

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

	Weekly	Yearly
<u>Full-time employment on NMW</u>		
Gross earned income National Minimum Wage €8.65 x 37.5hrs	324.38	16867.76
Total Income	324.38	16867.76

Tax due

Pay 16867.76; tax at 20% =	3373.55
Married Person's tax credit:	3520.00
PAYE tax credit:	1760.00
Total tax credit:	5280.00

5280.00 is > 3373.55, therefore negative income tax liability; thus no tax due.

PRSI due

Threshold for employee PRSI is €339, therefore no PRSI due.

Family Income Supplement

Weekly income threshold for two parents, two children	550.00
Assessable income (total after tax)	324.38
FIS payable (60% of 225.62)	135.37 ¹

Back to School Clothing and Footwear Allowance (BSCFA)

Threshold for this family is €492.80, therefore this family will qualify
Amount of €180.00 for child age 2-11, €285.00 for child age 12-17 per annum

	8.94	465.00
<u>Total Income</u>		
Weekly Income	324.38	16867.76
FIS	135.37	7039.24
Child Benefit	73.85	3840.00
BSCFA	8.94	465.00
Total Cash Income	542.54	28212.00

¹ It is important to note that in general the amount of weekly FIS entitlement is rounded up to the next full euro. In this scenario we give the precise FIS entitlement.

Calculation of Local Authority Rent

Total weekly income (incl FIS)	542.54
Less disregards:	
Child benefit	73.85
Income disregard (couple)	64.00
BSCFA	8.94
Assessable income	395.75
Rent (15% of 395.75)	59.36
-€1.00 for each dependent child ²	57.36

Eligibility for Medical Card

Weekly income limit	266.50
Allowance for 2 children (38.00 x 2)	76.00
Childcare expenses	nil
Travel expenses	21.00
Housing rent	57.36
Total guideline	420.86
Total Income	324.38

This household will qualify for a medical card

² 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.