



STATUTORY INSTRUMENTS.

S.I. No. 259 of 2014

PERSONAL INSOLVENCY ACT 2012 (PRESCRIBED FINANCIAL
STATEMENT) REGULATIONS 2014

PERSONAL INSOLVENCY ACT 2012 (PRESCRIBED FINANCIAL STATEMENT) REGULATIONS 2014

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 and Equality, hereby makes the following regulations:

1. These Regulations may be cited as the Personal Insolvency Act 2012 (Prescribed Financial Statement) Regulations 2014.
2. In these Regulations, “the Act” means the Personal Insolvency Act 2012 (No. 44 of 2012).
3. The form set out in Schedule 1 is the prescribed form to be used by persons where required under Part 3 of the Act to complete a Prescribed Financial Statement for the purposes of making an application for a Debt Relief Notice or otherwise in connection with a Debt Relief Notice process.
4. The form set out in Schedule 2 is the prescribed form to be used by persons in all circumstances, other than those referred to in Regulation 3 where required under Part 3 of the Act to complete a Prescribed Financial Statement, including for the purposes of an application for a protective certificate or the making of a proposal for, review or variation of a Debt Settlement Arrangement or Personal Insolvency Arrangement.
5. The Personal Insolvency Act 2012 (Prescribed Financial Statement) Regulations 2013 (S.I. No. 326 of 2013) are revoked.

Notice of the making of this Statutory Instrument was published in “Iris Oifigiúil” of 17th June, 2014.

SCHEDULE 1

Case Ref. No.:

PRESCRIBED FINANCIAL STATEMENT**Debt Relief Notice**

Name of Debtor:

Address:

Assets & Liabilities – Summary

Assets			Total
			€
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			
Total Assets			
Liabilities (debts)	Qualifying	Non-	Total
	debts	Qualifying	
	€	debts	€
Principal Private Residence Lender			
Financial Institutions			
Credit Union (net liability)			
Excludable Debts - Revenue			
Excludable Debts - Other than Revenue			
Employees			
Equipment Lessors/Hire Purchase			
Trade creditors			
Connected creditors			
Other debts			
Prospective debts			
Contingent debts			
Excluded debts			
Total debts			
Assets less Liabilities			

All assets/debts are stated net of offsets

Income & Expenditure – Summary

	Total
Income (monthly)	€
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	
Department of Social Protection	
Other	_____
Total income	_____
Expenditure (monthly)	Total
	€
Income Tax / Social Insurance / Mandatory Pension	
Reasonable Living Expenses - set costs per guide	
Reasonable Living Expenses - rent/mortgage	
Reasonable Living Expenses - childcare costs	
Reasonable Living Expenses - special circumstances	
Payments in respect of Excluded Debts	
Payments in respect of Excludable Debts not permitted	
Total Monthly Expenditure	_____

Net disposable income	_____

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										
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<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 <input type="checkbox"/> No <input type="checkbox"/>										
3.9	Comment										
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<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 <input type="checkbox"/> No <input type="checkbox"/>										
4.6	Comment										
5	Vehicles										
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 <input type="checkbox"/> No <input type="checkbox"/>										
5.9	Balance outstanding										
5.10	Monthly instalment										
5.11	Adapted for disabled use? Yes <input type="checkbox"/> No <input type="checkbox"/>										
5.12	Is the asset located in the State? Yes <input type="checkbox"/> No <input type="checkbox"/>										
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

- 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

Case Ref. No.:

13 Other

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

Liabilities – Detail

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?

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

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)
 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

- 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)
 3.11 Restructured? Yes No If yes, please provide 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 If no, have you sought consent from Revenue to have this debt permitted? Yes No
 4.8 Amount due
 4.9 Preferential amount included in amount due (where known)
 4.10 Instalment arrangement? Yes No
 4.11 Amount of instalment
 4.12 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 & penalties</i>
<i>Other – provide details</i>

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 If no, have you sought consent from this creditor to have this debt permitted? Yes No
 5.8 Amount due
 5.9 Preferential amount included in amount due (where known)
 5.10 Comment

Description/Type*
<i>Local Government (Charges) Act 2009</i>
<i>Rates - Local Government Act 2001</i>
<i>HSE (Nursing Homes Support Scheme Act 2009)</i>
<i>Service charges/contributions under MUD Act 2011</i>
<i>Social Welfare Consolidation Act 2005</i>
<i>Other – provide details</i>

6 Employees							
6.1	Description/Type*	<table border="1"> <thead> <tr> <th>Description/Type*</th> </tr> </thead> <tbody> <tr> <td><i>Arrears of wages</i></td> </tr> <tr> <td><i>Minimum notice</i></td> </tr> <tr> <td><i>Holiday pay</i></td> </tr> <tr> <td><i>Redundancy</i></td> </tr> </tbody> </table>	Description/Type*	<i>Arrears of wages</i>	<i>Minimum notice</i>	<i>Holiday pay</i>	<i>Redundancy</i>
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<i>Arrears of wages</i>							
<i>Minimum notice</i>							
<i>Holiday pay</i>							
<i>Redundancy</i>							
6.2	Contact details (note 2)						
6.3	Amount due						
6.4	Preferential amount included in amount due (where known)						
6.5	Comment						
7 Equipment Lessors/Hire Purchase							
7.1	Description/Type*	<table border="1"> <thead> <tr> <th>Description/Type*</th> </tr> </thead> <tbody> <tr> <td><i>Lease</i></td> </tr> <tr> <td><i>Hire purchase</i></td> </tr> <tr> <td><i>Other – provide details</i></td> </tr> </tbody> </table>	Description/Type*	<i>Lease</i>	<i>Hire purchase</i>	<i>Other – provide details</i>	
Description/Type*							
<i>Lease</i>							
<i>Hire purchase</i>							
<i>Other – provide details</i>							
7.2	Contact details (note 2)						
7.3	Account number						
7.4	Amount due						
7.5	Comment						
8 Trade creditors							
8.1	Contact details (note 2)						
8.2	Amount due						
8.3	Comment						
9 Connected creditors							
9.1	Contact details (note 2)						
9.2	Purpose of loan						
9.3	Amount due						
9.4	Please specify the connection						
9.5	Comment						
10 Other debts							
10.1	Description						
10.2	Contact details (note 2)						
10.3	Purpose of debt						
10.4	Amount due						
10.5	Comment						
11 Prospective debts							
11.1	Description						
11.2	Contact details (note 2)						
11.3	Amount due						
11.4	Payment date						
11.5	Comment						
12 Contingent debts							
12.1	Description						
12.2	Contact details (note 2)						
12.3	Estimated amount						
12.4	Estimated payment date						
12.5	Comment						

13 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

Monthly Income – Detail	
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	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 Comment	
9.8	Mortgage Interest Supplement Comment	
9.9	Other – Please specify Details Comment	

Case Ref. No.:

10 Child or Spousal Maintenance
Comment

11 Other
Comment

Total monthly income

Monthly Expenditure - Detail		€
	Type of expenditure	Amount
1	Income Tax / Social Insurance / Mandatory Pension	
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 - childcare costs	
5	Reasonable Living Expenses - special circumstances	
6	Payments in respect of Excluded Debts	
7	Payments in respect of Excludable Debts not permitted	
Total monthly expenditure		

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.

SCHEDULE 2

Case Ref. No.:

PRESCRIBED FINANCIAL STATEMENT**Debt Settlement Arrangement/Personal Insolvency Arrangement**

Name of Debtor(s):

Address:

Assets & Liabilities - Summary

			Total
			€
Assets			
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			
Total Assets			
Liabilities (debts)	Specified	Unspecified	Total
	Debts	Debts	
	€	€	€
Principal Private Residence Lender			
Financial Institutions			
Credit Union (net liability)			
Excludable Debts - Revenue			
Excludable Debts - Other than Revenue			
Employees			
Equipment Lessors/Hire Purchase			
Trade creditors			
Connected creditors			
Other debts			
Prospective debts			
Contingent debts			
Excluded debts			
Total debts			
Assets Less Liabilities			

All assets/debts are stated net of offsets

Income & Expenditure - Summary

		Total
Income (monthly)		€
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		
Department of Social Protection		
Other		
Total income		
		Total
Expenditure (monthly)		€
Income Tax / Social Insurance / Mandatory Pension		
General Expenses		
Rent		
Total Monthly Expenditure before debt repayment		
Net disposable income available for debt service/arrears		
	Current	Monthly
	Monthly	Repayments
	Payment	- Actual
	Due	€
	€	€
Payments in relation to debt repayments/arrears		

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
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 <input type="checkbox"/> No <input type="checkbox"/>
5.9	Balance outstanding
5.10	Monthly instalment
5.11	Adapted for disabled use? Yes <input type="checkbox"/> No <input type="checkbox"/>
5.12	Is the asset located in the State? Yes <input type="checkbox"/> No <input type="checkbox"/>
5.13	Comment
6	Stock in trade
6.1	Current market value
6.2	Is the asset located in the State? Yes <input type="checkbox"/> No <input type="checkbox"/>
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

Case Ref. No.:

10 Cash on hand

- 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

Liabilities - Detail

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

Case Ref. No.:

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	Balance outstanding (net liability)	
3.8	Is the liability joint and several?	Yes <input type="checkbox"/> No <input type="checkbox"/>
3.9	If no, state % of liability	
3.10	Amount of debtor's liability (derived field)	
3.11	Restructured?	Yes <input type="checkbox"/> No <input type="checkbox"/>
	If yes, please provide details	
3.12	Comment	
4	Excludable Debts - Revenue	
4.1	Description/Type*	Description/Type*
4.2	Contact details (note 2)	<i>Income Tax</i>
4.3	Permitted?	<i>VAT</i>
4.4	If yes, creditor consent or deemed consent	<i>PAYE/PRSI</i>
4.5	If creditor consents, please scan letter of consent	<i>Relevant Contracts Tax</i>
4.6	If deemed consent, scan letter requesting consent	<i>Local Property Tax</i>
4.7	If no, have you sought consent from Revenue to have this debt permitted?	<i>Interest & penalties</i>
		<i>Other – provide details</i>
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 <input type="checkbox"/> No <input type="checkbox"/>
4.13	Amount of instalment	
4.14	Comment	
5	Excludable Debts - Other than Revenue	
5.1	Description/Type*	
5.2	Contact details (note 2)	
5.3	Permitted?	Yes <input type="checkbox"/> No <input type="checkbox"/>
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 <input type="checkbox"/> No <input type="checkbox"/>
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	
		Description/Type*
		<i>Local Government (Charges) Act 2009</i>
		<i>Rates - Local Government Act 2001</i>
		<i>HSE (Nursing Homes Support Scheme Act 2009)</i>
		<i>Service charges/contributions under MUD Act 2011</i>
		<i>Social Welfare Consolidation Act 2005</i>
		<i>Other – provide details</i>

6 Employees							
6.1	Description/Type*	<table border="1"> <thead> <tr> <th>Description/Type*</th> </tr> </thead> <tbody> <tr> <td><i>Arrears of wages</i></td> </tr> <tr> <td><i>Minimum notice</i></td> </tr> <tr> <td><i>Holiday pay</i></td> </tr> <tr> <td><i>Redundancy</i></td> </tr> </tbody> </table>	Description/Type*	<i>Arrears of wages</i>	<i>Minimum notice</i>	<i>Holiday pay</i>	<i>Redundancy</i>
Description/Type*							
<i>Arrears of wages</i>							
<i>Minimum notice</i>							
<i>Holiday pay</i>							
<i>Redundancy</i>							
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						
7 Equipment Lessors/Hire Purchase							
7.1	Description/Type*	<table border="1"> <thead> <tr> <th>Description/Type*</th> </tr> </thead> <tbody> <tr> <td><i>Lease</i></td> </tr> <tr> <td><i>Hire purchase</i></td> </tr> <tr> <td><i>Other – provide details</i></td> </tr> </tbody> </table>	Description/Type*	<i>Lease</i>	<i>Hire purchase</i>	<i>Other – provide details</i>	
Description/Type*							
<i>Lease</i>							
<i>Hire purchase</i>							
<i>Other – provide details</i>							
7.2	Contact details (note 2)						
7.3	Account number						
7.4	Current monthly payment due						
7.5	Monthly repayments - actual						
7.6	Balance outstanding						
7.7	Comment						
8 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						
9 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						
10 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						
11 Prospective debts							
11.1	Description						
11.2	Contact details (note 2)						
11.3	Estimated amount						
11.4	Estimated payment date						
11.5	Comment						

Case Ref. No.:

12 Contingent debts

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

13 Excluded debts

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

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 Comment	
9.8	Mortgage Interest Supplement Comment	

Case Ref. No.:

- 9.9 Other – Please specify
Details
Comment
 - 10 Child or Spousal Maintenance
Comment
 - 11 Other
Comment
- Total monthly income**

Monthly Expenditure - Detail		€
	Type of expenditure	Amount
1	Income Tax/ Social Insurance / Mandatory Pension	
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	
2	General Expenses	
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 Home Insurance
Comment
- 2.15 Car Insurance
Comment
- 2.16 Savings & Contingencies
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 (derived fields)	Current Monthly Payment Due	Monthly Repayments - Actual
		€	€
4.1	Principal Private Residence Lender Comment		
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 Excluded Debts
Comment
- 4.7 Employees
Comment
- 4.8 Equipment Lessors/Hire Purchase
Comment
- 4.9 Trade Creditors
Comment
- 4.10 Connected Creditors
Comment
- 4.11 Other 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 and Equality consents to the making of the foregoing Regulations.



GIVEN under the Official Seal of the Minister for Justice and Equality,
13 June 2014.

FRANCES FITZGERALD,
Minister for Justice and Equality.



GIVEN under the seal of the Insolvency Service of Ireland,
13 June 2014.

RANDALL PLUNKETT,
A Member of Staff of the Insolvency Service of Ireland
Authorised by the Director of the Insolvency Service of
Ireland to Authenticate the Seal 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 prescribe the form to be used by persons where required under Part 3 of the Personal Insolvency Act 2012 to complete a Prescribed Financial Statement when applying for a Debt Relief Notice or otherwise in connection with a Debt Relief Notice process, and the form to be used by persons in all other circumstances where required under Part 3 of the Act to complete a Prescribed Financial Statement, including for the purposes of an application for a protective certificate or the making of a proposal for, review or variation of a Debt Settlement Arrangement or Personal Insolvency Arrangement.

BAILE ÁTHA CLIATH
ARNA FHOILSIÚ AG OIFIG AN tSOLÁTHAIR
Le ceannach díreach ó
FOILSEACHÁIN RIALTAIS,
52 FAICHE STIABHNA, BAILE ÁTHA CLIATH 2
(Teil: 01 - 6476834 nó 1890 213434; Fax: 01 - 6476843)
nó trí aon díoltóir leabhar.

DUBLIN
PUBLISHED BY THE STATIONERY OFFICE
To be purchased from
GOVERNMENT PUBLICATIONS,
52 ST. STEPHEN'S GREEN, DUBLIN 2.
(Tel: 01 - 6476834 or 1890 213434; Fax: 01 - 6476843)
or through any bookseller.

€6.60



Wt. (B30605). 285. 6/14. Clondalkin. Gr 30-15.