both debtors must be filed. If one or both debtors did not earn income sixty days preceding the filing of the case, then file the payment advice event indicating this information.

**Statement of Anticipated Increase in Income or Expenditures** - Section 521(a)(vi) requires the filing of "a statement disclosing any reasonably anticipated increase in income or expenditures over the 12 month period following the date of the filing of the petition." This filing requirement may be satisfied by completing line 17 on Schedule I **and** line 19 on Schedule J.