

**Case Study: Income Scenario- Single Male Adult working  
full-time on NMW**

	Weekly	Yearly
<b><u>Full-time employment on NMW</u></b>		
Gross Earned income		
National minimum wage	324.38	16867.76
€8.65 <sup>1</sup> x 37.5 hrs		

**Tax due**

Pay: 16867.76; tax @ 20% = 3373.55

Tax Credits:

Single person's tax credit: 1830.00

PAYE tax credit: 1830.00

Total Credits: 3660.00

3660.00 is > 3373.55, therefore negative tax income liability, thus no tax due.

**PRSI due**

Threshold for employee PRSI is €352.00 per week, therefore no PRSI due

**Income Levy**

Not subject to Income Levy as qualifies for Medical Card

**Health Levy:**

Not subject to health levy as earning less than €500 per week.

<b><u>Total Cash Income</u></b>	<b>324.38</b>	<b>16867.76</b>
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**Calculation of Rent**

Private Accommodation: Bedsit in Santry <sup>2</sup>	117.38
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Average price

**Eligibility for Medical Card**

Weekly income limit	184.00
Travel expenses	28.08
Housing rent	117.38
Total Guideline	329.46
Total income	324.38

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<sup>1</sup> Minimum wage has remained static at €8.65 an hour since 2007.

<sup>2</sup> Rent is calculated using data from the [www.daft.ie](http://www.daft.ie) Rental Report 2010 Q2

**Therefore, this individual may qualify for a medical card as his income is below the guideline.**