

**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	324.38	16867.76
€8.65 x 37.5hrs		
Total Income	324.38	16867.76

Tax due

Pay 16867.76; tax @ 20% = 3373.55

Married person's Tax Credit = 3,660.00 and PAYE tax Credit = 1830, total 5490.00

5490.00 is > 3373.55, therefore negative income tax liability, thus no tax due.

PRSI due

Threshold for employee PRSI is €352.00, therefore no PRSI due.

Family Income Supplement

Weekly income threshold for two parents, two children	570.00
Assessable income (total after tax)	324.38
FIS payable (60% of 245.62)	147.37 ¹

Back to School Clothing and Footwear Allowance (BSCFA)

Threshold for this family is €521.00, therefore this family will qualify
Amount of €200.00 for child age 2-11, €305.00 for child age 12-17 per annum

9.71	505.00
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Total Income

Weekly Income	324.38	16867.76
FIS	147.37	7663.24
Child Benefit	76.62	3984.00
BSCFA	9.71	505.00
Total Cash Income	558.08	29020.00

¹ It is important to point out 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)	558.08
Less disregards:	
Child benefit	76.62
BSCFA	9.71
Income disregard (couple)	64.00
Assessable income	407.75
Rent (15% of 407.75)	61.62
- €1.00 for each dependent child ²	59.62

Eligibility for Medical Card

Weekly income limit	266.50
Allowance for 2 children (38.00 x 2)	76.00
Childcare expenses	nil
Travel expenses	23.00
Housing rent	59.62
Total guideline	425.12
Total Income	324.38

This household will qualify for a medical card

²Dublin 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.