

## Financial Guideline 2018/2019 - 14

### Community & Comprehensive and Voluntary Secondary schools

## Government Budget Summary 2019

### Introduction

Budget 2019 was announced in October 2018. The Government budget for the year 2019 made changes to USC, employer PRSI, personal standard cut off bands and the national minimum wage. Below is a summary of these changes. The changes below are due to take effect from 1st January 2019, unless otherwise stated.

### Universal Social Charge (USC)

There was no change to the USC exemption threshold of €13,000

For 2019, USC will apply at the following rates for those earning in excess of €13,000:

| USC Thresholds 2019  |      |
|----------------------|------|
|                      | Rate |
| Income up to €12,012 | 0.5% |
| Next €7,862          | 2%   |
| Next €50,170         | 4.5% |
| Balance              | 8%   |

Medical card holders and individuals aged 70 years and over whose aggregate income does not exceed €60,000 will pay a maximum rate of 2% USC. A 'GP' only card is not considered a full medical card for USC purposes.

The rate of 8% USC will continue to apply under the Emergency Basis.

## Tax credits, Tax Rates and Tax Bands

There has been no change to tax rates for 2019. The standard rate will remain at 20% and the higher rate at 40%.

See attached Appendix 1 for tax credits and tax bands for 2019.

## National Minimum Wage

The national minimum wage will increase from €9.55 gross per working hour to €9.80 gross per working hour in respect of hours worked on or after 1<sup>st</sup> January 2019.

## PRSI

The employer PRSI for Class A will increase from 1 January 2019 by 0.1% as follows;

|              | 2018   | 2019   |
|--------------|--------|--------|
| Reduced rate | 8.6%   | 8.7%   |
| Higher rate  | 10.85% | 10.95% |

From 1 January 2019 the weekly income threshold for the higher rate of employer's PRSI will increase from €376 to €386.

Please note your payroll provider will update your computerised payroll package to take into account the changes to the rates of USC and employers PRSI.

It is important that the school updates their payroll system every week for any updated P2C certs (or Revenue Payroll Notifications from 1 January 2019) since the last payroll run to ensure that the employees are receiving the correct tax credits and cut off bands.

## Capitation

An increase of 5% in the capitation grant to schools from September 2019.

*Further information or clarification on any of the issues raised in this Guideline can be obtained from the FSSU.*

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**6<sup>th</sup> December 2018**

## Appendix 1: Tax credits, tax rates and tax bands

The tax credits and tax bands changes are in bold.

| <b>Tax Credit</b>  | <b>2018 €</b> | <b>2019 €</b> |
|--|---------------|---------------|
| Single Person  | 1,650         | 1,650         |
| Married or in a Civil Partnership  | 3,300         | 3,300         |
| Employee Tax Credit  | 1,650         | 1,650         |
| Earned Income Tax Credit Max   | 1,150         | <b>1,350</b>  |
| Widowed Person or Surviving Civil Partner with dependent child(ren)      | 1,650         | 1,650         |
| Widowed Person or Surviving Civil Partner (without qualifying child)     | 2,190         | 2,190         |
| Single Person Child Carer Tax Credit                                     | 1,650         | 1,650         |
| Incapacitated Child Credit Max   | 3,300         | 3,300         |
| Blind Tax Credit:<br>Single Person                                       | 1,650         | 1,650         |
| Married or in a Civil Partnership - One Spouse or Civil Partner Blind    | 1,650         | 1,650         |
| Married or in a Civil Partnership - Both Spouses or Civil Partners Blind | 3,300         | 3,300         |
| Widowed person or surviving Civil Partner- Bereavement year              | 3,300         | 3,300         |
| 1 <sup>st</sup> year after death   | 3,600         | 3,600         |
| 2 <sup>nd</sup> year after death   | 3,150         | 3,150         |
| 3 <sup>rd</sup> year after death   | 2,700         | 2,700         |
| 4 <sup>th</sup> year after death   | 2,250         | 2,250         |
| 5 <sup>th</sup> year after death   | 1,800         | 1,800         |
| Age Tax Credit:<br>Single or Widowed or Surviving Civil Partner          | 245           | 245           |
| Married or in a Civil Partnership  | 490           | 490           |
| Dependent Relative   | 70            | 70            |
| Home Carer Tax Credit  | 1,200         | <b>1,500</b>  |

## Tax rates and tax bands:

| <b>Personal Circumstances</b>   | <b>2018 €</b>  | <b>2019 €</b>  |
|---|--|--|
| Single or Widowed or Surviving Civil Partner, without qualifying child                        | 34,550 @ 20%<br>Balance @ 40%                                    | <b>35,300 @ 20%</b><br>Balance @ 40%   |
| Single or Widowed or Surviving Civil Partner, qualifying for Single Person Child Carer Credit | 38,550 @ 20%<br>Balance @ 40%                                    | <b>39,300 @ 20%</b><br>Balance @ 40%   |
| Married or in a Civil Partnership, one Spouse or Civil Partner with Income                    | 43,550 @ 20%<br>Balance @ 40%                                    | <b>44,300 @ 20%</b><br>Balance @ 40%   |
| Married or in a Civil Partnership, both Spouses or Civil Partners with Income                 | 43,550 @ 20%<br>with increase of<br>25,550 max.<br>Balance @ 40% | <b>44,300 @ 20%</b><br>with increase of<br><b>26,300 max.</b><br>Balance @ 40% |

## Treoirline Airgeadais 2018/2019 - 14

Pobalscoileanna, Scoileanna Cuimsitheacha agus  
Meánscoileanna Deonacha

### Achoimre ar Cháinainéis 2019

#### Réamhrá

Rinneadh Cáinainéis 2019 a fhógairt i nDeireadh Fómhair 2018. I gCáinainéis 2019 rinneadh athruithe ar MSU, ÁSPC an fhostóra, bandaí scoite caighdeánacha pearsanta agus an pá íosta náisiúnta. Tá achoimre ar na hathruithe sin le fáil thíos. Beidh feidhm ag na hathruithe thíos ón 1 Eanáir 2019, mura luaitear a mhalairt.

#### An Muirear Sóisialta Uilíoch (MSU)

Ní dhearnadh aon athrú ar an tairseach díolúine MSU atá fós mar €13,000

Le haghaidh 2019, cuirfear MSU i bhfeidhm ag na rátaí a leanas dóibh siúd a thuilleann níos mó ná €13,000:

| Tairsí MSU 2019            |      |
|----------------------------|------|
|                            | Ráta |
| Ioncam suas go dtí €12,012 | 0.5% |
| An €7,862 ina dhiaidh sin  | 2%   |
| An €50,170 ina dhiaidh sin | 4.5% |
| Iarmhéid                   | 8%   |

Beidh uasráta de 2% MSU le hóc ag sealbhóirí cárta leighis agus daoine atá 70 bliain d'aois nó níos sine agus nach bhfuil a n-ioncam comhiomlán níos mó ná €60,000. Ní mheastar cárta 'DG' amháin a bheith ina chárta míochaine iomlán chun críocha MSC.

Leanfar den ráta 8% MSU a chur i bhfeidhm faoi Bhonn Éigeandála.

## Creidmheasanna Cánach, Rátaí Cánach agus Bandaí Cánach

Ní dhearnadh aon athruithe ar na rátaí cánach le haghaidh 2019. Beidh an ráta caighdeánach fós ag 20% agus an ráta níos airde ag 40%.

Féach Aguisín 1 le haghaidh na gcreidmheasanna cánach agus na mbandaí cánach i gcomhair 2019.

## An Pá Íosta Náisiúnta

Méadófar an pá íosta náisiúnta ó mhéid comhlán dar luach €9.55 in aghaidh na huaire oibre go dtí méid comhlán dar luach €9.80 in aghaidh na huaire oibre, i leith uaireanta a oibreofar an 1 Eanáir 2019 nó ina dhiaidh sin.

## ÁSPC

Méadófar ÁSPC an fhostóra le haghaidh Aicme A ón 1 Eanáir 2019, faoi 0.1% mar a leanas;

|                 | 2018   | 2019   |
|-----------------|--------|--------|
| Ráta laghdaithe | 8.6%   | 8.7%   |
| Ráta níos airde | 10.85% | 10.95% |

Ón 1 Eanáir 2019, méadófar an tairseach ioncaim seachtainiúil don ráta níos airde de ÁSPC an fhostóra ó €376 go dtí €386.

Tabhair faoi deara le do thoil go ndéanfaidh do sholáthraí párolla do phacáiste párolla ríomhairithe a nuashonrú chun na hathruithe ar na rátaí MSU agus ÁSPC an fhostóra a chur san áireamh.

Tá sé tábhachtach go ndéanfadh an scoil a córas párolla a nuashonrú gach seachtain chun aon deimhnithe P2C nuashonraithe (nó Fógraí Párolla ó na Coimisinéirí Ioncaim ón 1 Eanáir 2019) a eisíodh ón rith párolla deireanach a chur san áireamh, lena chinntiú go bhfuil na creidmheasanna cánach agus na bandaí scoite cearta á gcur i bhfeidhm i leith na bhfostaithe.

## Caipitíocht

Méadú 5% ar an deontas caipitíochta le haghaidh scoileanna ó Mheán Fómhair 2019.

*Is féidir tuilleadh eolais nó soiléiriú a fháil ar aon cheann de na saincheistanna sa Treoirlíne seo ach dul i dteagmháil le FSSU.*

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**An 6 Nollaig 2018**

## Aguisín 1: Creidmheasanna cánach, rátaí cánach agus bandaí cánach

Tá na hathruithe ar na creidmheasanna cánach agus na bandaí cánach i gcló trom.

| <b>Creidmheas Cánach</b>  | <b>2018 €</b> | <b>2019 €</b> |
|---|---------------|---------------|
| Duine Singil  | 1,650         | 1,650         |
| Pósta nó i bPáirtnéireacht Sibhialta  | 3,300         | 3,300         |
| Creidmheas Cánach an Fhostaí  | 1,650         | 1,650         |
| Uaschreidmheas Cánach um Ioncam Tuillte   | 1,150         | <b>1,350</b>  |
| Baintreach Fir nó Mná nó Páirtí Sibhialta Marthanach a bhfuil leanbh cleithiúnach/leanaí cleithiúnacha acu      | 1,650         | 1,650         |
| Baintreach Fir nó Mná nó Páirtí Sibhialta Marthanach (nach bhfuil leanbh cleithiúnach/leanaí cleithiúnacha acu) | 2,190         | 2,190         |
| Creidmheas Cánach Cúramóra Linbh do Dhuine Singil   | 1,650         | 1,650         |
| Uaschreidmheas do Leanbh Éagumasaithe   | 3,300         | 3,300         |
| Creidmheas Cánach na nDall:<br>Duine Singil   | 1,650         | 1,650         |
| Pósta nó i bPáirtnéireacht Sibhialta - Céile nó Páirtí Sibhialta Amháin   | 1,650         | 1,650         |
| Dall  |               |               |
| Pósta nó i bPáirtnéireacht Sibhialta - An Bheirt Chéilí nó an Bheirt Pháirtithe Sibhialta Dall                  | 3,300         | 3,300         |
| Baintreach Fir nó Mná nó Páirtí Sibhialta Marthanach-<br>Bliain méala   | 3,300         | 3,300         |
| An 1 <sup>ú</sup> bhliain tar éis báis  | 3,600         | 3,600         |
| An 2 <sup>ú</sup> bliain tar éis báis   | 3,150         | 3,150         |
| An 3 <sup>ú</sup> bliain tar éis báis   | 2,700         | 2,700         |
| An 4 <sup>ú</sup> bliain tar éis báis   | 2,250         | 2,250         |
| An 5 <sup>ú</sup> bliain tar éis báis   | 1,800         | 1,800         |
| Creidmheas Cánach Aoise:<br>Baintreach Fir nó Mná nó Páirtí Sibhialta Marthanach nó Singil                      | 245           | 245           |
| Pósta nó i bPáirtnéireacht Sibhialta  | 490           | 490           |
| Gaol Cleithiúnach   | 70            | 70            |
| Creidmheas Cánach Cúramóra Baile  | 1,200         | <b>1,500</b>  |

**Rátaí cánach agus bandaí cánach:**

| <b>Cúinsí Pearsanta</b>   | <b>2018 €</b>   | <b>2019 €</b>   |
|---|---|---|
| Baintreach Fir nó Mná nó Páirtí Sibhialta Marthanach nó Singil, nach bhfuil leanbh cleithiúnach aige/aici                         | 34,550 @ 20%<br>Iarmhéid @ 40%                                  | <b>35,300 @ 20%</b><br>Iarmhéid @ 40%   |
| Baintreach Fir nó Mná nó Páirtí Sibhialta Marthanach nó Singil, a cháilíonn do Chreidmheas Cánach Cúramóra Linbh do Dhuine Singil | 38,550 @ 20%<br>Iarmhéid @ 40%                                  | <b>39,300 @ 20%</b><br>Iarmhéid @ 40%   |
| Pósta nó i bPáirtnéireacht Shibhialta, Céile nó Páirtí Sibhialta Amháin a bhfuil Ioncam aige/aici                                 | 43,550 @ 20%<br>Iarmhéid @ 40%                                  | <b>44,300 @ 20%</b><br>Iarmhéid @ 40%   |
| Pósta nó i bPáirtnéireacht Shibhialta, Ioncam ag an mBeirt Chéilí nó ag an mBeirt Pháirtithe Sibhialta                            | 43,550 @ 20%<br>le méadú<br>25,550 ar a mhéad<br>Iarmhéid @ 40% | <b>44,300 @ 20%</b><br>le méadú<br><b>26,300 ar a mhéad</b><br>Iarmhéid @ 40% |