

LegalTech in welfare and employment rights



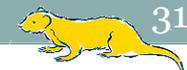
GARETH MORGAN
FERRET INFORMATION
SYSTEMS

v1.1

Guided advice for generalists



The screenshot shows a software window titled "incomeForward + One_Fa...". The menu bar includes "Case", "Amend", "Output", "Database", "Forecast", and "Help". The main content area displays "Other income" in blue text, followed by "Spousal maintenance income". Below this is a form with a "help" button (with a question mark icon), a text input field containing "250", and a dropdown menu set to "month". Underneath the form is a section labeled "further details" with a large empty text area. At the bottom of the window are two buttons: "Stop" and "Next »", with the "Next" button highlighted by a blue border.



Expert Flexible entry



The Ferret Benefit and Tax Credit Calculator

File Wages Other Details Tax Credits Benefits Housing Defaults Pension Credits Help

ADULTS Self Partner **CHILDREN** First Second

DoB 12/06/1974 08/01/1978 Health DoB 08/01/2019

Disability ESA Blind

EARNED INCOME		UNEARNED INCOME		FAMILY PREMIUM PROTECTION		HOUSING	
Gross Wage	250.00	Child Benefit Calc.	20.70	CTC	<input type="checkbox"/>	HB/CTR	<input type="checkbox"/>
Hours Worked	30.00	Child Benefit Actual		UC 1st child amt.	<input type="checkbox"/>	Lone Parent	<input type="checkbox"/>
Pension Conts.	0.00	Child Maintenance		CAREER'S PREMIUM			
Tax Calculated	4.42	Spousal Maintenance		Self	<input type="checkbox"/>	Housing type	
Tax Actual		Other Income	0.00	Partner	<input type="checkbox"/>	Rent for HB purposes (see help)	135.00
NI Calculated	10.56	Other Inc. (IS/JSA)	0.00	Rent Weeks			
Net Calculated	235.02	EXPENDITURE		CAPITAL		Mortgage Outstanding	0
Net Actual		Work Costs		Family Capital		Mortgage Interest Rate%	2.61
INCOME TAX PAID on other than earnings		Childcare		Monthly Interest			
						Band	
						Council Tax	A 1036.36

TAX CREDITS AWARDED			BENEFITS			PENSION CREDITS			TOTAL INCOME	
Calculate			Actual Amount	Applicable Amount	IS JSA ESA	Self		Inc. HB, CTR	406.53	
Previous Year			IS JSA ESA	0.00	114.85	Partner		Disposable	251.66	
Current Year			HB	0.00	0.00	SPC Protected	<input type="checkbox"/>	UNIVERSAL CREDIT		
prev. year	curr. year		HB	57.07	181.75	GPC SPC		UC	184.32	
WTC	40.24	40.24	CTR	0.00	181.75	GPC	0.00	TOTAL INCOME		
CTC	53.50	53.50				SPC	0.00	Inc. CTR	442.19	
						Total	0.00	Disposable	287.32	

HTML New Wages Other Income NDD Print

Scenario Comparison Set A Set B Compare A/B Restore data from A Restore data from B



Web data capture for self-use



Progress 10%

Partner's Pension income

Partner

State Retirement Pension received	<input type="text"/>
How often	Weekly ▼
Occupational pension	<input type="text"/>
How often	Weekly ▼
Private pension	<input type="text"/>
How often	Weekly ▼
Widows Pension	<input type="text"/>
How often	Weekly ▼
War Widows Pension	<input type="text"/>
How often	Weekly ▼
War Disablement Pension	<input type="text"/>
How often	Weekly ▼
Armed Forces Independence	<input type="text"/>

Progress 20%

Pa oedolion eraill sy'n byw yn y tŷ?

Rhowch fanylion unrhyw un arall sy'n byw yn y tŷ

Mae hyn yn cynnwys llety preswyl / lletywr lle mae eu rhent yn cynnwys
Nifer y preswylwyr masnachol (cyfrif cyplau fel 1)

Nifer yr is-denantiaethau

Nifer y rhai nad ydynt yn ddibynyddion dros 18 oed, nad ydynt yn anabl

Nid allai di-ddibyniaeth, er enghraifft, fod yn fab i chi, yn berthynas oedolion eraill sy'n byw yn y tŷ. Nid allai eu bod yn gyd-denant gyda chi sydd â'i enw ar eich cytundeb 'bwrdd' i chi

yn ôl

Achub a dychwelyd yn ddiwedd

Systems (c) 2018



Summary results



incomeForward + One_Fam couple

Case Amend Output Database Forecast Help

CURRENT BENEFIT SCHEMES ENTITLEMENTS /week

- ... Tax Credit income basis: current-year only
- ... Working Tax Credit: no
- Child Tax Credit: £117.52**
 - ... Relevant income: 0.00
 - ... Threshold: 309.76
 - ... Maximum: 117.52
 - ... Tapered: 0.00
- ... Guarantee Pension Credit: no
- ... Savings Pension Credit: no
- ... Income Support: no
- ... Employment and Support Allowance: no
- Jobseekers Allowance: £57.16**
- ... Housing Benefit: no
- Council Tax Reduction (England): £25.00**
- ... Low Income Passporting: yes
- ... Total of above entitlements is £199.68

NEW BENEFIT SCHEMES ENTITLEMENTS /week

- Universal Credit: £174.84**
- Council Tax Reduction (England): £25.00**
- ... Total of new schemes entitlements is £199.84



Detailed results



incomeForward Benefits Report

[Output help \(F1\)](#) [Go to new schemes](#)

Case reference: One_Fam couple 2 KIDS Working Age £0 income
Assessment date: 08 Jan 2019

All periodical monetary amounts below are per week, on the basis of a 52-week year.

Tax Credits

Working Tax Credit is not payable

Insufficient work hours or under 25 with no children.

Child Tax Credit £117.52

Medium-term entitlement, based on current-year (CY) income only.

Payable directly to main carer of children.

CHILD TAX CREDIT SUMMARY

Family credit	10.52		Gross earnings	0.00
Child credit	107.00		Unearned income	0.00
Disability credit	0.00		Deductions	0.00
Total credit	117.52		Net income	0.00
	Maximum CTC	117.52		
	CTC payable	117.52		

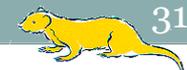
CEILINGS FOR CHILD TAX CREDIT

Income (including gross earnings)	596.39
Gross earnings (<30 hours/week)	596.39
Gross earnings (30+ hours/week)	634.41

Family Benefits

Child Benefit £34.40

Pension Credit is not payable



What If – I take income from my pension?



Net income by additional income level

