

Debtor's Account of Current State of Affairs

Bankruptcy (Scotland) Act 2016
Section 116(2)

Bankruptcy of :

Case reference number:

WARNING TO THE DEBTOR

It is a criminal offence under section 87(1) of the Bankruptcy (Scotland) Act 2016 for you to fail to notify your trustee of any assets acquired by you for a period of 4 years after the date of bankruptcy.*

On summary conviction you may be liable to a fine not exceeding £5000, or imprisonment for a maximum period of three months, or both.

CERTIFICATION

	Insert name
	Address
	Town
	County
	Postcode
	Telephone number

I confirm that the information I have provided in this form is complete and correct. I have read the above warning and I understand that if I fail to divulge assets acquired by me or if I have provided information which is known to be false that I may be subject to prosecution. I certify that the details provided in this form are true, complete and accurate to the best of my knowledge.

"the date of bankruptcy" is-

- (a) where your bankruptcy was awarded following presentation of a petition for sequestration - (i) the date on which the sheriff granted warrant to require you to appear before the sheriff to decide whether you should be made bankrupt; or (ii) where more than one such warrant was granted, the date on which the first such warrant was granted.

- (b) where your bankruptcy was awarded following a debtor application, the date bankruptcy was awarded.

Signature of debtor: _____ Date: _____

Completion Guidance

You should complete this application pack using **BLACK INK** and **CAPITAL LETTERS** throughout.

The information on this page will help you complete the next page.

All sections of the questionnaire must be completed. If you feel that certain questions do not relate to your circumstances then you should write "not applicable".

If there is insufficient space provided for your answer, or if you have information which is not covered by any section but which your trustee should be made aware of, then additional sheets may be attached and submitted with this questionnaire.

- Q 1. (a) If you are working, provide details of your occupation.
- (b) Answer "yes" if Tax and National Insurance is deducted by your employer at source.
- (c) Provide details of your Gross Income (before deductions) from your payslip.
- (d) Advise if your employer is aware of your bankruptcy.

- Q2. Provide details of the type of benefits you receive, e.g. Universal Credit, Income support, Employment Support Allowance, Disability Living Allowance, and Working Tax Credits.

You should also specify the amount and how often you are paid (weekly/fortnightly/monthly/4 weekly).

- Q3. (a) If you are self-employed, provide details of your occupation or job title.
- (b) Enter your average income. This should be the average weekly or monthly amount based on earnings over the last trading year.
- (c) Answer "yes" if you pay National Insurance contributions.

Q1. Individuals in employment:

- (a) Occupation:
- (b) Tax and National Insurance deducted by employer YES ☐ NO ☐
- (c) Gross income (before deductions)
- (d) Is your employer aware of your bankruptcy ? YES ☐ NO ☐

Note: Please attach your two most recent wage/salary slips. Any documents received will be returned to you after a copy has been taken.

Q2. Individuals in receipt of Social Security benefit(s) or Tax Credits:

Benefit(s) claimed:

Type of benefit	Amount received	Frequency

Q3. Individuals who are self-employed:

- (a) Occupation :
- (b) Average income (gross):
- (c) Frequency of income (weekly, monthly etc) :
- (d) Are you paying National Insurance contributions ? YES NO ☐

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- Q4. (a) Answer "yes" if you receive any income in addition, or other than employment/benefit income (pensions annuities, grants, trusts, rents etc).

If "yes" you should provide details of any payment received. Attach any documentation relating to the payment and return it with this form.

(b) Answer "yes" if you have received any "one-off" payments since the date of bankruptcy or last report e.g. inheritances, gifts, pools/lottery wins, assurance policies, redundancy payments, or anything similar.

If "yes" you should provide details of any payments received. Attach any documentation relating to the payment and return it with this form.

Q5. Provide details of **ALL** bank accounts you hold, including details of the name of the bank, the branch, account type, account number and current balance.

Q4 Income other than employment/benefits

(a) Do you have any other source of income? YES ☐ NO ☐

If "yes" please provide details below:

Income type	Amount received	Date received

(b) Have you received any "one-off" payments? YES ☐ NO ☐

If "yes" please provide details below:

Income type	Amount received	Date received

Q5 Details of bank, building society or savings account(s) operated by you:

Name of bank/building society	Branch	Account type (current/savings)	Account number	Balance (£)

Completion Guidance

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The information on this page will help you complete the next 4 pages.

Q6. In order for your circumstances to be assessed fairly it is important that we receive an accurate account of the household income and expenses from all occupants. If you fail to provide the income and expenses of all parties living in the household it will be assumed that all persons pay an equal share of the household expenses.

Over the next 4 pages of this form you are required to complete the tables provided with your income and expenditure.

Q6. Income and Expenditure

Total number of people in household

Number of dependent children in household

Salary and wages

Income	Amount (£)	Frequency
Debtor's salary/wages		
Partner's salary/wages		

Pensions

Pension(s)	Amount (£)	Frequency
State Pension(s)		
Private or work pension(s)		
Pension Credit		

Other income

Other income	Amount (£)	Frequency
Maintenance or child support		
Boarders or lodgers		
Non-dependant contribution		
Student loans or grants		
(To be completed with any other household income)		
(To be completed with any other household income)		
(To be completed with any other household income)		

Benefits

Type of benefit	Amount (£)	Frequency
Jobseeker's Allowance		
Income Support		
Working Tax Credits		
Child Tax Credits		
Employment and Support Allowance		
DLA, PIP or attendance allowance		
Carer's Allowance		
Housing Benefit/Local Housing Allowance		
Council Tax Reduction		
Universal Credit		
(Other)		

Please use the space provided below to give details of any benefit listed under

“other”

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Essential expenditure	Amount	Frequency
Rent		
Ground rent, service charges, factor fees		
Mortgages		
Other Secured Loans		
Building and Content Insurance		
Pension and Life insurance		
Council Tax		
Gas		
Electricity		
TV Licence		
Magistrates or Sheriff Court Fines		
Maintenance or Child Support		
Hire Purchase/Conditional Sales		
Childcare Costs		
Adult Care Costs		

Phone	Amount	Frequency
Home Phone		
Mobile Phone(s)		

Travel	Amount	Frequency
Public Transport (work, school, shopping, etc)		
Car Insurance		
Vehicle Tax		
Fuel (Petrol, Diesel, Oil, etc)		
MOT and car maintenance		
Breakdown and Recovery		
Parking Charges or Tolls		

Housekeeping	Amount	Frequency
Food and Milk		
Cleaning and Toiletries		
Newspapers and Magazines		
Cigarettes Tobacco and Sweets		
Alcohol		
Laundry and dry cleaning		
Clothing and Footwear		
Nappies and baby items		
Pet Food		

Other expenditure	Amount	Frequency
Health (dentist, glasses, prescriptions, health insurance)		
Repairs/house maintenance (including window cleaning, maintenance contracts)		
Hairdressing/haircuts		
Cable, Satellite and Internet		
TV, video and other appliance rental		
School meals and meals at work		
Pocket money and school trips		
Lottery and Pools etc.		
Hobbies/leisure/sport (include pub outings, etc.)		
Gifts (Christmas Birthday, Charity etc.)		
Vet Bills and Pet Insurance		

All other expenses not covered above	Amount	Frequency

Please use the space provided below to explain any additional household expenses

Notes regarding all other expenses