

**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 @ 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.

Income Levy

This family is not subject to the income levy as they qualify for the medical card

Family Income Supplement

Weekly income threshold for two parents, two children	602.00
Assessable income (total after tax)	324.38
FIS payable (60% of 277.62)	166.57 ¹

Back to School Clothing and Footwear Allowance (BSCFA)²

Threshold for this family is €593.40, 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

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.

² Income from FIS is not included in calculating eligibility for BSCFA

Total Income

Weekly Income	324.38	16867.76
FIS	166.57	8661.64
Child Benefit ³	69.23	3600.00
BSCFA	9.71	505.00
Total Cash Income	569.89	29634.40

Calculation of Local Authority Rent

Total weekly income (including FIS)	569.89
Less disregards:	
Child benefit	69.23
BSCFA	9.71
Income disregard (couple)	64.00
Assessable income	426.95
Rent (15% of 426.95)	64.04
- €1.00 for each dependent child ⁴	62.04

Eligibility for Medical Card

Weekly income limit	266.50
Allowance for 2 children (38.00 x 2)	76.00
Childcare expenses	nil
Travel expenses	51.36
Housing rent	62.04
Total guideline	455.90
Total Income	324.38

This household may qualify for a medical card

³ In Budget 2010, Child Benefit has been reduced by €16.00, new rate of €15.00 for first and second children.

⁴ 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.