To calculate the plan base needed to make sure the statutory trustee percentage fee is covered pursuant to 28 U.S.C. §586(e)(2), follow these steps:

1. Calculate the total amount that will be paid to individual creditors over the life of the plan, including any interest that will paid on secured debts. For example, on a secured vehicle loan of $19,000, at 5.25% interest, the total amount that will be paid on that loan over a 5-year plan is $21,645.

2. Add up all the totals being paid to individual claimants through the plan.

3. Divide that total amount by 0.9, and the result is the necessary plan base.

   To cover a 10% trustee percentage fee, which is the maximum allowable, divide by 0.9.
   If fee is 9%, divide by 0.91.
   If fee is 8%, divide by 0.92.
   If fee is 7%, divide by 0.93.
   If fee is 6%, divide by 0.94.

For example:

attorney fee (no interest)	$4,000			
mortgage arrears (no interest)	$12,000			
$19,000 secured auto loan (5.25% interest)	$21,645			
$2,500 secured furniture loan (5.25% interest)	$2,848			
priority tax debt (no interest)	$8,000			
general unsecured (pro rata total)	$4,500			
total payment for all claims to be paid through plan:	**$52,993**			
		using 9% trustee fee	using 8% trustee fee	using 7% trustee fee
total plan base needed to cover trustee's 10% percentage fee to be paid through plan ($52,993 divided by 0.9):	**$58,881**	$58,234	$57,601	$56,982