

**Income Scenario- Two Parents- One Adult working full-time on NMW-  
10 year old and 15 year old**

	<b>Weekly</b>	<b>Yearly</b>
<b><u>Full-time employment on NMW</u></b>		
Gross earned income National Minimum Wage €7.65 x 37.5hrs	286.88	14917.76
<b>Total Income</b>	<b>286.88</b>	<b>14917.76</b>

**Tax due**

Pay: 14917.76; tax @ 20% =2983.55

Tax Credits

Married person's tax credit: 3260.00

PAYE tax credit: 1490.00

Total credits: 4750.00

4750.00 is > 2983.55, therefore negative tax income liability, thus no tax due.

**PRSI due**

No PRSI due as earning less than €300.00 per week

**Family Income Supplement**

Weekly income threshold for two parents, two children 510.00

Assessable income (total after tax) 286.88

FIS payable (60% of 223.12) 133.87<sup>1</sup>

**Back to School Clothing and Footwear Allowance (BSCFA)**

Threshold for this family is €460.70, therefore this family will qualify  
Amount of €120.00 for child age 2-11, €190.00 for child age 12-17 per annum

5.96 310.00

**Total Income**

Weekly Income	286.88	14917.76
FIS	133.87	6961.24

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<sup>1</sup> It is important to note that in general FIS is rounded up to the next full euro. In this scenario we give the precise FIS entitlement.

Child Benefit	69.23	3600.00
BSCFA	5.96	310.00
<b>Total Cash Income</b>	<b>495.94</b>	<b>25789.00</b>

#### **Calculation of Local Authority Rent**

Total weekly income (incl FIS)	495.94
Less disregards:	
BSCFA	5.96
Child benefit	69.23
Income disregard (couple)	64.00
Assessable income	356.75
Rent (15% of 356.75)	53.51
-€1.00 for each dependent child <sup>2</sup>	<b>51.51</b>

#### **Eligibility for Medical Card**

Weekly income limit	266.50
Allowance for 2 children (38.00 x 2)	76.00
Childcare expenses	nil
Travel expenses	20.00
Housing rent	51.51
Total guideline	414.01
Total Income	286.88

**This household will qualify for a medical card**

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<sup>2</sup> Dublin City Council (DCC) deducts a €1.00 for each dependent child. This deduction is particular to DCC and does not apply across all Local Authorities.