

SCHEDULE 2

Regulation 3(9)(b)

Bankruptcy (Scotland) Regulations 2016 – Form 23(Debtor’s Account of Current State of Affairs)

**Q6. Income and Expenditure**

Total number of people in household  
 Number of dependent children under 16 in the household  
 Number of dependent children age 16-18 in the household


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

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)		

**Draft Legislation:** This is a draft item of legislation and has not yet been made as a Scottish Statutory Instrument.

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

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

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

<b>Home and contents</b>	<b>Amount</b>	<b>Frequency</b>
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		

<b>Utilities</b>	<b>Amount</b>	<b>Frequency</b>
Gas		
Electricity		
Other costs (including coal, oil, calor gas, and so on)		
Other expenditure		

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

<b>Transport and travel</b>	<b>Amount</b>	<b>Frequency</b>
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)		

<b>School costs</b>	<b>Amount</b>	<b>Frequency</b>
School uniform		
After-school clubs and school trips		
Other costs		

<b>Pensions and insurances</b>	<b>Amount</b>	<b>Frequency</b>
Pension payments		
Life insurance		
Mortgage payment protection insurance		
Buildings and contents insurance		
Health insurance (medical or accidental or		

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dental)		
Other		

<b>Professional costs</b>	<b>Amount</b>	<b>Frequency</b>
Professional courses		
Union fees		
Professional fees		
Other		

<b>Other essential costs</b>	<b>Amount</b>	<b>Frequency</b>
Other essential costs		

<b>Communications and leisure</b>	<b>Amount</b>	<b>Frequency</b>
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		

<b>Food and housekeeping</b>	<b>Amount</b>	<b>Frequency</b>
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		

<b>Personal costs</b>	<b>Amount</b>	<b>Frequency</b>
Clothing and footwear		
Hairdressing		
Toiletries		
Other costs		

Please use the space provided below to explain any additional household expenses

<p><b><u>Notes regarding all other expenses</u></b></p>
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