## SCHEDULE 8

## Additional information to be provided in the bankruptcy application

## *Cause of insolvency*

**32.** Why the debt was incurred.

**33.** Date when the debtor first experienced difficulty in paying some or all of the debtor's debts.

34. Reasons for the debtor not having enough money to pay some or all of the debtor's debts.

**35.** Where the debtor has gambled any money through betting or gambling during the last two years, how much the debtor has gambled.

**Changes to legislation:** There are currently no known outstanding effects for the The Insolvency (England and Wales) Rules 2016, Cause of insolvency.