

SCHEDULE 3

Regulation 4

Protected Trust Deeds (Forms) (Scotland) Regulations 2016 - Form 2A(Income and Expenditure)

Form 2A

Income and Expenditure

Bankruptcy (Scotland) Act 2016
Section 170(1)(d)(ii)

Debtor's Name:
AiB Reference Number:

Number in Household:	
Number of Children (under 16):	
Number of Children (16+):	
Number of Vehicles in Household	

Monthly Income

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

Total

Benefits 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.

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

Total

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

Total

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

Expenditure

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

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

Total

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

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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

School costs	Amount (£)	Frequency
School uniform		
After-school clubs and school trips		
Other costs		

Total

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

Total

Professional costs	Amount (£)	Frequency
Professional courses		
Union fees		
Professional fees		
Other		

Total

Other essential costs	Amount (£)	Frequency
Other essential costs		

Total

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

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		
House repairs and maintenance		
Other costs		

Total

Personal costs	Amount (£)	Frequency
Clothing and footwear		
Hairdressing		
Toiletries		
Other costs		

Total

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Total Income	
Total Expenditure	
Savings	
Proposed Contribution	

Statements:

I certify that this is a full disclosure of my Income and Expenditure:

Debtor Signature _____ Date

I confirm that in accordance with section 171 (1)(h) of the Bankruptcy (Scotland) Act 2016, I have assessed the debtor's contribution in accordance with Common Financial Tool (CFT) and the CFT has been used in this calculation.

I confirm that the Standard Financial Statement (SFS) trigger figures have been used in this calculation and have not been exceeded. *

The Standard Financial Statement (SFS) trigger figures have been exceeded in the following category/categories and the reason(s) are: *

* Delete as appropriate

I confirm that Standard Financial Statement (SFS) allowances for dependant(s) and/or vehicle(s), that have been used in this calculation, have not to the best of my knowledge and belief, been replicated in any other income and expenditure assessment carried out in respect of a trust deed for any other individual.

Trustee Signature _____ Date