

Statement of Affairs



Your name: _____

Your phone number: _____

Appointment date*: _____

Appointment time: _____

Appointment venue: _____

Approved Intermediary (AI):

* Provisional only – To be confirmed by AI

CONTENTS

	Page
What is the Statement of Affairs?.....	2
 Statement of Affairs	
Section 1 (Personal details).....	5
Section 2 (Income)	7
Section 3 (Expenditure)	8
Section 4 (Debts).....	11
Section 5 (Assets).....	12
Section 6 (Future debts)	13
Section 7 (Future assets)	13
Section 8 Voluntary Arrangements.....	14
Section 9 Special Circumstances.....	14
 Letters	
Letter (Credit cards, overdrafts, personal loans, etc.)	15
 Document Checklist	
Your Details	35
Your Income	35
Monthly Household Expenditure	36
Your Debts	37
Excludable Debts	38
Excluded Debts.....	39
Your Assets.....	39

What is the Statement of Affairs?

You have been given this Statement of Affairs because you are considering making an application for a Debt Relief Notice (DRN) through the MABS Approved Intermediary Service. The Statement of Affairs is a list of your income, expenditure, assets and debts that you must complete and return to the Approved Intermediary (AI) assigned to you before they can begin the application process. This booklet also contains a list of documents that you must send to the AI with your Statement of Affairs.

It may take some time to collect all of the information and documents needed, and you may need to contact your creditors to get some of them. We have included some letters with this Statement of Affairs that may help you to do this.

Please complete your Statement of Affairs carefully. It may look complicated at first, but please do the best you can. It is the first of the legal documents that you will be asked to complete as part of the application process. It must be completed openly and honestly and sent, along with the documents in the list provided, to your AI. They may ask you to provide more information or documents and will only confirm your appointment to begin the application process once you have sent them everything they need.

At that first statutory appointment, your AI will check your information and documents with you to make sure that you meet the conditions for applying for a DRN (these are known as the Eligibility Criteria). They will also advise you on the effects and consequences of applying for a DRN and of any other options open to you.

If you are satisfied that you want to proceed and have confirmed this in writing to your AI, then your AI will complete the application process for you. As part of this process, your AI will write to your creditors to confirm the balances outstanding on your debts and check which debts can be included in your application. You will need to attend at least one other appointment with your AI.

You will complete the application process at your final appointment and your AI will send your application to the Insolvency Service of Ireland (ISI). The ISI will check your application and the documents sent with it and may ask you to send more information or documents. If the ISI are satisfied, they will send your application to the courts for approval. Your DRN will only take effect once it has been approved by the courts and recorded in a public register by the ISI, who will also notify you and your creditors of your DRN. Please note that it can take several weeks to complete the DRN application process but your AI is there to help and advise you along the way.

A Glossary of Terms is included in the *MABS Guide to the Personal Insolvency Act 2012*, which was given to you with this Statement of Affairs. You may find it useful to understand some of the terms used here. Please contact the MABS National Helpline on 0761 07 2000 or your local MABS Service if you have any questions about completing this form.

Statement of Affairs *(calculate monthly only)*

SECTION 1		Personal Details	
Full name:			
Current address:			
		Country:	
Phone No.:		Mobile No.:	
May we contact you by text message? (please tick):			Yes <input type="checkbox"/> No <input type="checkbox"/>
Email address:			
Date of birth:		Gender (please tick):	Male <input type="checkbox"/> Female <input type="checkbox"/>
Nationality:		Country of birth:	
PPS Number:			
Birth Certificate name (if different):			
Any other name(s) you are known by:			
Marital status (please tick):	Single <input type="checkbox"/> Cohabiting <input type="checkbox"/> Civil Partnership <input type="checkbox"/> Married <input type="checkbox"/> Serarated <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed <input type="checkbox"/>		
How many people in your household?	No. of adults	No. of children (aged 18 or under)	Ages of children
How many adult dependants in your household?	Reason for adult dependants (e.g. college-going child, spouse not working, etc.)		
Employment status (please tick):	Employed <input type="checkbox"/> Unemployed <input type="checkbox"/> Self-employed <input type="checkbox"/> Retired <input type="checkbox"/> Student <input type="checkbox"/> Other (please specify) <input type="checkbox"/> _____		
Usual or last occupation:			

Continues ↗

SECTION 1 (continued)	Personal Details			
Do you own a car or other vehicle?	Yes <input type="checkbox"/>	Current market value of vehicle:	€	Total number of vehicles in household:
Childcare costs per month (if any):	€ <small>To calculate monthly figure, multiply weekly figure by 52 and divide by 12.</small>			
Housing (please tick):	Rented (local authority) <input type="checkbox"/> Rented (private) <input type="checkbox"/> With family / friends <input type="checkbox"/> Other (please specify): _____			
Rent per month (if applicable):	€ <small>To calculate monthly figure, multiply weekly figure by 52 and divide by 12.</small>			
Please also provide details of any other address at which you have lived in the last five years				
Previous address (1) in last five years:				
			Country:	
Date you lived there from (i.e. you moved in)			Date you lived there to (i.e. you moved in)	
Previous address (1) in last five years:				
			Country:	
Date you lived there from (i.e. you moved in)			Date you lived there to (i.e. you moved in)	
Previous address (1) in last five years:				
			Country:	
Date you lived there from (i.e. you moved in)			Date you lived there to (i.e. you moved in)	
Go to Section 2 (Income) ↗				

Calculate monthly only (To calculate monthly figures, multiply weekly figures by 52 and divide by 12).

SECTION 2		Income
WAGES / SALARY / SELF-EMPLOYMENT		
My earnings (after tax, PRSI & USC)		
Partner's earnings (after tax, PRSI & USC)		
Non-dependant(s) contribution(s)		
Total Wages / Salary / Self-employment		
SOCIAL WELFARE PAYMENTS		
My Social Welfare payment(s)		
Partner's Social Welfare payment(s)		
Rent Supplement / Allowance		
Other Social Welfare payment(s) (excl. Child Benefit)		
Total Social Welfare Payments		
PENSIONS		
Mine		
Partner		
Total Pensions		
OTHER INCOME		
Maintenance		
Boarders / lodgers, etc		
Student grant		
Any other income (please specify)		
Total Other Income		
CHILD BENEFIT		
Child Benefit		
Total Child Benefit		
	€ Amount	
Total Income (incl. Child Benefit)	€	
LESS Child Benefit	€	
TOTAL INCOME (excl. Child Benefit)		€

Go to Section 3 (Expenditure) ⇨

Calculate monthly only (To calculate monthly figures, multiply weekly figures by 52 and divide by 12).

SECTION 3	Expenditure
HOUSING COSTS	
Rent	
Contents insurance	
Property repairs & maintenance	
Total Housing Costs	
FOOD / HOUSEKEEPING	
Groceries, toiletries, cleaning products, etc.	
Milk & bread	
Nappies / other baby care costs (not incl. childcare)	
Work / school lunches	
Other (please specify)	
Total Food / Housekeeping	
UTILITIES	
Electricity	
Heat / fuel	
TV licence	
Waste charges	
Water charges	
Total Utilities	
PHONE / OTHER UTILITIES	
Landline	
Mobile	
TV / cable / satellite	
Internet	
Total Phone / Other Utilities	
OTHER IMPORTANT ITEMS	
Other 1 (please specify)	
Other 2 (please specify)	
LIFE INSURANCE & PENSION	
Life insurance	
Pension	
Total Life Insurance & Pension	
Sub-total expenditure (part A)	€ Amount

Continues ↗

SECTION 3 (continued)		Expenditure
TRANSPORT COSTS		
Work		
School		
Road tax		
Insurance		
Petrol or diesel		
NCT / maintenance		
Parking / tolls		
Other (please specify)		
Total Transport Costs		
EDUCATIONAL COSTS		
School / college books		
School / college uniforms		
School / college fees / contributions		
School trips		
Other educational costs (please specify)		
Total Educational Costs		
OTHER COSTS		
Childcare		
Elderly care		
Savings		
Clothing / footwear		
Total Other Costs		
Sub-total expenditure (part B)		€ Amount

Continues ↗

SECTION 3 (continued)	Expenditure
MEDICAL COSTS	
Dentist / optician	
Doctor's bills	
Medication / prescriptions	
Health insurance	
Other (please specify)	
Total Medical Costs	
OTHER EXPENDITURE	
Hairdressing / haircuts	
Children's pocket money	
Appliance rentals	
Family outings	
Lotto	
Hobbies / pets	
Gifts (Christmas, birthdays, etc.)	
Membership / professional subscription fees / union dues	
Cigarettes / alcohol	
Other (please specify)	
Total Other Expenditure	
Sub-total expenditure (part C – this page only) € Amount	
Sub-total expenditure (part A from page 19) € Amount	
Sub-total expenditure (part B from page 20) € Amount	
TOTAL EXPENDITURE (parts A + B + C) € Amount	

Do you pay for all of this expenditure from your income only (i.e. without help or contributions from others)?

Yes No

If no, what proportion of the total household expenditure do you pay from your income only?

0% 25% 33% 50% 66% 75% other (please specify) _____

Go to Section 4 (Debts) ↗



SECTION 4

DEBTS

Name of creditor	Address of creditor	Description of Debt	Creditor telephone (if known)	Secured debt? Y / N	Account / reference number	Total amount outstanding (incl. arrears and interest costs)
Total						

If you need to give more information, you can use the Additional Information section at the end.

[Go to Section 5 \(Assets\)](#)

SECTION 5

ASSETS

	Address where asset held	Current market value	Title (freehold leasehold / other) (if known)	% owned by you (if you own all of the asset, please state 100%)	Account details and financial institution (where applicable)
Household equipment and appliances					
Plant, equipment, tools					
Car / vehicle					
Jewellery					
Savings					
Credit union shares					
Other shares or investments					
Money owed to you					
Cash to hand					
Other (please specify)					
Total					

If you need to give more information, you can use the Additional Information section at the end.
 ↪ *Go to Section 6 (Future Debts)*

SECTION 6

FUTURE DEBTS

Please give details of any debts that are not due now, but may become due in the future (e.g. if you gave a guarantee on someone else's loan or are expecting a legal claim against you).

Creditor's name	Creditor's address	Amount to be paid	Date amount due

Go to Section 7 (Future Assets) ↗

SECTION 7

FUTURE ASSETS

Please give details of any assets that you do not own now but that you might own in the future (e.g. an inheritance or a legal claim in your favour).

Asset description	Address where asset held	% to be owned by you (if you will own all of the asset, please state 100%)	Account details and financial institution (where applicable)	Current market value

Go to Section 8 (Special Circumstances) ↗

If you need to give more information, you can use the Additional Information section at the end.

SECTION 8 - Voluntary Arrangements

Please give details of any efforts you have made to come to an arrangement with your creditors:

SECTION 9

SPECIAL CIRCUMSTANCES

Please give details of any special circumstances relating to you or to a dependant of yours which cause you to have a higher than normal level of expenditure. This could be for reasons such as ill-health, age or disability, or because another adult is dependent on you financially (e.g. an elderly relative or college-going child). You will need to show proof of those special circumstances (e.g. letter from doctor, college registration letter, etc.) as well as proof of the expenses paid (e.g. additional rent or transport receipts, prescription or medical receipts, etc.).

Special Circumstances:

If you need to give more information, you can use the Additional Information section at the end.

I confirm that the information I have provided represents my financial situation and I commit to informing the Approved Intermediary if my situation changes

Your signature: _____ Date: _____

Name (IN CAPITAL LETTERS): _____

YOUR NAME AND ADDRESS

CREDITOR NAME AND ADDRESS

DATE: _____

RE: _____

Dear Sir / Madam,

I / We refer to the above account number and would be obliged if you would send me / us the following information as relevant, as soon as possible:

1. Total amount due
2. Arrears outstanding, if any
3. Monthly repayment amount
4. Confirmation of security for this loan, if any
5. Confirmation of whether or not this account has been restructured
6. Confirmation of whether or not there is payment protection insurance associated with this account
7. A copy of the original loan agreement
8. Details of any interest, penalties and charges
9. A copy of the most recent statement for this account

I / we look forward to hearing from you.

Yours faithfully,

YOUR NAME AND ADDRESS

CREDITOR NAME AND ADDRESS

DATE: _____

RE: _____

Dear Sir / Madam,

I / We refer to the above account number and would be obliged if you would send me / us the following information as relevant, as soon as possible:

1. Total amount due
2. Arrears outstanding, if any
3. Monthly repayment amount
4. Confirmation of security for this loan, if any
5. Confirmation of whether or not this account has been restructured
6. Confirmation of whether or not there is payment protection insurance associated with this account
7. A copy of the original loan agreement
8. Details of any interest, penalties and charges
9. A copy of the most recent statement for this account

I / we look forward to hearing from you.

Yours faithfully,

YOUR NAME AND ADDRESS

CREDITOR NAME AND ADDRESS

DATE: _____

RE: _____

Dear Sir / Madam,

I / We refer to the above account number and would be obliged if you would send me / us the following information as relevant, as soon as possible:

1. Total amount due
2. Arrears outstanding, if any
3. Monthly repayment amount
4. Confirmation of security for this loan, if any
5. Confirmation of whether or not this account has been restructured
6. Confirmation of whether or not there is payment protection insurance associated with this account
7. A copy of the original loan agreement
8. Details of any interest, penalties and charges
9. A copy of the most recent statement for this account

I / we look forward to hearing from you.

Yours faithfully,

YOUR NAME AND ADDRESS

CREDITOR NAME AND ADDRESS

DATE: _____

RE: _____

Dear Sir / Madam,

I / We refer to the above account number and would be obliged if you would send me / us the following information as relevant, as soon as possible:

1. Total amount due
2. Arrears outstanding, if any
3. Monthly repayment amount
4. Confirmation of security for this loan, if any
5. Confirmation of whether or not this account has been restructured
6. Confirmation of whether or not there is payment protection insurance associated with this account
7. A copy of the original loan agreement
8. Details of any interest, penalties and charges
9. A copy of the most recent statement for this account

I / we look forward to hearing from you.

Yours faithfully,

YOUR NAME AND ADDRESS

CREDITOR NAME AND ADDRESS

DATE: _____

RE: _____

Dear Sir / Madam,

I / We refer to the above account number and would be obliged if you would send me / us the following information as relevant, as soon as possible:

1. Total amount due
2. Arrears outstanding, if any
3. Monthly repayment amount
4. Confirmation of security for this loan, if any
5. Confirmation of whether or not this account has been restructured
6. Confirmation of whether or not there is payment protection insurance associated with this account
7. A copy of the original loan agreement
8. Details of any interest, penalties and charges
9. A copy of the most recent statement for this account

I / we look forward to hearing from you.

Yours faithfully,

YOUR NAME AND ADDRESS

CREDITOR NAME AND ADDRESS

DATE: _____

RE: _____

Dear Sir / Madam,

I / We refer to the above account number and would be obliged if you would send me / us the following information as relevant, as soon as possible:

1. Total amount due
2. Arrears outstanding, if any
3. Monthly repayment amount
4. Confirmation of security for this loan, if any
5. Confirmation of whether or not this account has been restructured
6. Confirmation of whether or not there is payment protection insurance associated with this account
7. A copy of the original loan agreement
8. Details of any interest, penalties and charges
9. A copy of the most recent statement for this account

I / we look forward to hearing from you.

Yours faithfully,

YOUR NAME AND ADDRESS

CREDITOR NAME AND ADDRESS

DATE: _____

RE: _____

Dear Sir / Madam,

I / We refer to the above account number and would be obliged if you would send me / us the following information as relevant, as soon as possible:

1. Total amount due
2. Arrears outstanding, if any
3. Monthly repayment amount
4. Confirmation of security for this loan, if any
5. Confirmation of whether or not this account has been restructured
6. Confirmation of whether or not there is payment protection insurance associated with this account
7. A copy of the original loan agreement
8. Details of any interest, penalties and charges
9. A copy of the most recent statement for this account

I / we look forward to hearing from you.

Yours faithfully,

YOUR NAME AND ADDRESS

CREDITOR NAME AND ADDRESS

DATE: _____

RE: _____

Dear Sir / Madam,

I / We refer to the above account number and would be obliged if you would send me / us the following information as relevant, as soon as possible:

1. Total amount due
2. Arrears outstanding, if any
3. Monthly repayment amount
4. Confirmation of security for this loan, if any
5. Confirmation of whether or not this account has been restructured
6. Confirmation of whether or not there is payment protection insurance associated with this account
7. A copy of the original loan agreement
8. Details of any interest, penalties and charges
9. A copy of the most recent statement for this account

I / we look forward to hearing from you.

Yours faithfully,

YOUR NAME AND ADDRESS

CREDITOR NAME AND ADDRESS

DATE: _____

RE: _____

Dear Sir / Madam,

I / We refer to the above account number and would be obliged if you would send me / us the following information as relevant, as soon as possible:

1. Total amount due
2. Arrears outstanding, if any
3. Monthly repayment amount
4. Confirmation of security for this loan, if any
5. Confirmation of whether or not this account has been restructured
6. Confirmation of whether or not there is payment protection insurance associated with this account
7. A copy of the original loan agreement
8. Details of any interest, penalties and charges
9. A copy of the most recent statement for this account

I / we look forward to hearing from you.

Yours faithfully,

YOUR NAME AND ADDRESS

CREDITOR NAME AND ADDRESS

DATE: _____

RE: _____

Dear Sir / Madam,

I / We refer to the above account number and would be obliged if you would send me / us the following information as relevant, as soon as possible:

1. Total amount due
2. Arrears outstanding, if any
3. Monthly repayment amount
4. Confirmation of security for this loan, if any
5. Confirmation of whether or not this account has been restructured
6. Confirmation of whether or not there is payment protection insurance associated with this account
7. A copy of the original loan agreement
8. Details of any interest, penalties and charges
9. A copy of the most recent statement for this account

I / we look forward to hearing from you.

Yours faithfully,

DOCUMENT CHECKLIST

What you will need to complete your Statement of Affairs
(Please include copies of these when sending your Statement of Affairs to the Approved Intermediary)

Your Details (check as applicable)	Check (✓) what you have
<ul style="list-style-type: none"> ➤ Proof of your identity – one of the following (which must be current and valid): driving licence / passport / National Identity Card / PPSN card with photo. Please bring your original photo ID to your appointment ➤ Proof of your current address – two documents: recent utility bills or letters from a State body such as Revenue or the Department of Social Protection 	
Your Income (check as applicable)	
<ul style="list-style-type: none"> ➤ Proof of income, e.g. three recent payslips or three recent social welfare receipts or, if you are self-employed, a set of accounts for the last year end showing your income ➤ Proof of receipt of maintenance payments ➤ Proof of other income (e.g. pensions or any other regular income that may be available to you) ➤ Details of money received from other members of your household 	

Monthly Household Expenditure (check as applicable). You will need two recent bills or receipts for each of your expenses listed below

- Proof of rent paid
- Any documents which show the amount spent on childcare and / or elderly care
- Any documents which show the amount spent on medical care for you or a dependant
- Any documents which show the education costs for you or a dependant
- Proof of insurances paid:
 - Household (contents)
 - Cars and any other vehicle
 - Life and critical illness
 - Health insurance
- Any documents which show higher than normal expenditure because of special circumstances relating to you or to a dependant of yours. This could be for reasons like ill health, age or disability or because another adult is dependent on you financially (e.g. an elderly relative or college-going child). You will need to show proof of those special circumstances (e.g. letter from doctor, college registration letter, etc.) as well as recent proof of the expenses paid (e.g. additional rent or transport receipts, prescription or medical receipts, etc.)

Your Debts (check as applicable). You will need up-to-date statements of all debts and original agreements if you have them

- Proof (e.g. court orders) of any court payment due, including details of any court judgements, instalment orders, etc.

- Statements of all loans from your bank, credit union and personal loan provider, including:
 - The amount outstanding
 - The contractual payments
 - The payments being made
 - The time left on the loan
 - The arrears balance
 - The reason for the loan
 - If there is security for the loan
 - If there is payment protection insurance (PPI) in place

- Copies of your agreements and terms and conditions

- Statements of all loans from your car and goods finance providers, including the information as listed above

- Statements from utility companies showing current amount(s) outstanding and arrears (if any)

- Statements from your bank(s) showing the amount outstanding on your overdraft(s)
- Statements from your store card, catalogue and credit card providers showing the amount(s) outstanding and arrears (if any)
- Details of any loans that you guaranteed
- Proof of any other debts you may have (if you are or were self-employed, include trade creditors whom you owe money to in your own name)
- Proof that you have tried to make arrangements with your creditors (e.g. letters to or from them) before applying for a Debt Relief Notice

Excludable Debts (You can apply through your AI to include these debts in your Debt Relief Notice but the Creditors will need to agree)

- Proof (e.g. up-to-date statements, court orders, etc.) of any debts owed to:
 - Local authorities for rates, local government charges or the household charge
 - Revenue Commissioners
 - Health Service Executive (HSE)
 - Department of Social Protection
 - Other government departments and State agencies
 - Property management companies

Excluded Debts (You must tell the Insolvency Service of Ireland if you have any of these debts, but they cannot be included in your application for a Debt Relief Notice)

- Proof (e.g. up-to-date statements, court orders, etc.) of any debts owed in respect of:
 - Family Maintenance Orders / other domestic support orders
 - Damages for personal injury / wrongful death claims
 - Loans received through fraud, embezzlement, dishonesty, etc.
 - Court Orders made under the Proceeds of Crime Acts or other court fines due in respect of criminal offences

Your Assets (check as applicable)

- Receipts and / or statements of purchase price and current value of any of the following assets:
 - Car or vehicle: You are entitled to keep a car or vehicle worth up to €5,000, provided that you need it and you do not intend to include any loans used to buy it in your Debt Relief Notice application. You can get an estimate of its value from a car-buying website or a local garage. Please also include a copy of your Vehicle Registration Certificate
 - Jewellery: You are entitled to keep one piece of jewellery worth up to €750, provided that you do not intend to include any loans used to buy it in your Debt Relief Notice application

- Household items (e.g. furniture, appliances) and tools of your trade (e.g. anything needed for your employment, business or vocation): You are entitled to keep household items and tools of your trade worth up to €6,000
- Anything needed for a dependent child's primary or secondary school education
- Up-to-date details of savings and investments, including:
 - Bank statements
 - Credit union lodgement book
 - Post office savings book
 - Prize Bonds
 - Shares (include number of shares, purchase price and current valuation)
 - Property investments (include purchase price and current valuation)
 - Other savings and investments
- Up-to-date statements of income from any asset (e.g. dividends paid on shares or interest earned on savings)
- Up-to-date details of any pension policies or plans, including:
 - The date the policy or plan matures
 - Whether the policy or plan can be cashed in now and, if so, what amount would be paid to you

- Any lump sum payment(s) due under the policy or plan and when they are due
- Any regular payments due under the policy or plan and when they are due

- Details of any assets that you do not own now but that you might own in the future (e.g. an inheritance or a legal claim in your favour)
- Details of any other assets, whether held in the Republic of Ireland or abroad

ADDITIONAL INFORMATION

ADDITIONAL INFORMATION
