

**Case Study: Income Scenario- Single Male Adult working
full-time on NMW**

	Weekly	Yearly
<u>Full-time employment on NMW</u>		
Gross Earned income		
National minimum wage	324.38	16867.76
€8.65 x 37.5 hrs		

Tax due

Pay: 16867.76; tax @ 20%= 3373.55

Tax Credits:

Single Person's tax credit: 1760.00
PAYE tax credit: 1760.00
Total tax credits: 3520.00

3520.00 is > 3373.55, therefore negative income tax liability, thus no tax due.

PRSI due

Threshold for employee PRSI is €339 per week, therefore no PRSI due

<u>Total Cash Income</u>	324.38	16867.76
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Calculation of Rent

Private Accommodation: Bedsit in Santry

Average price €146.12 per week ¹	146.12	7598.24
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Eligibility for Medical Card

Weekly income limit	184. 00
Travel expenses	21. 00
Housing rent	146. 12
Total Guideline	351. 12
Total income	324.38

Therefore, this individual will qualify for a medical card

¹ The 2006 rent of €130.00 was increased by 12.4% for 2007 as this was the rate of inflation in the rental market in the second quarter of 2007 (inflation figure taken from August 2007 from The 2007 Daft.ie Rental Report www.daft.ie)