



STATUTORY INSTRUMENTS.

**S.I. No. 228 of 2022**



PERSONAL INSOLVENCY ACT 2012 (PRESCRIBED FINANCIAL  
STATEMENT) (AMENDMENT) REGULATIONS 2022

S.I. No. 228 of 2022

PERSONAL INSOLVENCY ACT 2012 (PRESCRIBED FINANCIAL  
STATEMENT) (AMENDMENT) REGULATIONS 2022

The Insolvency Service of Ireland, in exercise of the powers conferred on it by section 3 and section 136 of the Personal Insolvency Act 2012 (No. 44 of 2012), and with the consent of the Minister for Justice, hereby makes the following regulations:

1. These Regulations may be cited as the Personal Insolvency Act 2012 (Prescribed Financial Statement) (Amendment) Regulations 2022.
2. In these Regulations “Principal Regulations” means the Personal Insolvency Act 2012 (Prescribed Financial Statement) Regulations 2014 (S.I. No. 259 of 2014).
3. The Principal Regulations are amended by substituting the form set out in Schedule 1 to these Regulations for the form set out in Schedule 1 to the Principal Regulations.
4. The Principal Regulations are amended by substituting the form set out in Schedule 2 to these Regulations for the form set out in Schedule 2 to the Principal Regulations.

**SCHEDULE 1**

Case Ref No.:

**PRESCRIBED FINANCIAL STATEMENT****Debt Relief Notice**

Name of Debtor:

Address:

**Assets & Liabilities – Summary**

			<b>Total</b>
			<b>€</b>
<b>Assets</b>			
Principal Private Residence (PPR)			
Investments (real property)			
Investments (other than real property)			
Plant, Equipment, Tools			
Vehicles			
Stock in trade			
Money owed to you			
Bank/Building Society Accounts			
Credit Union (net asset)			
Cash on hand			
Prospective assets			
Contingent assets			
Other			
<b>Total Assets</b>			
<b>Liabilities (debts)</b>			
	<b>Qualifying debts</b>	<b>Non-Qualifying debts</b>	<b>Total</b>
	<b>€</b>	<b>€</b>	<b>€</b>
Principal Private Residence lender			
Financial Institutions			
Credit Union (net liability)			
Excludable Debts - Revenue			
Excludable Debts - Other than Revenue			
Employees			
Trade creditors			
Connected creditors			
Other debts			

Case Ref No.:

Prospective debts

Contingent debts

Excluded debts

**Total debts**

**Assets less Liabilities**

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All assets/debts are stated net of offsets

Case Ref No.:

### Income & Expenditure – Summary

<b>Income (monthly)</b>	<b>€</b>
Salary/Wages - gross	
Pension income	
Income from self employment (before tax)	
Rental income (net of expenses)	
Income from Investments	
Contribution from household members	
Income from boarders/lodgers	
Income from State agencies	
Child or Spousal Maintenance	
Department of Social Protection	
Income - Other	
<b>Total income</b>	_____
	_____
<b>Expenditure (monthly)</b>	<b>€</b>
Income Tax / Social	
Insurance/Mandatory Pension	
Reasonable Living Expenses - set costs per guide	
Reasonable Living Expenses - rent/mortgage	
Reasonable Living Expenses – Motor Vehicle	
Insurance	
Reasonable Living Expenses – Home Insurance	
Reasonable Living Expenses - childcare costs	
Reasonable Living Expenses - special circumstances	
Payments in respect of Excluded Debts	
Payments in respect of Excludable Debts not permitted	
<b>Total Monthly Expenditure</b>	_____
	_____
<b>Net disposable income</b>	_____
	_____

## Assets – Detail

### 1 Principal Private Residence

- 1.1 Address (note 1)
- 1.2 Current market value
- 1.3 Debtor ownership %
- 1.4 Debtor's interest (derived field)
- 1.5 Comment

### 2 Investment Property

- 2.1 Description/Type\*
- 2.2 Address (note 1)
- 2.3 Current market value
- 2.4 Debtor ownership %
- 2.5 Debtor's interest (derived field)
- 2.6 Monthly income
- 2.7 Monthly expenditure (excluding debt repayment)
- 2.8 Comment

Description/Type*
<i>Residential buy to let - apartment</i>
<i>Residential buy to let - house</i>
<i>Commercial buy to let</i>
<i>Commercial premises</i>
<i>Holiday home</i>
<i>Land</i>
<i>Other - provide details</i>

### 3 Investments (other than real property)

- 3.1 Description/Type\*
- 3.2 Name of security issuer
- 3.3 Address (note 1)
- 3.4 Current market value
- 3.5 Debtor ownership %
- 3.6 Debtor's interest (derived field)
- 3.7 Monthly income
- 3.8 Is the asset located in the State? Yes  No
- 3.9 Comment

Description/Type*
<i>Stocks/shares</i>
<i>Bonds</i>
<i>Endowment policies</i>
<i>Pension</i>
<i>Antiques</i>
<i>Precious metals/Jewellery</i>
<i>Prize Bonds</i>
<i>Livestock</i>
<i>Other - provide details</i>

### 4 Plant, Equipment, Tools

- 4.1 Description
- 4.2 Current market value
- 4.3 Debtor ownership %
- 4.4 Debtor's interest (derived field)
- 4.5 Is the asset located in the State? Yes  No
- 4.6 Comment

### 5 Vehicles

- 5.1 Make
- 5.2 Model

Case Ref No.:

- 5.3 Year
- 5.4 Registration number
- 5.5 Kilometres
- 5.6 Need for vehicle
- 5.7 Current market value
- 5.8 Subject to finance? Yes  No
- 5.9 Balance outstanding
- 5.10 Monthly instalment
- 5.11 Adapted for disabled use? Yes  No
- 5.12 Is the asset located in the State? Yes  No
- 5.13 Comment

#### 6 Stock in trade

- 6.1 Current market value
- 6.2 Is the asset located in the State? Yes  No
- 6.3 Comment

#### 7 Money owed to you

- 7.1 Name of debtor
- 7.2 Address (note 1)
- 7.3 Book value
- 7.4 Realisable amount
- 7.5 Comment

#### 8 Bank/Building Society Accounts

- 8.1 Name of bank/building society
- 8.2 Address (note 1)
- 8.3 Account name
- 8.4 Account number
- 8.5 Balance
- 8.6 Debtor ownership %
- 8.7 Debtor's interest (derived field)
- 8.8 Comment

#### 9 Credit Union Shares/Investment

- 9.1 Name of credit union
- 9.2 Address (note 1)
- 9.3 Account name
- 9.4 Account number
- 9.5 Current market value (less loan)
- 9.6 Debtor ownership %
- 9.7 Debtor's interest (derived field)
- 9.8 Comment

#### 10 Cash on hand

Case Ref No.:

- 10.1 Amount
- 10.2 Is the asset located in the State? Yes  No
- 10.3 Comment

11 Prospective assets

- 11.1 Description
- 11.2 Estimated value
- 11.3 Estimated date of receipt
- 11.4 Is the asset located in the State? Yes  No
- 11.5 Comment

12 Contingent assets

- 12.1 Description
- 12.2 Estimated value
- 12.3 Estimated date of receipt
- 12.4 Is the asset located in the State? Yes  No
- 12.5 Comment

13 Other

- 13.1 Description
- 13.2 Estimated value
- 13.3 Is the asset located in the State? Yes  No
- 13.4 Comment



Case Ref No.:

## Liabilities – Detail

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**Questions common across all debt headings (except excluded debts):**

- 1** Is this debt secured? Yes  No   
 If yes, security type:  
     Mortgage/Charge  
     Other - if other please give details  
 What is the debt secured on?

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**1 Principal Private Residence Lender**

- 1.1 Account Number  
 1.2 Account Name  
 1.3 Contact details (note 2)  
 1.4 Current monthly payment due  
 1.5 Monthly repayments - actual  
 1.6 Remaining term (months)  
 1.7 Amount due  
 1.8 Is the liability joint and several? Yes  No   
 1.9 If no, state % of liability  
 1.10 Amount of debtor's liability (derived field)  
 1.11 Restructured? Yes  No  If yes please provide details  
 1.12 Current interest rate  
 1.13 Comment

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**2 Financial Institutions**

- 2.1 Account Number  
 2.2 Account Name  
 2.3 Contact details (note 2)  
 2.4 Account Type\*  
 2.5 Current monthly payment due  
 2.6 Monthly repayments - actual  
 2.7 Purpose of loan  
 2.8 Amount due  
 2.9 Is the liability joint and several? Yes  No   
 2.10 If no, state % of liability  
 2.11 Amount of debtor's liability (derived field)  
 Restructured? Yes  No  If yes, please provide  
 2.12 details  
 2.13 Comment

Account Type*
Mortgage
Personal loan
Overdraft
Credit card
Store card
Other – provide details

## 3 Credit Union

- 3.1 Account Number  
 3.2 Account Name  
 3.3 Contact details (note 2)  
 3.4 Current monthly payment due  
 3.5 Monthly repayments - actual  
 3.6 Purpose of loan  
 3.7 Amount due (net liability)  
 3.8 Is the liability joint and several? Yes  No   
 3.9 If no, state % of liability  
 3.10 Amount of debtor's liability (derived field)  
 Restructured? Yes  No  If yes, please provide  
 3.11 details  
 3.12 Comment

## 4 Excludable Debts - Revenue

- 4.1 Description/Type\*  
 4.2 Contact details (note 2)  
 4.3 Permitted ? Yes  No   
 4.4 If yes, creditor consent or deemed consent  
 4.5 If creditor consents, please scan letter of consent  
 4.6 If deemed consent, scan letter requesting consent  
 4.7 Amount due  
 4.8 Preferential amount included in amount due (where known)  
 4.9 Instalment arrangement? Yes  No   
 4.10 Amount of instalment  
 4.11 Comment

## Description/Type\*

*Income Tax*  
*Vat*  
*PAYE/PRSI*  
*Relevant Contracts Tax*  
*Local Property Tax*  
*Interest & penalties*  
*Other – provide details*

## 5 Excludable Debts - Other than Revenue

- 5.1 Description/Type\*  
 5.2 Contact details (note 2)  
 5.3 Permitted ? Yes  No   
 5.4 If yes, creditor consent or deemed consent  
 5.5 If creditor consents, please scan letter of consent  
 5.6 If deemed consent, scan letter requesting consent  
 5.7 Amount due  
 5.8 Preferential amount included in amount due (where known)  
 5.9 Comment

## Description/Type\*

*Local Government (Charges) Act 2009*  
*Rates - Local Government Act 2001*  
*HSE (Nursing Homes Support Scheme Act 2009)*  
*Service charges/contributions under MUD Act 2011*  
*Social Welfare Consolidation Act 2005*

Case Ref No.:

		<i>Other – provide details</i>
<b>6</b>	<b>Employees</b>	
6.1	Description/Type*	Description/Type*
6.2	Contact details (note 2)	<i>Arrears of wages</i>
6.3	Amount due	<i>Minimum notice</i>
6.4	Preferential amount included in amount due (where known)	<i>Holiday pay</i>
6.5	Comment	<i>Redundancy</i>
<b>7</b>	<b>Trade creditors</b>	
8.1	Contact details (note 2)	
8.2	Amount due	
8.3	Comment	
<b>8</b>	<b>Connected creditors</b>	
9.1	Contact details (note 2)	
9.2	Purpose of loan	
9.3	Amount due	
9.4	Please specify the connection	
9.5	Comment	
<b>9</b>	<b>Other debts</b>	
10.1	Description	
10.2	Contact details (note 2)	
10.3	Purpose of debt	
10.4	Amount due	
10.5	Comment	
<b>10</b>	<b>Prospective debts</b>	
11.1	Description	
11.2	Contact details (note 2)	
11.3	Amount due	
11.4	Payment date	
11.5	Comment	
<b>11</b>	<b>Contingent debts</b>	
12.1	Description	
12.2	Contact details (note 2)	
12.3	Estimated amount	
12.4	Estimated payment date	
12.5	Comment	

## 12 Excluded debts

- 13.1 Amount due
- 13.2 Comment

**Note 1****Address**

Country  
Street (line 1)  
Street (line 2)  
Street (line 3)  
Town  
Zip/Postal code  
County

**Note 2****Contact details:**

Legal name of creditor  
Country  
Street (line 1)  
Street (line 2)  
Street (line 3)  
Town  
Zip/Postal code  
County  
Email Address  
Telephone Number

Case Ref No.:

Monthly Income – Detail		€
	Type of income	Amount
1	Salary/Wages - gross Comment	
2	Pension income Comment	
3	Income from self employment (before tax) Comment	
4	Rental income (net of expenses) Comment	
5	Income from investments Comment	
6	Contribution from household members Comment	
7	Income from boarders/lodgers Comment	
8	Income from State agencies Comment	
9	Department of Social Protection	
	9.1 Jobseekers Allowance/Benefit Comment	
	9.2 Disability Allowance Comment	
	9.3 Carer's Allowance Comment	
	9.4 Family Income Supplement Comment	
	9.5 Rent Supplement Comment	
	9.6 One Parent Family Payment Comment	
	9.7 Child Benefit	

Case Ref No.:

Comment

9.8 Mortgage Interest Supplement  
Comment

9.9 Other –Please specify  
Details  
Comment

10 Child or Spousal Maintenance  
Comment

11 Income - Other  
Comment

**Total monthly income**

Case Ref No.:

Monthly Expenditure – Detail	
	€
<b>Type of expenditure</b>	<b>Amount</b>
1 <b>Income Tax / Social Insurance/Mandatory Pension</b>	
1.1 Income Tax Comment	
1.2 PRSI Comment	
1.3 Universal Social Charge Comment	
1.4 Mandatory Pension Comment	
1.5 Other - <i>please specify</i> Details Comment	
2 Reasonable Living Expenses - set costs (derived)	
3 Reasonable Living Expenses - rent/mortgage	
4 Reasonable Living Expenses – motor vehicle insurance	
5 Reasonable Living Expenses – home insurance	
6 Reasonable Living Expenses - childcare costs	
7 Reasonable Living Expenses -special circumstances	
8 Payments in respect of Excluded Debts	
9 Payments in respect of Excludable Debts not permitted	
<b>Total monthly expenditure</b>	

Signature of Debtor \_\_\_\_\_

Printed Name of Debtor \_\_\_\_\_

Date \_\_\_\_\_

Case Ref No.:

**Note:** This document will be completed in electronic format on such electronic platform that the Insolvency Service may from time to time make available or otherwise specify for such purpose, following which, the information will be processed into an output format which may be in electronic form or printed on paper. Where any item in this document is completed to the effect of 'no', or any item in this document is not completed, that information may not appear on such output format and any person reviewing the output format should proceed on the basis that, where the output format does not refer to such information, the relevant item was either completed by selecting 'no' or the relevant item was not applicable in that instance. In this document, where an asterisk (\*) is used and a choice is provided of the appropriate response, the response selected will appear in the output format. This note will not appear on the output format.



## SCHEDULE 2

Case Ref No.:

### PRESCRIBED FINANCIAL STATEMENT

#### Debt Settlement Arrangement/Personal Insolvency Arrangement

Name of Debtor(s):

Address:

#### Assets & Liabilities - Summary

<b>Assets</b>			<b>Total</b>
			€
Principal Private Residence (PPR)			
Investments (real property)			
Investments (other than real property)			
Plant, Equipment, Tools			
Vehicles			
Stock in trade			
Money owed to you			
Bank/Building Society Accounts			
Credit Union (net asset)			
Cash on hand			
Prospective assets			
Contingent assets			
Other			
<b>Total Assets</b>			
<b>Liabilities (debts)</b>	<b>Specified Debts</b>	<b>Unspecified Debts</b>	<b>Total</b>
	€	€	€
Principal Private Residence lender			
Financial Institutions			
Credit Union (net liability)			
Excludable Debts - Revenue			
Excludable Debts - Other than Revenue			
Employees			
Trade creditors			
Connected creditors			
Other debts			
Prospective debts			
Contingent debts			
Excluded debts			
<b>Total debts</b>			
<b>Assets Less Liabilities</b>			

All assets/debts are stated net of offsets

### Income & Expenditure - Summary

		<b>Total</b>
<b>Income (monthly)</b>		<b>€</b>
Salary/Wages -gross		
Pension income		
Income from self employment (before tax)		
Rental income (net of expenses)		
Income from investments		
Contribution from household members		
Income from boarders/lodgers		
Income from State agencies		
Child or Spousal Maintenance		
Other Income		
Department of Social Protection		
<b>Total income</b>	_____	
	_____	
<b>Expenditure (monthly)</b>		
Income Tax / Social		
Insurance/Mandatory Pension		<b>€</b>
General Expenses		
Rent		
<b>Total Monthly Expenditure before debt repayment</b>	_____	
<b>Net disposable income/available for debt service/arrears</b>	_____	
	_____	
	<b>Monthly Repayment s -Actual</b>	<b>Current Monthly Payment Due</b>
<b>Payments in relation to debt repayments/arrears</b>	<b>€</b>	<b>€</b>

Case Ref No.:

## Assets - Detail

### 1 Principal Private Residence

- 1.1 Address (note 1)
- 1.2 Current market value
- 1.3 Debtor ownership %
- 1.4 Debtor's interest (derived field)
- 1.5 Comment

### 2 Investment Property

- 2.1 Description/Type\*
- 2.2 Address (note 1)
- 2.3 Current market value
- 2.4 Debtor ownership %
- 2.5 Debtor's interest (derived field)
- 2.6 Monthly income
- 2.7 Monthly expenditure (excluding debt repayment)
- 2.8 Comment

Description/Type*
<i>Residential buy to let - apartment</i>
<i>Residential buy to let - house</i>
<i>Commercial buy to let</i>
<i>Commercial premises</i>
<i>Holiday home</i>
<i>Land</i>
<i>Other - provide details</i>

### 3 Investments (other than real property)

- 3.1 Description/Type\*
- 3.2 Name of security issuer
- 3.3 Address (note 1)
- 3.4 Current market value
- 3.5 Debtor ownership %
- 3.6 Debtor's interest (derived field)
- 3.7 Monthly income
- 3.8 Is the asset located in the State? Yes  No
- 3.9 Comment

Description/Type*
<i>Stocks/shares</i>
<i>Bonds</i>
<i>Endowment policies</i>
<i>Pension</i>
<i>Antiques</i>
<i>Precious metals/Jewellery</i>
<i>Prize Bonds</i>
<i>Livestock</i>
<i>Other - provide details</i>

### 4 Plant, Equipment, Tools

- 4.1 Description
- 4.2 Current market value
- 4.3 Debtor ownership %
- 4.4 Debtor's interest (derived field)
- 4.5 Is the asset located in the State? Yes  No
- 4.6 Comment

### 5 Vehicles

Case Ref No.:

- 5.1 Make
- 5.2 Model
- 5.3 Year
- 5.4 Registration number
- 5.5 Kilometres
- 5.6 Need for vehicle
- 5.7 Current market value
- 5.8 Subject to finance? Yes  No
- 5.9 Balance outstanding
- 5.10 Monthly instalment
- 5.11 Adapted for disabled use? Yes  No
- 5.12 Is the asset located in the State? Yes  No
- 5.13 Comment

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**6 Stock in trade**

- 6.1 Current market value
- 6.2 Is the asset located in the State? Yes  No
- 6.3 Comment

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**7 Money owed to you**

- 7.1 Name of debtor
- 7.2 Address (note 1)
- 7.3 Book value
- 7.4 Realisable amount
- 7.5 Comment

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**8 Bank/Building Society Accounts**

- 8.1 Name of bank/building society
- 8.2 Address (note 1)
- 8.3 Account Name
- 8.4 Account Number
- 8.5 Balance
- 8.6 Debtor ownership %
- 8.7 Debtor's interest (derived field)
- 8.8 Comment

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**9 Credit Union Shares/Investment**

- 9.1 Name of credit union
- 9.2 Address (note 1)
- 9.3 Account Name
- 9.4 Account Number
- 9.5 Current market value (less loan)
- 9.6 Debtor ownership %
- 9.7 Debtor's interest (derived field)
- 9.8 Comment

Case Ref No.:

10	Cash on hand
10.1	Amount
10.2	Is the asset located in the State? Yes <input type="checkbox"/> No <input type="checkbox"/>
10.3	Comment
11	Prospective assets
11.1	Description
11.2	Estimated value
11.3	Estimated date of receipt
11.4	Is the asset located in the State? Yes <input type="checkbox"/> No <input type="checkbox"/>
11.5	Comment
12	Contingent assets
12.1	Description
12.2	Estimated value
12.3	Estimated date of receipt
12.4	Is the asset located in the State? Yes <input type="checkbox"/> No <input type="checkbox"/>
12.5	Comment
13	Other
13.1	Description
13.2	Estimated value
13.3	Is the asset located in the State? Yes <input type="checkbox"/> No <input type="checkbox"/>
13.4	Comment

### Liabilities - Detail

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**Questions common across all debt headings (except excluded debts):**

- 1 Is this debt secured? Yes  No   
 If yes, security type:  
     Mortgage/charge  
     Other - if other please give details  
 What is the debt secured on?
- 2 Has any of this debt been incurred within 6 months of the application date? Yes  No   
 If yes, please state amount.
- 

#### 1 Principal Private Residence Lender

- 1.1 Account Number  
 1.2 Account Name  
 1.3 Contact details (note 2)  
 1.4 Current monthly payment due  
 1.5 Monthly repayments - actual  
 1.6 Remaining term (months)  
 1.7 Balance outstanding  
 1.8 Is the liability joint and several? Yes  No   
 1.9 If no, state % of liability  
 1.10 Amount of debtor's liability (derived field)  
 1.11 Restructured? Yes  No   
 If yes please provide details  
 1.12 Current interest rate  
 1.13 Comment

#### 2 Financial Institutions

- 2.1 Account Number  
 2.2 Account Name  
 2.3 Contact details (note 2)  
 2.4 Account Type\*  
 2.5 Current monthly payment due  
 2.6 Monthly repayments - actual  
 2.7 Purpose of loan  
 2.8 Balance outstanding  
 2.9 Is the liability joint and several? Yes  No   
 2.10 If no, state % of liability  
 2.11 Amount of debtor's liability (derived field)  
 2.12 Restructured? Yes  No   
 If yes please provide details  
 2.13 Comment

Account Type*
Mortgage
Personal loan
Overdraft
Credit card
Store card
Other – provide details

#### 3 Credit Union

Case Ref No.:

- 3.1 Account Number  
 3.2 Account Name  
 3.3 Contact details (note 2)  
 3.4 Current monthly payment due  
 3.5 Monthly repayments - actual  
 3.6 Purpose of loan  
 3.7 Balance outstanding (net liability)  
 3.8 Is the liability joint and several? Yes  No   
 3.9 If no, state % of liability  
 3.10 Amount of debtor's liability (derived field)  
 3.11 Restructured? Yes  No   
 If yes, please provide details  
 3.12 Comment

4	Excludable Debts - Revenue
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- 4.1 Description/Type\*  
 4.2 Contact details (note 2)  
 4.3 Permitted? Yes  No   
 4.4 If yes, creditor consent or deemed consent  
 4.5 If creditor consents, please scan letter of consent  
 4.6 If deemed consent, scan letter requesting consent  
 4.7 If no, have you sought consent from Revenue to have this debt permitted? Yes  No   
 4.8 Current monthly payment due  
 4.9 Monthly repayments - actual  
 4.10 Balance outstanding  
 4.11 Preferential amount included in balance outstanding (where known)  
 4.12 Instalment arrangement? Yes  No   
 4.13 Amount of instalment  
 4.14 Comment

Description/Type*
<i>Income Tax</i>
<i>VAT</i>
<i>PAYE/PRSI</i>
<i>Relevant Contracts Tax</i>
<i>Local Property Tax</i>
<i>Interest &amp; penalties</i>
<i>Other – provide details</i>

5	Excludable Debts - Other than Revenue
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- 5.1 Description/Type\*  
 5.2 Contact details (note 2)  
 5.3 Permitted? Yes  No   
 5.4 If yes, creditor consent or deemed consent  
 5.5 If creditor consents, please scan letter of consent  
 5.6 If deemed consent, scan letter requesting consent  
 5.7 If no, have you sought consent from this creditor to have this debt permitted? Yes  No   
 5.8 Current monthly payment due  
 5.9 Monthly repayments - actual  
 5.10 Balance outstanding  
 5.11 Preferential amount included in balance outstanding (where known)  
 5.12 Comment

Case Ref No.:

Description/Type\*

*Local Government (Charges) Act 2009*

*Rates - Local Government Act 2001*

*HSE (Nursing Homes Support Scheme Act 2009)*

*Service charges/contributions under MUD Act 2011*

*Social Welfare Consolidation Act 2005*

*Other – Provide details*

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**6 Employees**

- 6.1 Description/Type\*
- 6.2 Contact details (note 2)
- 6.3 Current monthly payment due
- 6.4 Monthly repayments - actual
- 6.5 Balance outstanding
- 6.6 Preferential amount included in balance outstanding  
(where known)
- 6.7 Comment

**Description/Type\***

*Arrears of wages*

*Minimum notice*

*Holiday pay*

*Redundancy*

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**7 Trade creditors**

- 8.1 Contact details (note 2)
- 8.2 Current monthly payment due
- 8.3 Monthly repayments - actual
- 8.4 Balance outstanding
- 8.5 Comment

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**8 Connected creditors**

- 9.1 Contact details (note 2)
- 9.2 Purpose of loan
- 9.3 Current monthly payment due
- 9.4 Monthly repayments - actual
- 9.5 Balance outstanding
- 9.6 Please specify the connection
- 9.7 Comment

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**9 Other debts**

- 10.1 Description
- 10.2 Contact details (note 2)
- 10.3 Purpose of debt
- 10.4 Current monthly payment due
- 10.5 Monthly repayments - actual
- 10.6 Balance outstanding
- 10.7 Comment

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**10 Prospective debts**



Case Ref No.:

- 11.1 Description
- 11.2 Contact details (note 2)
- 11.3 Estimated amount
- 11.4 Estimated payment date
- 11.5 Comment

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11      Contingent debts

- 12.1 Description
- 12.2 Contact details (note 2)
- 12.3 Estimated amount
- 12.4 Estimated payment date
- 12.5 Comment

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12      Excluded debts

- 13.1 Current monthly payment due
- 13.2 Monthly repayments - actual
- 13.3 Balance outstanding
- 13.4 Comment

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**Note 1**

**Address**

Country  
 Street (line 1)  
 Street (line 2)  
 Street (line 3)  
 Town  
 Zip/Postal Code  
 County

**Note 2****Contact details:**

Legal name of creditor  
 Country  
 Street (line 1)  
 Street (line 2)  
 Street (line 3)  
 Town  
 Zip/Postal Code  
 County  
 Email Address  
 Telephone Number

<b>Monthly Income - Detail</b>		<b>€</b>
	<b>Type of income</b>	<b>Amount</b>
1	Salary/Wages - gross Comment	
2	Pension income Comment	
3	Income from self employment (before tax) Comment	
4	Rental income (net of expenses) Comment	
5	Income from investments Comment	
6	Contribution from household members Comment	
7	Income from boarders/lodgers Comment	
8	Income from State agencies Comment	
9	Child or Spousal Maintenance Comment	
10	Other Comment	
11	Department of Social Protection	
11.1	Jobseekers Allowance/Benefit Comment	
11.2	Disability Allowance Comment	
11.3	Carer's Allowance Comment	
11.4	Family Income Supplement Comment	

Case Ref No.:

- 11.5 Rent Supplement  
Comment
- 11.6 One Parent Family Payment  
Comment
- 11.7 Child Benefit  
Comment
- 11.8 Mortgage Interest Supplement  
Comment
- 11.9 Other –Please specify  
Details  
Comment

**Total income**

Monthly Expenditure - Detail		€
	Type of expenditure	Amount
<b>1</b>	<b>Income Tax/ Social Insurance/Mandatory Pension</b>	
1.1	Income Tax Comment	
1.2	PRSI Comment	
1.3	Universal Social Charge Comment	
1.4	Mandatory Pension Comment	
1.5	Other - please specify Details Comment	
<b>2</b>	<b>General Expenses</b>	
2.1	Food Comment	
2.2	Clothing Comment	
2.3	Personal Care Comment	
2.4	Health Comment	
2.5	Household Goods Comment	
2.6	Household Services Comment	
2.7	Communications Comment	
2.8	Social Inclusion & Participation Comment	
2.9	Education Comment	

Case Ref No.:

- 2.10 Transport  
Comment
- 2.11 Household Electricity  
Comment
- 2.12 Home Heating  
Comment
- 2.13 Personal Costs  
Comment
- 2.14 Savings & Contingencies  
Comment
- 2.15 Home Insurance  
Comment
- 2.16 Motor Vehicle Insurance  
Comment
- 2.17 Childcare Costs  
Comment
- 2.18 Other Expenses  
Comment

- 3 Rent**  
Comment

**Total Monthly Expenditure before debt repayment/arrears**

- 4 Payments in relation to debt repayments/arrears**

**Monthly Repayments**

**- Actual**

€

- 4.1 Principal Private Residence Lender  
Comment

**Current  
Monthly  
Payment  
Due**  
€

Case Ref No.:

- 4.2 Financial Institutions  
Comment
- 4.3 Credit Union  
Comment
- 4.4 Excludable Debts -Revenue  
Comment
- 4.5 Excludable Debts- other than Revenue  
Comment
- 4.6 Employees  
Comment
- 4.7 Trade Creditors  
Comment
- 4.8 Connected Creditors  
Comment
- 4.9 Other Debts  
Comment
- 4.10 Excluded Debts  
Comment

Signature of Debtor \_\_\_\_\_

Printed Name of Debtor \_\_\_\_\_

Date \_\_\_\_\_

**Note:** This document will be completed in electronic format on such electronic platform that the Insolvency Service may from time to time make available or otherwise specify for such purpose, following which, the information will be processed into an output format which may be in electronic form or printed on paper. Where any item in this document is completed to the effect of 'no', or any item in this document is not completed, that information may not appear on such output format and any person reviewing the output format should proceed on the basis that, where the output format does not refer to such information, the relevant item was either completed by selecting 'no' or the relevant item

was not applicable in that instance. In this document, where an asterisk (\*) is used and a choice is provided of the appropriate response, the response selected will appear in the output format. This note will not appear on the output format.

The Minister for Justice consents to the making of the foregoing Regulations.



GIVEN under the Official Seal of the Minister for Justice,  
5 May, 2022.

HELEN MCENTEE,  
Minister for Justice.



GIVEN under the seal of the Insolvency Service of Ireland,  
10 May, 2022.

MICHAEL MCNAUGHTON,  
Director of the Insolvency Service of Ireland.



## EXPLANATORY NOTE

*(This note is not part of the Instrument and does not purport to be a legal interpretation)*

These Regulations amend the Personal Insolvency Act 2012 (Prescribed Financial Statement) Regulations 2014 (S.I. No. 259 of 2014) by substituting the form set out in Schedule 1 to these Regulations for the form set out in Schedule 1 to the Personal Insolvency Act 2012 (Prescribed Financial Statement) Regulations 2014 (S.I. No. 259 of 2014) and by substituting the form set out in Schedule 2 to these Regulations for the form set out in Schedule 2 to the Personal Insolvency Act 2012 (Prescribed Financial Statement) Regulations 2014 (S.I. No. 259 of 2014).

BAILE ÁTHA CLIATH  
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FOILSEACHÁIN RIALTAIS,  
BÓTHAR BHAILE UÍ BHEOLÁIN,  
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