

Financial Guideline 2020/2021 - 15

Community & Comprehensive and Voluntary Secondary Schools

Government Budget Summary 2021

Introduction

Budget 2021 was announced in October 2020. The changes below are due to take effect from 1st January 2021, unless otherwise stated.

Universal Social Charge (USC)

The exemption threshold of €13,000 remains the same. The ceiling of the 2% band will increase from €20,484 to €20,687, so that the salary of a full-time worker on the minimum wage will remain outside the higher rate of USC.

For 2021, USC will apply at the following rates for those earning in excess of €13,000:

USC Thresholds 2021	
	Rate
Income up to €12,012	0.5%
Next €8,675	2%
Next €49,357	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 2021. The standard rate will remain at 20% and the higher rate at 40%. See attached **Appendix 1** for tax credits and tax bands for 2021.

National Minimum Wage

The Government has approved increasing the national minimum wage by 10 cent per hour, from €10.10 to €10.20 from 1 January 2021.

PRSI

Employers currently pay 11.05% Class A employer PRSI on weekly earnings over €395. This will increase to €398 from 1 January 2021.

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

Remote Working (eWorking)

The existing eWorking provisions provide a tax deduction for eWorkers for vouched expenditure incurred by those who work at home. In cases where the employer does not make payment towards the related expenses the cost of broadband may be covered as an allowable home expense for tax relief for eWorking. Other vouched expenses may also be covered where they are “wholly, exclusively and necessarily” part of the employees work and the employer does not make payment towards the expense. Further information is available from Revenue.ie on '[eWorking and home workers](#)'.

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

Tel: 01-269 0677

info@fssu.ie

10th December 2020

Appendix 1

Tax credits, tax rates and tax bands

The tax credits and tax bands changes are in bold.

Tax Credit	2020 €	2021 €
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	1,650 (increase to be applied to 2020 rate, increase from 1,500)	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:		
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 2020	-	3,600
Bereaved in 2019	3,600	3,150
Bereaved in 2018	3,150	2,700
Bereaved in 2017	2,700	2,250
Bereaved in 2016	2,250	1,800
Bereaved in 2015	1,800	-
Age Tax Credit:		
Single or Widowed or Surviving Civil Partner	245	245
Married or in a Civil Partnership	490	490
Dependent Relative	70	245
Home Carer Tax Credit	1,600	1,600

Tax rates and tax bands

Personal Circumstances	2020 €	2021 €
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%

Treoirline Airgeadais 2020/2021 - 15

Pobalscoileanna, Scoileanna Cuimsitheacha agus Meánscoileanna Deonacha

Achoimre ar Cháinainéis 2021

Réamhrá

Rinneadh Cáinainéis 2021 a fhógairt i nDeireadh Fómhair 2020. Beidh feidhm ag na hathruithe thíos ón 1 Eanáir 2021, mura luaitear a mhalairt.

An Muirear Sóisialta Uilíoch (MSU)

Beidh an tairseach dhíolúine chéanna de €13,000 fós i bhfeidhm. Ardófar uasteorainn an bhanda 2% ó €20,484 go dtí €20,687 sa chaoi go bhfanfaidh tuarastal duine atá ag obair go lánaimseartha ar an bpá íosta lasmuigh den chéad ráta eile MSU.

Le haghaidh 2021, cuirfear MSU i bhfeidhm ag na rátaí a leanas dóibh siúd a thuilleann níos mó ná €13,000:

Tairseacha MSU 2021	
	Ráta
Ioncam suas go dtí €12,012	0.5%
An €8,675 ina dhiaidh sin	2%
An €49,357 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 MSU.

Leanfar den ráta 8% MSU a chur i bhfeidhm faoin mBonn Éigeandála.

Creidmheasanna Cánach, Rátaí Cánach agus Bandaí Cánach

Ní dhearnadh aon athruithe ar na rátaí cánach le haghaidh 2021. Beidh an ráta caighdeánach fós ag 20% agus an ráta ard ag 40%. Féach **Aguisín 1** le haghaidh na gcreidmheasanna cánach agus na mbandaí cánach i gcomhair 2021.

An Pá Íosta Náisiúnta

Tá an Rialtas tar éis ardú 10 cent in aghaidh na huaire ar an bpá íosta náisiúnta a fhaomhadh, ó €10.10 go dtí €10.20 ón 1 Eanáir 2021.

ÁSPC

Faoi láthair íocann fostóirí ÁSPC fostóra Aicme A de 11.05% ar thuilleamh seachtainiúil breis is €395. Beidh ardú air sin go dtí €398 ón 1 Eanáir 2021.

Tabhair faoi deara go ndéanfaidh do sholáthraí párolla do phacáiste párolla ríomhairithe a nuashonrú chun na hathruithe ar na rátaí ÁSPC fostóra a chur san áireamh.

Ag Tacú le Cianobair (Ríomhoibriú)

Faoi na forálacha cianoibre reatha, tá asbhaint chánach do ríomhoibrithe curtha ar fáil i dtaca le caiteachas deimhnithe a thabhaíonn daoine a oibríonn sa bhaile. I gcás nach bhfuil aon íocaíocht á déanamh ag an bhfostóir i leith na gcostas bainteach, d'fhéadfadh go gclúdófaí costas an leathanbhanda mar chostas baile inlamhála le haghaidh faoiseamh cánach as ríomhobair. D'fhéadfadh costais dheimhnithe eile a bheith clúdaithe i gcás gur cuid d'obair an fhostaí iad “go hiomlán, go heisiatach agus de riachtanas” agus nach bhfuil aon íocaíocht á déanamh ag an bhfostóir i leith na gcostas sin. Tá tuilleadh eolais ar fáil ó na Coimisinéirí Ioncaim ar [‘Ríomh-Oibriú agus oibrithe baile’](#).

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

Guthán: 01-269 0677

info@fssu.ie

An 10 Nollaig 2020

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	2020 €	2021 €
Duine Singil	1,650	1,650
Pósta nó i bPáirtnéireacht Sibhialta	3,300	3,300
Creidmheas Cánach Fostaí	1,650	1,650
Uaschreidmheas Cánach um Ioncam Tuillte	1,650 (méadú le cur i bhfeidhm ar ráta 2020, méadú ó 1,500)	1,650
Baintreach Fir nó Mná nó Páirtí Sibhialta Marthanach (nach bhfuil leanbh cleithiúnach aige nó aici)	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 Sibhialta - Céile nó Páirtí Sibhialta Amháin Dall	1,650	1,650
Pósta nó i bPáirtnéireacht Sibhialta - An Bheirt Chéilí nó an Bheirt Pháirtithe Sibhialta Dall	3,300	3,300
Tuismitheoir is Baintreach Fir nó Mná nó Páirtí Sibhialta Marthanach- Céile/Páirtí Caillte in 2020	-	3,600
Céile/Páirtí Caillte in 2019	3,600	3,150
Céile/Páirtí Caillte in 2018	3,150	2,700
Céile/Páirtí Caillte in 2017	2,700	2,250
Céile/Páirtí Caillte in 2016	2,250	1,800
Céile/Páirtí Caillte in 2015	1,800	-
Creidmheas Cánach Aoise:		
Baintreach Fir nó Mná nó Páirtí Sibhialta Marthanach nó Singil	245	245
Pósta nó i bPáirtnéireacht Sibhialta	490	490
Gaol Cleithiúnach	70	245
Creidmheas Cánach Cúramóra Baile	1,600	1,600

Rátaí cánach agus bandaí cánach

Cúinsí Pearsanta	2020 €	2021 €
Baintreach Fir nó Mná nó Páirtí Sibhialta Marthanach nach bhfuil leanbh cleithiúnach aige nó aici	35,300 @ 20% Iarmhéid @ 40%	35,300 @ 20% Iarmhéid @ 40%
Baintreach Fir nó Mná nó Páirtí Sibhialta Marthanach nó Singil, atá i dteideal Creidmheas Cúramóra Linbh do Dhuine Singil	39,300 @ 20% Iarmhéid @ 40%	39,300 @ 20% Iarmhéid @ 40%
Pósta nó i bPáirtnéireacht Shibhialta, Céile nó Páirtí Sibhialta Amháin a bhfuil Ioncam aige nó aici	44,300 @ 20% Iarmhéid @ 40%	44,300 @ 20% Iarmhéid @ 40%
Pósta nó i bPáirtnéireacht Shibhialta, 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%