

## APPENDIX A

### SUPERINTENDENT'S STANDARDS - 2025

Persons	S (\$)	Family Unit's Available Monthly Income (\$)																
		2866	3066	3266	3466	3666	3866	4066	4266	4516	4816	5116	5416	5716	6016	6316	6616	6916
1	<b>2666</b>	200	400	600	800	1000	1200	1400	1600	1850	2150	2450	2750	3050	3350	3650	3950	4250
2	<b>3318</b>	0	0	0	0	348	548	748	948	1198	1498	1798	2098	2398	2698	2998	3298	3598
3	<b>4080</b>	0	0	0	0	0	0	0	0	436	736	1036	1336	1636	1936	2236	2536	2836
4	<b>4953</b>	0	0	0	0	0	0	0	0	0	0	0	463	763	1063	1363	1663	1963
5	<b>5618</b>	0	0	0	0	0	0	0	0	0	0	0	0	0	398	698	998	1298
6	<b>6336</b>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	280	580
7+	<b>7054</b>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

The Superintendent's Standards ("S") are derived from the Low Income Cutoffs (LICO) released by Statistics Canada. The Superintendent uses the before-tax LICO for urban areas with 500,000 people and over. The 2025 standards are updated by applying a 2.31% adjustment to the 2023 LICO to reflect the 2025 CPI (Consumer Price Index) expectation. The amounts shown above represent the monthly total surplus income of the bankrupt over the standards, from which the surplus income payment should be calculated.

#### NO SURPLUS

Monthly income    \$2,800.00  
 Standard            2,666.00  
 Difference         \$ 134.00 = No surplus

#### SURPLUS

Monthly income    \$3,100.00  
 Standard            2,666.00  
 Difference         \$534.00 x 50% = \$267.00 Surplus

Therefore monthly average <\$200.00 = 9 months

Therefore monthly average >\$200.00 = 21 months payments

#### Family of 2 only 1 BANKRUPT with SURPLUS

1. Bankrupts available monthly income	\$3,500.00	Family Situation Adjustment
2. Other family members available monthly income	<u>\$1,500.00</u>	(3500 / 5000 = 70%)
Family units available income (1 + 2)	\$5,000.00	\$1682 x 70% = \$1177.40      = 21 months payments (1st Time Bankrupt)
<b>Minus</b> Superintendents standard for a family of 2	<u>\$3,318.00</u>	Monthly Payment by Bankrupt =      \$588.70
Total monthly surplus income	\$1,682.00	(\$1177.40 x 50% = \$588.70)

#### NOTES:

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Have we discussed the NON BANKRUPT'S SPOUSES OPTION to REFUSE to DISCLOSE?