

CASE SUMMARY · PREPARED 2026-07-15

CASE FILE — Maria S.

Maria E. Santos · Tampa, Florida · complete Chapter 7 intake file. Prepared for: [Sample Firm] — Demo.

\$3,914.00 CURRENT MONTHLY INCOME	3 HOUSEHOLD SIZE	\$38,240.00 UNSECURED DEBT · 7 CREDITORS
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MEANS TEST: PASSES

Below the Florida median

Six-month receipts of \$23,488.70 produce exact average monthly income of \$3,914.78. The attorney-facing figure is shown as \$3,914.00. Florida's current three-person annual median is \$97,540.00 (\$8,128.33 monthly).

File at a glance

Debtor	Maria E. Santos · Tampa, FL 33612 · individual filing · two minor children
Employment	Patient-services representative · BayCare Health System · 18 months
Housing / vehicle	Renter · \$1,395.00/mo · 2016 Honda CR-V · about 118,000 miles
Urgency	Portfolio Recovery Associates collection lawsuit · garnishment threatened
Review window	2026-01-15 through 2026-07-15 · 6 months
Signed account statements	Chase checking x4821 · Chase savings x9203 · Capital One x5510
Statement evidence	92 days · 2026-04-15 through 2026-07-15
Transaction population	412 rows · exact running balances · full CSV included
Consult	Thu 2:40 PM — confirmed

What your paralegal would have done by hand

Statements chased: **3 accounts** · Income verified: **13 pay periods** · Transactions categorized: **412** · Trustee checks run with citations: **8**

Review priority: two cash advances total \$1,300.00 inside the 70-day window. The current §523(a)(2)(C) cash-advance threshold is \$1,250.00. Counsel should review intent, use, and supporting records.

EVIDENCE INVENTORY

What counsel receives

The file is organized for rapid verification: summary first, calculations next, source documents immediately behind every citation.

01	Case summary Debtor profile, review posture, evidence inventory	INCLUDED
02	Means-test worksheet Exact six-month income table and current Florida median comparison	INCLUDED
03	Trustee-flag report Eight checks, including two clean no-finding sections	INCLUDED
04	Three signed statements Checking x4821, savings x9203, Capital One x5510	INCLUDED
05	Creditor list Seven creditors, source basis, active-suit conflict callout	INCLUDED
06	Titling certification Account ownership and data scope	INCLUDED
07	Full transactions CSV 412 rows with running balances and flag references	INCLUDED

Review posture

1 presumption-window item
\$1,300.00 in cash advances; current threshold \$1,250.00.

2 review items
Possible insider payments and a \$650.00 Discover payment.

3 informational items
Recurring Venmo income, two NSF fees, four wagering charges.

2 clean checks
No luxury purchases above \$800.00 and no asset transfers at or above \$5,000.00.

Names, account numbers, transactions, and balances in this sample are fictitious. The format demonstrates an evidence-linked attorney work product and does not state a legal conclusion.