



STATUTORY INSTRUMENTS.

S.I. No. 228 of 2022

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

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 debts	Non-Qualifying debts	Total
	€	€	€
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	_____
All assets/debts are stated net of offsets	_____

Case Ref No.:

Income & Expenditure – Summary

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	
Child or Spousal Maintenance	
Department of Social Protection	
Income - Other	_____
Total income	_____
Expenditure (monthly)	€
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	
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

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

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)
- 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
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- 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
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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 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*
<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
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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 Amount due
- 5.8 Preferential amount included in amount due (where known)
- 5.9 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>

Case Ref No.:

<i>Other – provide details</i>	
6	Employees
6.1	Description/Type*
6.2	Contact details (note 2)
6.3	Amount due
6.4	Preferential amount included in amount due (where known)
6.5	Comment
	Description/Type*
	<i>Arrears of wages</i>
	<i>Minimum notice</i>
	<i>Holiday pay</i>
	<i>Redundancy</i>
7	Trade creditors
8.1	Contact details (note 2)
8.2	Amount due
8.3	Comment
8	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
9	Other debts
10.1	Description
10.2	Contact details (note 2)
10.3	Purpose of debt
10.4	Amount due
10.5	Comment
10	Prospective debts
11.1	Description
11.2	Contact details (note 2)
11.3	Amount due
11.4	Payment date
11.5	Comment
11	Contingent debts
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		€
	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 – 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	
Total monthly expenditure		

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

		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 Debts	Unspecified Debts
	€	€
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		
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	
Child or Spousal Maintenance	
Other Income	
Department of Social Protection	
Total income	_____
 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	_____
 Payments in relation to debt repayments/arrears	Monthly Repayment s -Actual Current Monthly Payment Due
	€ €

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										
	<table border="1"> <thead> <tr> <th>Description/Type*</th></tr> </thead> <tbody> <tr> <td><i>Residential buy to let - apartment</i></td></tr> <tr> <td><i>Residential buy to let - house</i></td></tr> <tr> <td><i>Commercial buy to let</i></td></tr> <tr> <td><i>Commercial premises</i></td></tr> <tr> <td><i>Holiday home</i></td></tr> <tr> <td><i>Land</i></td></tr> <tr> <td><i>Other - provide details</i></td></tr> </tbody> </table>	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>		
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 <input type="checkbox"/> No <input checked="" type="checkbox"/>										
3.9	Comment										
	<table border="1"> <thead> <tr> <th>Description/Type*</th></tr> </thead> <tbody> <tr> <td><i>Stocks/shares</i></td></tr> <tr> <td><i>Bonds</i></td></tr> <tr> <td><i>Endowment policies</i></td></tr> <tr> <td><i>Pension</i></td></tr> <tr> <td><i>Antiques</i></td></tr> <tr> <td><i>Precious metals/Jewellery</i></td></tr> <tr> <td><i>Prize Bonds</i></td></tr> <tr> <td><i>Livestock</i></td></tr> <tr> <td><i>Other - provide details</i></td></tr> </tbody> </table>	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>
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 <input type="checkbox"/> No <input checked="" 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 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
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- 6.1 Current market value
- 6.2 Is the asset located in the State? Yes No
- 6.3 Comment

7	Money owed to you
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- 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
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- 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
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- 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
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- 10.1 Amount
- 10.2 Is the asset located in the State? Yes No
- 10.3 Comment

11	Prospective assets
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- 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
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- 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
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- 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

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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Description/Type*	Description/Type*
4.1 Description/Type*	<i>Income Tax</i>
4.2 Contact details (note 2)	<i>VAT</i>
4.3 Permitted? Yes <input type="checkbox"/> No <input type="checkbox"/>	<i>PAYE/PRSI</i>
4.4 If yes, creditor consent or deemed consent	<i>Relevant Contracts Tax</i>
4.5 If creditor consents, please scan letter of consent	<i>Local Property Tax</i>
4.6 If deemed consent, scan letter requesting consent	<i>Interest & penalties</i>
4.7 If no, have you sought consent from Revenue to have this debt permitted? Yes <input type="checkbox"/> No <input type="checkbox"/>	<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
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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*
<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
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6.1 Description/Type*	Description/Type*
6.2 Contact details (note 2)	<i>Arrears of wages</i>
6.3 Current monthly payment due	<i>Minimum notice</i>
6.4 Monthly repayments - actual	<i>Holiday pay</i>
6.5 Balance outstanding	<i>Redundancy</i>
6.6 Preferential amount included in balance outstanding (where known)	
6.7 Comment	

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

8	Connected creditors
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- 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

9	Other debts
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- 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

10	Prospective debts
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Case Ref No.:

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

11	Contingent debts
----	------------------

- 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 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	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
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 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	€
		Current Monthly Payment
4.1 Principal Private Residence Lender Comment		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).

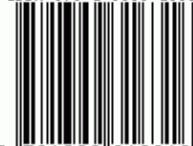
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BAILE ÁTHA CLIATH 8,
D08 XAO6

Tel: 046 942 3100
r-phost: publications@opw.ie

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