

SCHEDULE 1

Regulation 3(9)(a)

Bankruptcy (Scotland) Regulations 2016 – Form 1(Debtor Application)

Section 7 – Income

- 7.1 Total number of people in household

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- 7.2 Number of dependent children under 16 in the household

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- 7.3 Number of dependent children age 16-18 in the household

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7.4	Earnings	Amount (£)	Frequency
	Debtor's salary/wages		
	Partner's salary/wages		
	Total		

7.5	Benefit and tax credits	Amount (£)	Frequency
	Universal Credit		
	Jobseeker's Allowance (income based)		
	Jobseeker's Allowance (contribution based)		
	Income Support		
	Working Tax Credit		
	Child Tax Credit		
	Child Benefit		
	Employment and Support Allowance or Statutory Sick Pay		
	Disability benefits		
	Carer's Allowance		
	Local Housing Allowance/Housing Benefit		
	Council Tax Support		
	Other benefits/tax credits (e.g. maternity benefits)		
	Total		

Draft Legislation: This is a draft item of legislation and has not yet been made as a Scottish Statutory Instrument. This draft has been replaced by a new draft, The Common Financial Tool (Scotland) Regulations 2018 ISBN 978-0-11-103979-3

Section 7 (continued) – Income

7.6

Pension(s)	Amount (£)	Frequency
State pensions		
Private or work pensions		
Pension credit		
Other pensions		
Total		

7.7

Other income	Amount (£)	Frequency
Maintenance or child support		
Boarders or lodgers		
Non-dependants' contributions		
Student loans and grants		
Other income		
Total		

7.8 Please use the space provided below to give details of any benefit listed under "other"

Section 8 – Expenditure

- 8.1 Please indicate if the expenses listed below are your own household expenses or joint expenses with your partner Own Joint

Home and contents	Amount	Frequency
Rent		
Ground rent, service charges, factor fees		
Mortgage		
Mortgage endowment		
Secured loans		
Council tax/rates		
Appliance & furniture rental (including appliance and furniture HP, conditional sale and so on)		
TV licence		
Other costs		
Total		

8.2

Utilities	Amount	Frequency
Gas		
Electricity		
Other costs (including coal, oil, calor gas, and so on)		
Other expenditure		
Total		

8.3

Care and health costs	Amount	Frequency
Childcare costs		
Adult-care costs		
Child maintenance or child support		
Prescriptions and medicines		
Dentistry and opticians		
Other costs		
Total		

8.4

Transport and travel	Amount	Frequency
Public transport (e.g. work, school, shopping)		
Hire Purchase or conditional sale vehicle		
Car insurance		
Road tax		
MOT and ongoing maintenance		
Breakdown cover		
Fuel, parking and toll road charges		
Other costs (including taxis)		
Total		

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Section 8 (continued) – Expenditure

8.5	School costs	Amount	Frequency
	School uniform		
	After-school clubs and school trips		
	Other costs		
	Total		

8.6	Pensions and insurances	Amount	Frequency
	Pension payments		
	Life insurance		
	Mortgage payment protection insurance		
	Buildings and contents insurance		
	Health insurance (medical or accidental or dental)		
	Other		
	Total		

8.7	Professional costs	Amount	Frequency
	Professional courses		
	Union fees		
	Professional fees		
	Other		
	Total		

8.8	Other essential costs	Amount	Frequency
	Other essential costs		
	Total		

8.9	Communications and leisure	Amount	Frequency
	Home phone, internet, TV package (including film subscriptions)		
	Mobile phone		
	Hobbies, leisure or sport (e.g. socialising, eating out, outings, clubs, leisure courses)		
	Gifts (e.g. birthdays, festivals, charity donations)		
	Pocket money		
	Newspapers, magazines, stationery and postage		
	Other costs		
		Total	

Section 8 (Continued) – Expenditure

8.10	Food and housekeeping	Amount	Frequency
	Groceries (e.g. food, pet food, non-alcoholic drinks, cleaning)		
	Nappies and baby items		
	School meals and meals at work		
	Laundry and dry cleaning		
	Alcohol		
	Smoking products		
	Vet bills & pet insurance		
	Home repairs and maintenance		
	Other costs		
	Total		

8.11	Personal costs	Amount	Frequency
	Clothing and footwear		
	Hairdressing		
	Toiletries		
	Other costs		
	Total		

Total Income Total Expenditure

Savings Proposed Contribution

Preferred payment date _____

Proposed frequency of subsequent payments _____

8.12 Do you wish a third person to pay your contribution or part of it (see section 90(6) of the Bankruptcy (Scotland) Act 2016)? YES NO