

Chapter 13 Trustee Payments – Trustee: Daryl J. Smith – (Shreveport Division)

Case No:		Payment Method: ☐ Bank Draft ☐ Payroll Deduction ☐ By Mail	
Monthly Payment: \$		Term # of Months:	
<u>Pay Frequency:</u>		<u>Amount (\$):</u>	
☐ Weekly (once a week)		\$ _____	
☐ Bi-weekly (every two weeks)			
☐ Semi-monthly (twice a month)			
☐ Monthly (once a month)			
<u>Starting Pay Dates:</u>			

Making Payments Before and After Payroll Deductions Start: If your Chapter 13 payment will be made by payroll deduction, begin reviewing each pay stub immediately after your case is filed to see when the deduction appears. <u>Payroll deductions often take a few pay periods to start, so until they do, make payments using one of the approved methods (see Payment Options below).</u> We recommend making your payments through TFS Bill Pay at the start of your case and keeping these payments active until payroll deductions begin. <u>Once the payroll deduction appears, confirm it covers your full monthly plan payment—if so, stop the recurring TFS payments by logging into your account (www.TFSBillPay.com), calling 888-729-2413, or contacting your paralegal.</u> If deductions are less than the full monthly payment or you are not on payroll, continue making TFS or money order payments for the balance, and always check each pay stub to ensure the deduction is present and correct.			

Option 1 – Automatic Bank Draft (TFS Bill Pay)	Option 2 – Mail a Money Order
1. Go to www.TFSBillPay.com and create an account to pay Daryl J. Smith, Trustee directly from your bank account. 2. Set payments to recur on your pay dates. 3. If you later switch to payroll deductions, stop the recurring TFS payments as soon as deductions begin to avoid double payments. (See the back of this page for full setup instructions.)	1. Purchase a money order or cashier's check (personal checks are not accepted). 2. Make it payable to Daryl J. Smith, Trustee. 3. Write your full name and case number on it. 4. Mail it to: Daryl J. Smith, Trustee P.O. Box 2218 Memphis, TN 38101-2218 5. Make a photocopy of the completed money order and keep it with your receipt for your records.

Chapter 13 Bankruptcy – Tax Refund Policy

How your federal and state tax refunds are handled is subject to Court approval. We expect the Court to approve the option you select below. If the Trustee or Court requires changes that affect how much of your refund you may keep, we will notify you.
☐ Keep All Refunds – Our initial plan proposes you keep your full tax refund, subject to Trustee and Court approval.
☐ Keep \$500 or EITC (Whichever Is Greater) – You may keep the first \$500 of your refund or the full amount of your Federal Earned Income Tax Credit (EITC), whichever is greater. Any remaining refund must be turned over to the Trustee for the applicable commitment period of your case.
☐ Turn Over Amount Over \$ _____ – You may keep up to the amount written here. Any refund above that amount must be turned over to the Trustee.
Important: Your Chapter 13 Plan may be modified later, and the tax refund turnover requirements could change. If you are unsure how much of your refund you may keep during your case, contact your paralegal before spending it.

Bank Draft Set-Up with TFS Bill Pay:

1. **Sign Up** – Go to www.TFSBillPay.com and click “SIGN UP Today.”
2. **Create an Account** – Enter your name and email address. Check your inbox for the verification email and use it to log in.
3. **Case Number** – After logging in, select “Enroll in Trustee Pay” and enter your Chapter 13 case number.
4. **Confirm Profile** – Review your personal information (this comes from Court records) and make any needed updates.
5. **Bank Details** – Add your bank account information, payment amount, and payment schedule.
 - Payments take about five (5) business days to clear from your account and 2–5 more days to reach the Trustee. “Business days” do not include weekends or bank holidays.
6. **Finalize** – Double-check all information, agree to the terms, digitally sign, and click “Enroll in Trustee Pay.”

Monitoring Your Chapter 13 Case:

To track your case, visit www.NDC.org and create a member login.

Through this site, you can:

- View payments received by the Trustee
- See which claims are being paid
- Check your remaining balance

As a Chapter 13 debtor, it’s your responsibility to ensure your payments are correct and on time each month.

- **Payroll deduction:** Verify the amount is accurate and that it is sent to the Trustee each month. Payroll deductions can take up to six weeks to start. During this time, you must pay the Trustee directly.
- **Changes in finances:** If your financial situation changes significantly and you can’t make a payment, contact your assigned paralegal below immediately for help.

Simon Fitzgerald, LLC Paralegal Contact Information

	<u>Attorney</u>	<u>Paralegal</u>	<u>Phone</u>	<u>E-mail</u>
☐	Keith M. Welch	Shanna Miller	(318) 868-2600 ext. 241	SMiller@SimonFitzgerald.com
☐	Kevin R. Molloy	Cheryl Simon	(318) 868-2600 ext. 221	Cheryl@SimonFitzgerald.com
☐	L. Laban Levy	Rebecca Umling	(318) 868-2600 ext. 233	Rebecca@SimonFitzgerald.com
☐	J. Lee Dunford	Beth Leblanc	(318) 868-2600 ext. 213	BLEblanc@SimonFitzgerald.com