

## Financial Guideline 2022/2023 - 15

### Community & Comprehensive and Voluntary Secondary Schools

## Government Budget Summary 2023

### Introduction

Budget 2023 was announced in September 2022. The changes below are due to take effect from 1st January 2023, unless otherwise stated.

### National Minimum Wage

The Government has approved increasing the national minimum wage by 80 cent per hour, from €10.50 to €11.30 from 1 January 2023. The National Minimum Wage is paid to an experienced adult worker who is defined as an employee who is aged 20 or over.

National Minimum Wage	
From 1 <sup>st</sup> January 2023:	
Experienced Adult Worker (employee aged 20 years or over)	€11.30
Employee under 18 years	€7.91
Employee aged 18 years	€9.04
Employee aged 19 years	€10.17

### Universal Social Charge (USC)

The exemption threshold of €13,000 remains the same. The ceiling of the 2% band will increase from €21,295 to €22,920, so that the salary of a full-time worker on the minimum wage will remain outside the higher rate of USC.

For 2023, USC will apply at the following rates for those earning in excess of €13,000:

USC Thresholds 2023	
	Rate
Income up to €12,012	0.5%
Next €10,908	2%
Next €47,124	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 2023. The standard rate will remain at 20% and the higher rate at 40%.

See attached **Appendix 1** for increases in the tax credits and tax bands for 2023.

## **PRSI**

Employers currently pay 11.05% Class A employer PRSI on weekly earnings over €410. This will increase to €441 from 1 January 2023.

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

## **Electricity Credit**

Householders will receive €600 electricity credit which will be applied to bills in 3 instalments of €200, with the first instalment to be made in November 2022 with the remaining instalments being paid in January and March 2023.

## **Small Benefit Exemption**

For 2022 and subsequent years, the total value of the tax-free benefits or vouchers an employer can give an employee per year under the Small Benefit Exemption has increased from €500 to €1,000. In addition, the number of benefits or vouchers an employer can give under the Small Benefit Exemption has been increased from 1 to 2.

A benefit or voucher provided to an employee under the Small Benefit Exemption will not give rise to Income Tax, PRSI or USC where the following conditions are met:

- The benefit must be in the form of a voucher or tangible asset other than cash,
- The voucher or asset cannot be exchanged in full, or part, for cash,
- The aggregate value of the benefit or benefits (subject to a maximum of 2) does not exceed €1,000 and
- The benefit does not form part of a salary sacrifice agreement (i.e. the employee is not permitted to surrender part of his remuneration due under his contract of employment in return for a tax-free voucher or tangible asset).

## **Reporting of Tax-Free Payments**

Finance Bill 2022 provides for the introduction of a new employer real-time reporting regime in respect of 3 specific tax-free payments made by employers to employees, namely;

- Vouchers or tangible assets provided to employee's tax free under the Small Benefit Exemption
- Remote working daily allowance payments of up to €3.20 per working day in relation to the days the employee performs the duties of his office or employment from a dwelling or part of a dwelling which is occupied by that employee as his or her residence, where no tax is deducted, and
- Travel and subsistence payments paid tax free to an employee.

Where an employer provides any of the above payments or benefits to an employee during a calendar month, the employer will be required to submit a monthly electronic return to Revenue with the relevant details of the payments.

To allow for stakeholder engagement, this provision is subject to a Commencement Order, which is likely to be introduced from 1<sup>st</sup> January 2024.

## **One-off additional funding to support increased school running costs**

Extra funding will be provided to primary and post-primary schools in the free education system to deal with challenges they face in light of rising energy costs. Post primary schools in the free education scheme will receive €113 of additional capitation funding per pupil. Further information on the additional capitation funding will be issued when it becomes available from the Department.

*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](mailto:info@fssu.ie)

23<sup>rd</sup> November 2022

## Appendix 1

### Tax credits, tax rates and tax bands

<b>Tax Credit</b>	<b>2022 €</b>	<b>2023 €</b>
Single Person	1,700	1,775
Married or in a Civil Partnership	3,400	3,550
Employee Tax Credit	1,700	1,775
Earned Income Tax Credit Max	1,700	1,775
Widowed Person or Surviving Civil Partner (without qualifying child)	2,240	2,315
Single Person Child Carer Tax Credit	1,650	1,650
Incapacitated Child Credit Max	3,300	3,300
<b>Blind Tax Credit:</b>		
• 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
<b>Widowed Parent</b>		
• Bereaved in 2022	-	3,600
• Bereaved in 2021	3,600	3,150
• Bereaved in 2020	3,150	2,700
• Bereaved in 2019	2,700	2,250
• Bereaved in 2018	2,250	-
<b>Age Tax Credit:</b>		
• Single or Widowed or Surviving Civil Partner	245	245
• Married or in a Civil Partnership	490	490
Dependent Relative	245	245
Home Carer Tax Credit	1,600	1,700

## Tax rates and tax bands

Personal Circumstances	2022 €	2023 €
Single or Widowed or Surviving Civil Partner, without qualifying child	36,800 @ 20% Balance @ 40%	40,000 @ 20% Balance @ 40%
Single or Widowed or Surviving Civil Partner, qualifying for Single Person Child Carer Credit	40,800 @ 20% Balance @ 40%	44,000 @ 20% Balance @ 40%
Married or in a Civil Partnership, one Spouse or Civil Partner with Income	45,800 @ 20% Balance @ 40%	49,000 @ 20% Balance @ 40%
Married or in a Civil Partnership, both Spouses or Civil Partners with Income	45,800 @ 20% with increase of 27,800 max. Balance @ 40%	49,000 @ 20% with increase of 31,000 max. Balance @ 40%

## Treoirlíne Airgeadais 2022/2023 – 15

### Pobalscoileanna, Scoileanna Cuimsitheacha agus Meánscoileanna Deonacha

## Achoimre ar Bhuiséad Rialtais 2023

### Réamhrá

Fógraíodh Buiséad 2023 i Meán Fómhair 2022. Tá na hathruithe thíos le teacht i bhfeidhm ón 1 Eanáir 2023, mura luaitear a mhalairt.

### An Pá Íosta Náisiúnta

Tá an Rialtas tar éis ceadú a thabhairt go n-ardófaí an pá íosta náisiúnta 80 cent in aghaidh na huaire, ó €10.50 go €11.30 ón 1 Eanáir 2023. Íoctar an Pá Íosta Náisiúnta le hoibríthe fásta a bhfuil taithí acu agus a shainmhínítear mar fhostaithe atá 20 bliain d'aois nó níos sine.

An Pá Íosta Náisiúnta	
Ón 1 Eanáir 2023:	
Oibrí Fásta a bhfuil taithí aige nó aici (fostaí 20 bliain d'aois nó níos sine)	€11.30
Fostaí faoi 18 mbliana	€7.91
Fostaí 18 mbliana d'aois	€9.04
Fostaí 19 mbliana d'aois	€10.17

### An Muirear Sóisialta Uilíoch (MSU)

Beidh an tairseach dhíolúine chéanna, i.e. €13,000, fós i bhfeidhm. Ardófar uasteorainn an bhanda 2% ó €21,295 go €22,920 sa chaoi go bhfanfaidh tuarastal duine atá ag obair go lánaimseartha ar an bpá íosta lasmuigh den ardráta MSU go fóill. Don bhliain 2023, cuirfear MSU i bhfeidhm ar na rátaí a leanas dóibh siúd a thuillfidh níos mó ná €13,000:

Tairseacha MSU 2023	
	Ráta
Ioncam suas go €12,012	0.5%
An chéad €10,908 eile ina dhiaidh sin	2%
An chéad €47,124 eile ina dhiaidh sin	4.5%
Iarmhéid	8%

Beidh uasráta MSU 2% le híoc 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 leighis iomlán chun críocha MSU.

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

## **Creidmheasanna Cánach, Rátaí Cánach agus Bandáí Cánach**

Ní dhearnadh athrú ar bith ar na rátaí cánach don bhliain 2023. Beidh an ráta caighdeánach fós ag 20% agus an t-aradráta ag 40%.

Féach **Aguisín 1** le haghaidh eolais ar na méaduithe ar na creidmheasanna cánach agus ar na bandáí cánach don bhliain 2023.

## **ÁSPC**

Faoi láthair, íocann fostóirí 11.05%, is é sin Aicme A de ÁSPC an Fhostóra, ar thuilleamh seachtainiúil de bhreis ar €410. Ardófar é seo go €441 ar an 1 Eanáir 2023.

Tabhair faoi deara go nuashonróidh do sholáthraí párolla do phacáiste párolla ríomhairithe chun go gcuirfí san áireamh na hathruithe ar rátaí ÁSPC an Fhostóra.

## **Creidmheas Leictreachais**

Gheobhaidh cinn teaghlaigh creidmheas leictreachais €600 a chuirfear i bhfeidhm ar bhíll i 3 thráthchuid de €200, agus íocfar an chéad thráthchuid i mí na Samhna 2022 agus íocfar na thráthchodanna eile i mí Eanáir agus Márta 2023.

## **Díolúine i leith Sochair Bheaga**

I gcás 2022 agus blianta ina dhiaidh sin, tá méadú ó €500 go €1,000 tagtha ar luach iomlán na sochar nó na ndearbhán saor ó cháin is féidir le fostóir a thabhairt d'fhostaí in aghaidh na bliana faoin Díolúine i leith Sochair Bheaga. Ina theannta sin, méadaíodh líon na sochar nó na ndearbhán is féidir le fostóir a thabhairt faoin Díolúine i leith Sochair Bheaga ó 1 go 2.

Ní bheidh sochar nó dearbhán a chuirtear ar fáil d'fhostaí faoin Díolúine i leith Sochair Bheaga ina chúis le Cáin Ioncaim, ÁSPC ná MSU nuair a chomhlíontar na coinníollacha seo a leanas:

- Ní mór don sochar a bheith i bhfoirm dearbháin nó sócmhainne inláimhsithe seachas airgead tirim,
- Ní féidir an dearbhán nó an tsócmhainn a mhalartú ina iomláine, nó go

- páirteach, ar airgead tirim,
- Ní mó ná €1,000 luach comhiomlán an tsochair nó na sochar (faoi réir uasmhéid 2) agus
- Ní cuid de chomhaontú géillte tuarastail é an sochar (is é sin níl cead ag an bhfostaí cuid dá luach saothair atá dlite faoin gconradh fostaíochta a ghéilleadh mar chúiteamh ar dhearbhan saor ó cháin nó sócmhainn inláimhsithe).

## **Tuairisciú ar Íocaíochtaí Saor ó Cháin**

Foráiltear leis an mBille Airgeadais, 2022 go dtabharfaí isteach córas tuairiscithe fíor-ama fostóra nua maidir le 3 íocaíocht shonracha saor ó cháin a rinne fostóirí le fostaithe, eadhon;

- dearbháin nó sócmhainní inláimhsithe a sholáthraítear d'fhostaithe saor ó cháin faoin Díolúine i leith Sochair Bheaga
- íocaíochtaí liúntais laethúla cianoibre suas le €3.20 in aghaidh an lae oibre i ndáil leis na laethanta a chomhlíonann an fostaí dualgais a oifige nó a fhostaíochta ó theach cónaithe nó ó chuid de theach cónaithe atá áitithe ag an bhfostaí sin mar áit chónaithe aige, i gcás nach n-asbhaintear aon cháin, agus
- íocaíochtaí taistil agus cothabhála a íoctar saor ó cháin le fostaí.

I gcás ina soláthraíonn fostóir aon cheann de na híocaíochtaí nó na sochair thuas d'fhostaí le linn mí féilire, ceanglófar ar an bhfostóir tuairisceán leictreonach míosúil a chur faoi bhráid na gCoimisinéirí loncain le sonraí ábhartha na n-íocaíochtaí.

Chun rannpháirtíocht páirtithe leasmhara a cheadú, tá an fhoráil seo faoi réir Ordú Tosaithe, ar dócha go dtabharfar isteach í ón 1 Eanáir 2024.

## **Maoiniú breise aon uaire chun tacú le costais mhéadaithe reatha scoile**

Cuirfear maoiniú breise ar fáil do bhunscoileanna agus d'iarbhunscoileanna sa chóras saoroideachais chun déileáil le dúshláin atá rompu i bhfianaise costais fuinnimh ag ardú. Gheobhaidh iar-bhunscoileanna sa scéim saoroideachais €113 de maoiniú breise caipitíochta in aghaidh an dalta. Eiseofar tuilleadh eolais faoin maoiniú breise caipitíochta nuair a bheidh sé ar fáil ón Roinn.

*Is féidir tuilleadh eolais nó soiléiriú a fháil ar aon cheann de na saincheisteanna sa Treoirlíne seo trí theagmháil a dhéanamh leis an FSSU.*

Guthán: 01-269 0677  
[info@fssu.ie](mailto:info@fssu.ie)

An 23 Samhain 2022



## Aguisín 1

### Creidmheasanna cánach, rátaí cánach agus bandaí cánach

<b>Creidmheas Cánach</b>	<b>2022 €</b>	<b>2023 €</b>
Duine Singil	1,700	1,775
Pósta nó i bPáirtnéireacht Shibhialta	3,400	3,550
Creidmheas Cánach Fostaí	1,700	1,775
Uaschreidmheas Cánach i leith Ioncam Tuillte	1,700	1,775
Baintreach Fir nó Mná nó Páirtí Sibhialta Marthanach (nach bhfuil leanbh incháilithe aige nó aici)	2,240	2,315
Creidmheas Cánach Cúramóra Linbh do Dhuine Singil	1,650	1,650
Uaschreidmheas do Leanbh Éagumasaithe	3,300	3,300
<b>Creidmheas Cánach na nDall:</b>		
• 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
<b>Tuismitheoir ar Baintreach é nó í</b>		
• Céile/Páirtí Caillte in 2022	-	3,600
• Céile/Páirtí Caillte in 2021	3,600	3,150
• Céile/Páirtí Caillte in 2020	3,150	2,700
• Céile/Páirtí Caillte in 2019	2,700	2,250
• Céile/Páirtí Caillte in 2018	2,250	-
<b>Creidmheas Cánach Aoise:</b>		
• Baintreach Fir nó Mná nó Páirtí Sibhialta Marthanach nó Singil	245	245
• Pósta nó i bPáirtnéireacht Shibhialta	490	490
Gaol Cleithiúnach	245	245
Creidmheas Cánach Cúramóra Baile	1,600	1,700

## Rátaí cánach agus bandaí cánach

<b>Cúinsí Pearsanta</b>	<b>2022 €</b>	<b>2023 €</b>
Baintreach Fir nó Mná nó Páirtí Sibhialta Marthanach nach bhfuil leanbh cleithiúnach aige nó aici	36,800 @ 20% larmhéid @ 40%	40,000 @ 20% larmhéid @ 40%
Baintreach Fir nó Mná nó Páirtí Sibhialta Marthanach nó Singil, atá i dteideal Creidmheas Cúramóra Linbh do Dhuine Singil	40,800 @ 20% larmhéid @ 40%	44,000 @ 20% larmhéid @ 40%
Pósta nó i bPáirtnéireacht Sibhialta, Céile nó Páirtí Sibhialta Amháin a bhfuil loncam aige nó aici	45,800 @ 20% larmhéid @ 40%	49,000 @ 20% larmhéid @ 40%
Pósta nó i bPáirtnéireacht Sibhialta, loncam ag an mBeirt Chéilí nó ag an mBeirt Pháirtithe Sibhialta	45,800 @ 20% le méadú 27,800 ar a mhéad larmhéid @ 40%	49,000 @ 20% le méadú 31,000 ar a mhéad larmhéid @ 40%