

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		
	<b>Total</b>		

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)		
	<b>Total</b>		

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

**Section 7 (continued) – Income**

7.6

<b>Pension(s)</b>	<b>Amount (£)</b>	<b>Frequency</b>
State pensions		
Private or work pensions		
Pension credit		
Other pensions		
<b>Total</b>		

7.7

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

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		
<b>Total</b>		

8.2

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

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		
<b>Total</b>		

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)		
<b>Total</b>		

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

**Section 8 (continued) – Expenditure**

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

8.6	<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 dental)		
	Other		
	<b>Total</b>		

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

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

8.9	<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>Total</b>	

**Section 8 (Continued) – Expenditure**

8.10	<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>Total</b>		

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

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

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)		

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"

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

<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		



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		

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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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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

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

<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)		

**Total**

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

**Total**

<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 accident or dental)		
Other		

**Total**

<b>Professional costs</b>	<b>Amount (£)</b>	<b>Frequency</b>
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

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

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



SCHEDULE 4

Regulation 5(4)

Debt Arrangement Scheme (Scotland) Regulations 2011 - Form 1 (Application for approval of a debt payment programme: individuals)

**5a. Financial statement of the debtor(s) (the Standard Financial Statement)**

**INCOME**

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		
<b>Total</b>		

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)		
<b>Total</b>		

**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		
<b>Total</b>		

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

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

**EXPENDITURE**

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		
<b>Total</b>		

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

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

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)		
<b>Total</b>		

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

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		
<b>Total</b>		

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

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

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

<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>Total</b>		

<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>Total</b>		

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

Total Income  Total Expenditure

Savings

Surplus Income  Frequency

## SCHEDULE 5

Regulation 6(7)

### Sequestrations and trust deeds before 30th November 2016

#### Modification of saved regulations

1. The Common Financial Tool etc. (Scotland) Regulations 2014(1) and the Bankruptcy (Money Advice and Deduction from Income etc.) (Scotland) Regulations 2014(2) continue to apply to—

- (a) sequestrations as regards which the petitions was presented or the debtor application was made before; or
- (b) trust deeds executed before,

30th November 2016 as if paragraphs 2 and 3 below applied.

#### The Common Financial Tool etc. (Scotland) Regulations 2014

2.—(1) In regulation 2 (interpretation)—

- (a) omit the definition of “Common Financial Statement”;
- (b) after the definition of “common financial tool” omit “and”; and
- (c) after the definition of “debtor’s contribution” insert—

““single financial guidance body” means the body established under section 1 (the single financial guidance body) of the Financial Guidance and Claims Act 2018(3) (irrespective of any changes to the name of that body); and

“Standard Financial Statement” means the style and format for income and expenditure categories under that title (and, where relevant, related spreadsheets, budget sheets, trigger figures, guidance materials and notes) published by the Money Advice Service(4) or by the single financial guidance body.”.

(2) In regulation 3 (common financial tool)—

- (a) in paragraph (1), for “Common Financial Statement” substitute “Standard Financial Statement”;
- (b) in paragraph (2), for “Common Financial Statement” each time it occurs substitute “Standard Financial Statement”;
- (c) in paragraph (3)(b), for “in accordance with regulation 3A towards contingencies which may arise” substitute “as savings in accordance with and up to the maximum permitted by the Standard Financial Statement”; and
- (d) in paragraph (5), for “Common Financial Statement” substitute “Standard Financial Statement”.

(3) In regulation 3A (common financial tool: contingency allowance)—

- (a) paragraph (1) is revoked; and

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(1) [S.S.I. 2014/290](#) as amended by [S.S.I. 2015/149](#) was revoked by [S.S.I. 2016/397](#), subject to savings in regulation 33 of that instrument under which it continues to apply in relation to sequestrations petitioned or applied for or trust deeds executed before 30th November 2016.

(2) [S.S.I. 2014/296](#) was revoked by [S.S.I. 2016/397](#), subject to savings in regulation 33 of that instrument under which it continues to apply in relation to sequestrations petitioned or applied for or trust deeds executed before 30th November 2016.

(3) [2018 c.10](#).

(4) “The Money Advice Service” is a limited company registered in England and Wales with registered number is 07172704. Its registered office is at 120 Holborn, London, England EC1N 2TD. The Money Advice Service is the consumer financial education body originally established by the Financial Services Authority under section 6A of the Financial Services and Markets Act 2000 (c.8) (“the 2000 Act”). Section 6A was inserted by section 2(5) of the Financial Services Act 2010 (c.28) and repealed by the Financial Services Act 2012 (c.21), which substituted for Part 1 of the 2000 Act a new Part 1A, section 3S of which makes provision relating to the functions of the consumer financial guidance body.

- (b) in paragraph (2) for “under paragraph (1)” substitute “as savings as mentioned in regulation 3(3)(b)”.
- (4) In regulation 4(1)(a) (common financial tool: supporting statements and evidence) for “Common Financial Statement” substitute “Standard Financial Statement”.
- (5) In regulation 5 (Money Advice Trust licence requirements: report)—
  - (a) for “Common Financial Statement” substitute “Standard Financial Statement”;
  - (b) for “Money Advice Trust” substitute “Money Advice Service or single financial guidance body”; and
  - (c) for “the Trust” substitute “the body that imposed the licence requirement”.
- (6) In the title to regulation 5, for “Money Advice Trust” substitute “Standard Financial Statement”.

**The Bankruptcy (Money Advice and Deduction from Income etc.) (Scotland) Regulations 2014**

- 3.—(1) In regulation 2 (interpretation) after the definition of “common financial tool” insert—
- ““single financial guidance body” means the body established under section 1 (the single financial guidance body) of the Financial Guidance and Claims Act 2018 (irrespective of any changes to the name of that body); and
- “Standard Financial Statement” means the style and format for income and expenditure categories under that title (and, where relevant, related spreadsheets, budget sheets, trigger figures, guidance materials and notes) published by the Money Advice Service or by the single financial guidance body.”.
- (2) In regulation 4(1) (persons who may not be approved money advisers), for sub-paragraph (g) substitute—
- “(g) persons without a licence authorising their use of the Standard Financial Statement, where such a licence is required;”.