

Appendix A¹

Superintendent's Standards²

- 2018 –

Total Monthly Surplus Income³

Persons In Family	Standard in \$	Family Unit's Available Monthly Income (\$ NET)															
		2352	2552	2752	2952	3152	3352	3552	3752	3952	4252	4552	4852	5152	5452	5752	6052
1	2152	200	400	600	800	1000	1200	1400	1600	1800	2100	2400	2700	3000	3300	3600	3900
2	2679	0	0	0	273	473	673	873	1073	1273	1573	1873	2173	2473	2773	3073	3373
3	3293	0	0	0	0	0	0	259	459	659	959	1259	1559	1859	2159	2459	2759
4	3998	0	0	0	0	0	0	0	0	0	254	554	854	1154	1454	1754	2054
5	4535	0	0	0	0	0	0	0	0	0	0	0	317	617	917	1217	1517
6	5114	0	0	0	0	0	0	0	0	0	0	0	0	0	338	638	938
7+	5694	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	358

Notes:

1. This schedule is reproduced from Appendix A to Directive 11R2-2018 Surplus Income released by the Office of the Superintendent of Bankruptcy on March 14th 2018.
2. The Superintendent's Standards 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 2018 standards are updated by adding to the 2017 LICO, for the 2018 Consumer Price Index (CPI).
3. The amounts shown in the table represent the total NET monthly surplus income of the family over the standards as defined in the Directive. The surplus income payment to the trustee is 50% of the bankrupt's portion, calculated as a ratio of the bankrupt's income to the total family income.