

Financial Guideline 2022/2023 - 18

Community & Comprehensive Schools

Impact of State Pension (Contributory) Increase on Pension Contributions

This guideline supersedes guideline 2021/2022 - 22.

1. Introduction

The Contributory State Pension has been increased by €12 a week from the 6th of January 2023. The top rate of contributory state pension will now be €265.30 (over 80 €275.30) a week. There will be proportional increases for dependent adults and those on reduced rates.

With effect from the pay week commencing the 1st of January 2023, the new rate of €265.30 should be used for the purpose of calculating the pension contribution due under the pension schemes;

- Contributory Pension Scheme for full-time non-teaching employees of the Community & Comprehensive Schools and
- Single public service pension scheme

2. Employees under the Contributory Pension Scheme for full-time non-teaching employees of the Community & Comprehensive Schools

2.1 Method of calculating the contribution

a) Method of calculating the contribution for members of the Contributory Pension Scheme for full-time non-teaching employees of Community & Comprehensive Schools.

Formula

a) 3.5% of weekly gross pay less twice the rate of the contributory state pension (CSP)

Plus

b) 1.5% of weekly gross pay

Equals

c) Total Deduction

Example:

Weekly Gross Pay	€700.00
Current CSP	€265.30

Contribution calculation:

- a) $€700 - (€265.30 \times 2) = €169.40 \times 3.5\% = €5.93$
Plus
- b) $€700 \times 1.5\% = €10.50$
Equals
- c) Total Deduction €16.43

b) Method of calculating the contribution for members of the Contributory Pension Scheme **including** Spouses and Children of full-time non-teaching employees servicing on the staff.

Formula

- a) 3.5% of weekly gross pay less twice the rate of the contributory state pension (CSP)
Plus
- b) An additional 1.5% of weekly gross pay less twice the rate of the contributory state pension (CSP)
Plus
- c) 1.5% of weekly gross pay
Equals
- d) Total Deduction

Example:

Weekly Gross Pay	€700.00
Current CSP	€265.30

Contribution calculation:

- a) $€700 - (€265.30 \times 2) = €169.40 \times 3.5\% = €5.93$
Plus
- b) $€700 - (€265.30 \times 2) = €169.40 \times 1.5\% = €2.54$
Plus
- c) $€700 \times 1.5\% = €10.50$
Equals
- d) Total Deduction: €18.97

3. Employees under the Single Public Service Pension Scheme

3.1 Method of calculating the contribution


The standard employee contribution rate for most members is:

- 3% of gross pensionable remuneration PLUS
- 3.5% of net pensionable remuneration

reduced pro rata to the work pattern where the member works on a non-full-time basis (part-time, work-sharing), with definitions as following applying:

- Gross pensionable remuneration is pensionable pay plus any approved pensionable allowances, expressed on a full-time basis.
- Net pensionable remuneration is gross pensionable remuneration less twice the value of the State Pension (Contributory).

The single public pension scheme contribution must be processed on the school payroll system for the employee.



Remember The earnings for a fulltime member are used to calculate your Scheme contributions, even if you work part-time. If you work part-time, contributions are first calculated as if you were a full-time worker and then reduced by your % work pattern

[The administrators' contributions and referable amounts calculation tool](#) can be used to verify pension contribution calculations.

[Please click here for a template to assist with the calculations.](#)

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9th December 2022

Treoirline Airgeadais 2022/2023 – 18

Pobalscoileanna agus Scoileanna Cuimsitheacha

Tionchar an Mhéadaithe ar an bPinsean Stáit (Ranníocach) ar Ranníocaíochtaí Pinsin

Tá an treoirline seo ag dul in ionad Threoirline 2021/2022-22.

1. Réamhrá

Tá méadú €12 sa tseachtain le teacht ar an bPinsean Stáit Ranníocach ón 6 Eanáir 2023. Is é €265.30 (€275.30 do dhaoine os cionn 80) in aghaidh na seachtaine uasráta an phinsin stáit ranníocaigh uaidh sin amach. Beidh méaduithe comhréireacha i gceist do chleithiúnaithe aosaithe agus dóibh siúd atá ar rátaí laghdaithe.

Le héifeacht ón tseachtain phá dar tús an 1 Eanáir 2023, ba cheart an ráta nua €265.30 a úsáid chun an ranníocaíocht pinsin a bheidh dlíte faoi na scéimeanna pinsin a ríomh;

- An Scéim Pinsean Ranníocach d'fhostaithe lánaimseartha neamhtheagaisc na bPobalscoileanna agus na Scoileanna Cuimsitheacha agus
- An Scéim Pinsin Seirbhíse Poiblí Aonair

2. Fostaithe faoin Scéim Pinsean Ranníocach d'fhostaithe lánaimseartha neamhtheagaisc na bPobalscoileanna agus na Scoileanna Cuimsitheacha

2.1 Modh ríofa na ranníocaíochta

a) Modh ríofa na ranníocaíochta do bhaill na Scéime Pinsean Ranníocach le haghaidh fostaithe neamhtheagaisc lánaimseartha i bPobalscoileanna agus Scoileanna Cuimsitheacha.

An fhoirmle

d) 3.5% den phá comhlán seachtainiúil lúide dhá oiread ráta an phinsin stáit ranníocaigh (PSR)

Móide

e) 1.5% den phá comhlán seachtainiúil

Cothrom le

f) Laghdú lomlán

Sampla:

Pá Comhlán Seachtainiúil	€700.00
An PSR Reatha	€265.30

An ranníocaíocht a ríomh:

- d) $€700 - (€265.30 \times 2) = €169.40 \times 3.5\% = €5.93$
Móide
- e) $€700 \times 1.5\% = €10.50$
Cothrom le
- f) Laghdú lomlán €16.43

b) Modh ríofa na ranníocaíochta do bhail na Scéime Pinsean Ranníocach **lena n-áirítear** Céilí agus Leanaí fostaithe neamhtheagaisc lánaimseartha atá ar an bhfoireann faoi láthair.

An fhoirmle

- a) 3.5% den phá comhlán seachtainiúil lúide dhá oiread ráta an phinsin stáit ranníocaigh (PSR)
Móide
- b) 1.5% breise den phá comhlán seachtainiúil lúide dhá oiread ráta an phinsin stáit ranníocaigh (PSR)
Móide
- c) 1.5% den phá comhlán seachtainiúil
Cothrom le
- d) Laghdú lomlán

Sampla:

Pá Comhlán Seachtainiúil	€700.00
An PSR Reatha	€265.30

An ranníocaíocht a ríomh:

- e) $€700 - (€265.30 \times 2) = €169.40 \times 3.5\% = €5.93$
Móide
- f) $€700 - (€265.30 \times 2) = €169.40 \times 1.5\% = €2.54$
Móide
- g) $€700 \times 1.5\% = €10.50$
Cothrom le
- h) Laghdú lomlán €18.97

3. Fostaithe faoin Scéim Pinsean Seirbhíse Poiblí Aonair

3.1 Modh ríofa na ranníocaíochta


Is é an ráta caighdeánach ranníocaíochta fostaí don chuid is mó de na baill ná:

- 3% den luach saothair inphinsin comhlán MÓIDE
- 3.5% den ghlanluach saothair inphinsin

laghdaithe ar bhonn pro rata leis an bpatrún oibre sa chás go n-oibríonn an comhalta ar bhonn neamh-lánaimseartha (páirtaimseartha, comhroinnt oibre), agus tá sainmhínithe mar seo a leanas i bhfeidhm:

- Is pá inphinsin é oll-luach saothair inphinsin móide aon liúntais inphinsin ceadaithe, scríofa ar bhonn lánaimseartha.
- Is éard atá i nglanluach saothair inphinsin ná oll-luach saothair inphinsin lúide dhá oiread luach an Phinsin Stáit (Ranníocach).

Ní mór an ranníocaíocht scéime pinsin phoiblí aonair a phríoiseáil ar chóras párolla na scoile don fhostaí.



Cuimhnigh go n-úsáidtear an tuilleamh do bhall lánaimseartha chun do ranníocaíochtaí Scéime a ríomh, fiú má oibríonn tú go páirtaimseartha. Má oibríonn tú go páirtaimseartha, ríomhtar ranníocaíochtaí ar dtús amhail is dá mba oibrí lánaimseartha thú agus laghdaítear ansin do phatrún oibre céatadánach

[Is féidir uirlis ríofa ranníocaíochtaí agus méideanna inghairthe na riarthóirí](#) a úsáid chun ríomhanna ranníocaíochta pinsin a fhíorú.

[Cliceáil anseo le haghaidh teimpléad a chabhróidh leat leis na ríomhanna.](#)

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An 9 Nollaig 2022