

Financial Guideline 2019/2020 - 26

Community & Comprehensive and Voluntary Secondary schools

Government Budget Summary 2020

Introduction

Budget 2020 was announced in October 2019. The changes below are due to take effect from 1st January 2020, unless otherwise stated.

Universal Social Charge (USC)

For the first time in five years there has been no change to the rate or bands for USC. The exemption threshold of €13,000 remains the same.

For 2020, USC will apply at the following rates for those earning in excess of €13,000:

USC Thresholds 2020	
	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 2020. The standard rate will remain at 20% and the higher rate at 40%. See attached **Appendix 1** for tax credits and tax bands for 2020.

National Minimum Wage

The Government has accepted the recommendations of the Low Pay Commission that the **minimum wage** be increased by 30c to €10.10. A decision on when the Commission's recommendation will commence will be made when the outcome of the Brexit negotiations becomes clearer.

PRSI

The employer PRSI for Class A will increase from 1 January 2020 by 0.1% as follows;

	2019	2020
Reduced rate	8.7%	8.8%
Higher rate	10.95%	11.05%

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

Grants

The following increases will apply from September 2020:

Grant	% Increase
Standard capitation grant/Non-pay budget grant	2.5%
Special class grant for mild to moderate learning disabilities	7.5%
Traveller grant	7.5%

For the Voluntary Secondary schools, the school salary grant deduction from the standard capitation grant of €562 per each permanent/CID whole time equivalent teacher will be reduced by 20% from September 2020.

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

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17th December 2019

Appendix 1

Tax credits, tax rates and tax bands

The tax credits and tax bands changes are in bold.

Tax Credit	2019 €	2020 €
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	1,350	1,500
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:		
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 parent or surviving Civil Partner-		
Bereaved in 2019	0	3,600
Bereaved in 2018	3,600	3,150
Bereaved in 2017	3,150	2,700
Bereaved in 2016	2,700	2,250
Bereaved in 2015	2,250	1,800
Bereaved in 2014	1,800	0
Age Tax Credit:		
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	1,500	1,600

Tax rates and tax bands

Personal Circumstances	2019 €	2020 €
Single or Widowed or Surviving Civil Partner, without qualifying child	35,300 @ 20% Balance @ 40%	35,300 @ 20% Balance @ 40%
Single or Widowed or Surviving Civil Partner, qualifying for Single Person Child Carer Credit	39,300 @ 20% Balance @ 40%	39,300 @ 20% Balance @ 40%
Married or in a Civil Partnership, one Spouse or Civil Partner with Income	44,300 @ 20% Balance @ 40%	44,300 @ 20% Balance @ 40%
Married or in a Civil Partnership, both Spouses or Civil Partners with Income	44,300 @ 20% with increase of 26,300 max. Balance @ 40%	44,300 @ 20% with increase of 26,300 max. Balance @ 40%

Treoirlíne Airgeadais 2019/2020 - 26

Pobalscoileanna, Scoileanna Cuimsitheacha agus Meánscoileanna Deonacha

Achoimre ar Cháinainéis 2020

Réamhrá

Rinneadh Cáinainéis 2020 a fhógairt i nDeireadh Fómhair 2019. Beidh feidhm ag na hathruithe thíos ón 1 Eanáir 2020, 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 2020, cuirfear MSU i bhfeidhm ag na rátaí a leanas dóibh siúd a thuilleann níos mó ná €13,000:

Tairsí MSU 2020	
	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 Bandáí Cánach

Ní dhearnadh aon athruithe ar na rátaí cánach le haghaidh 2020. 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 2020.

An Pá Íosta Náisiúnta

Ghlac an Rialtas le moltaí an Choimisiúin um Pá Íseal gur cheart an **pá íosta** a mhéadú 30c chuig €10.10. Déanfar cinneadh maidir le tosach feidhme mholadh an Choimisiúin nuair a bheidh toradh na gcomhchainteanna maidir le Brexit níos soiléire.

ÁSPC

Méadófar ÁSPC an fhostóra le haghaidh Aicme A ón 1 Eanáir 2020, faoi 0.1% mar a leanas;

	2019	2020
Ráta laghdaithe	8.7%	8.8%
Ráta níos airde	10.95%	11.05%

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.

Deontais

Beidh feidhm ag na méaduithe seo a leanas ó mí Mheán Fómhair 2020 ar aghaidh:

Deontas	Méadú %
An gnáthdheontas caipitíochta/An deontas buiséid neamhphá	2.5%
An deontas speisialta ranga i dtaca leo siúd a bhfuil míchumas foghlama éadrom/measartha orthu	7.5%
An Deontas don Lucht Siúil	7.5%

I gcás Meánscoileanna Deonacha, an asbhaint faoi chomhair an deontais tuarastail scoile ón ngnáthdheontas caipitíochta, i.e. €562 gach coibhéis lánaimseartha de mhúinteoir lánaimseartha ar buanchonradh/CID, laghdófar 20% ó mí Mheán Fómhair 2020 ar aghaidh é.

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

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An 17 Nollaig 2019

Aguisín 1

Creidmheasanna cánach, rátaí cánach agus bandaí cánach

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

Creidmheas Cánach	2019 €	2020 €
Duine Singil	1,650	1,650
Pósta nó i bPáirtnéireacht Shibhialta	3,300	3,300
Creidmheas Cánach an Fhostaí	1,650	1,650
Uaschreidmheas Cánach um Ioncam Tuillte	1,350	1,500
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:		
Duine Singil	1,650	1,650
Pósta nó i bPáirtnéireacht Shibhialta - Céile nó Páirtí Sibhialta Amháin Dall	1,650	1,650
Pósta nó i bPáirtnéireacht Shibhialta - An Bheirt Chéilí nó an Bheirt Pháirtithe Sibhialta Dall	3,300	3,300
Baintreach Fir nó Mná nó Páirtí Sibhialta Marthanach-		
Bás i 2019	0	3,600
Bás i 2018	3,600	3,150
Bás i 2017	3,150	2,700
Bás i 2016	2,700	2,250
Bás i 2015	2,250	1,800
Bás i 2014	1,800	0
Creidmheas Cánach Aoise:		
Baintreach Fir nó Mná nó Páirtí Sibhialta Marthanach nó Singil	245	245
Pósta nó i bPáirtnéireacht Shibhialta	490	490
Gaol Cleithiúnach	70	70
Creidmheas Cánach Cúramóra Baile	1,500	1,600

Rátaí cánach agus bandaí cánach

Cúinsí Pearsanta	2019 €	2020 €
Baintreach Fir nó Mná nó Páirtí Sibhialta Marthanach nó Singil, nach bhfuil leanbh cleithiúnach aige/aici	35,300 @ 20% Iarmhéid @ 40%	35,300 @ 20% Iarmhéid @ 40%
Baintreach Fir nó Mná nó Páirtí Sibhialta Marthanach nó Singil, a cháilíonn do Chreidmheas Cánach Cúramóra Linbh do Dhuine Singil	39,300 @ 20% Iarmhéid @ 40%	39,300 @ 20% Iarmhéid @ 40%
Pósta nó i bPáirtnéireacht Sibhialta, Céile nó Páirtí Sibhialta Amháin a bhfuil Ioncam aige/aici	44,300 @ 20% Iarmhéid @ 40%	44,300 @ 20% Iarmhéid @ 40%
Pósta nó i bPáirtnéireacht Sibhialta, Ioncam ag an mBeirt Chéilí nó ag an mBeirt Pháirtithe Sibhialta	44,300 @ 20% le méadú 26,300 ar a mhéad Iarmhéid @ 40%	44,300 @ 20% le méadú 26,300 ar a mhéad Iarmhéid @ 40%