

Training Video for  
Clerical Officers

Pensions Overview  
for C&C Schools



# Overview:

- ✓ FSSU Website resources
- ✓ Types of pension scheme
- ✓ Board obligations
- ✓ Calculation of contributions
- ✓ Contribution collection
- ✓ Pension on retirement
- ✓ ASC
- ✓ PRSAs
- ✓ Where to find more information



## Payroll

Guidelines on Payroll

Circulars on Payroll

Payments

Revision of School  
Secretaries Salaries

Public Holidays

Pension

Revenue Audits

Cycle / Bike to Work  
Scheme

Payroll Information

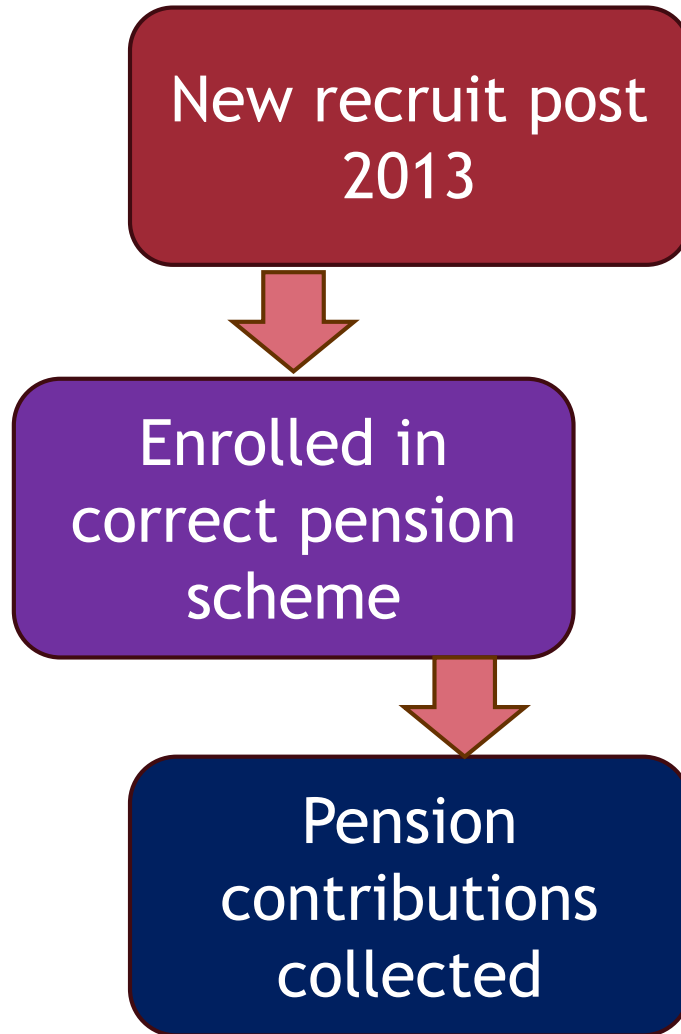


# Types of pension scheme

Single Public Service Pension Scheme (SPSPS)

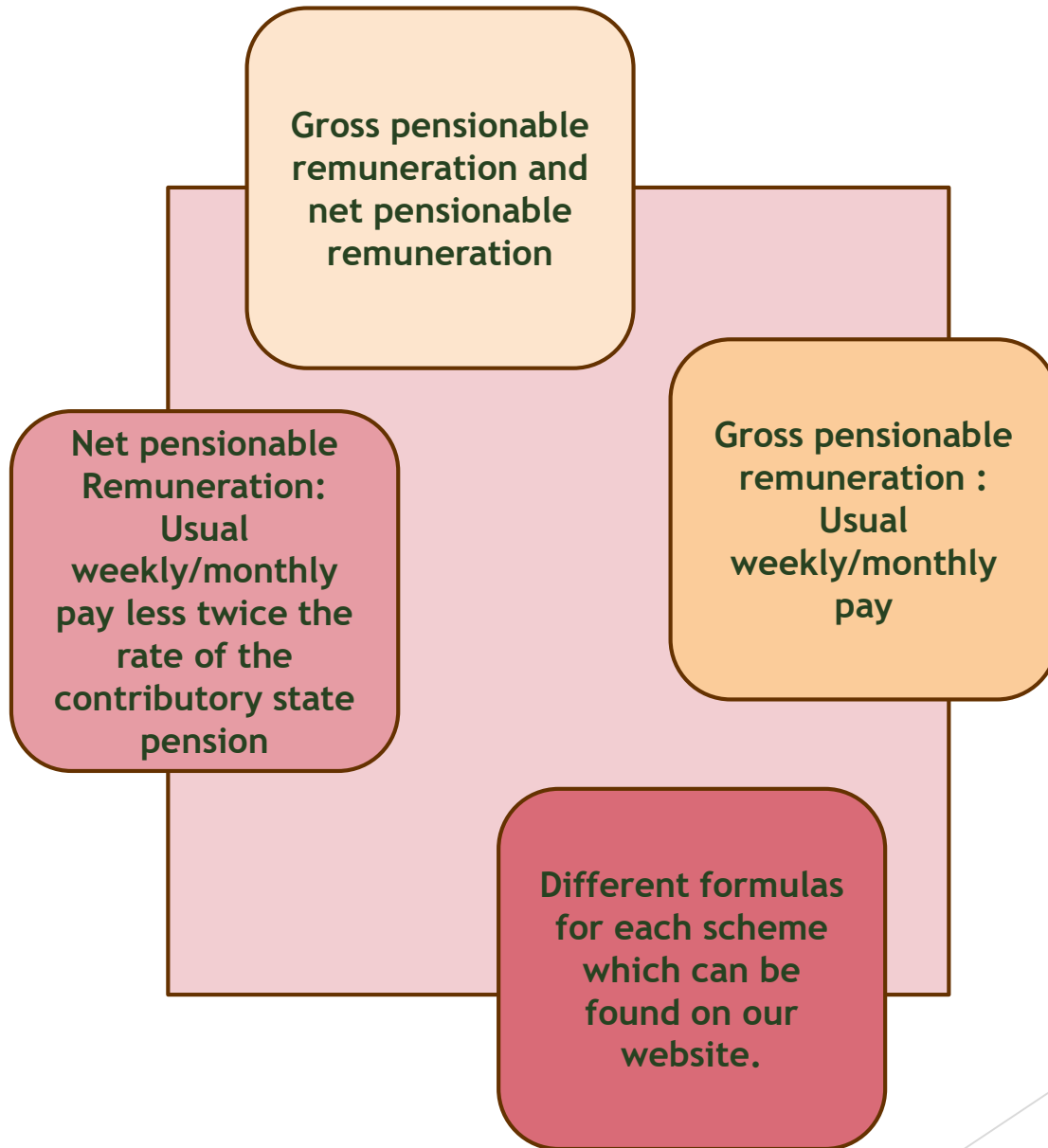
Contributory Pension Scheme for Non-Teaching Employees of Community and Comprehensive Schools

# Board obligations



Further information on this process can be found in Financial Guideline 2022/2023 – 27

# Calculations of Contributions



# Contribution collection

## Pre-2013 scheme

- School keep contributions
- DE hold monies back from NTP grant

## SPSPS

- Pay to DPER each month





# Pension on retirement

## Pre-2013 scheme

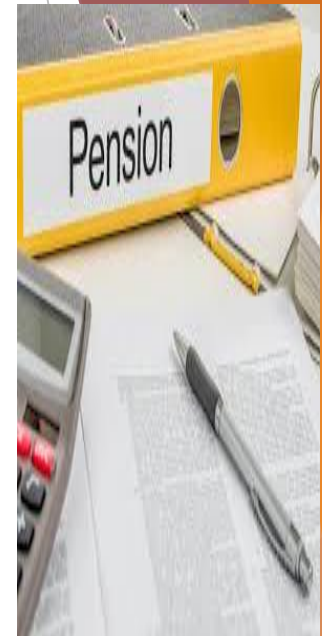
Length of service and point on the scale

Increases based on public sector pay increases

## SPSPS

Pay and contributions made

Increases based on annual inflation



# ASC (Additional Superannuation Contribution)

- ASC may be payable in addition to the existing superannuation contribution made by public servants and applies to pensionable remuneration only.
- The rates and thresholds for ASC effective from the 1st of January 2021 onwards are as follows:

All Staff - 2021 onwards Standard Accrual Group
First €34,500 @ 0 %
Next €25,500 @ 10%
Balance @ 10.5%

All Staff - 2021 onwards Single Scheme Group
First €34,500 @ 0 %
Next €25,500 @ 3.33%
Balance @ 3.5%

- ASC deductions paid to the Department of Education twice a year

# ASC Forms

- On employment an employee should complete an ASC10 form: Employment declaration
- Employees ceasing employment should be issued ASC45 form
- Employees ceasing public sector employment midyear can apply for a refund on ASC12 form
- Annually ASC60 form is issued to employees and an amended ASC60A form is also available.

# Personal Retirement Savings Account (PRSA)



PRSA -long-term personal pension plan.



For employees who do not have access to the Department pension scheme or SPSPS or those who wish to make AVCs, the board is required by law to provide access to at least one Standard PRSA.



School appoint a PRSA provider (your bank, an investment firm or insurance company are all possible providers).



School should facilitate employees in accessing the PRSA provider.



School should facilitate contributions through payroll.

# Where to find more information - useful links

Further information on the administration of the SPSPS can be found on the SPSPSP website at <https://singlepensionscheme.gov.ie/for-employers/administrator-tools/>

For further training - You should consult the Single Scheme Training Resources page for administrators at <https://singlepensionscheme.gov.ie/for-employers/administrator-tools/training-resources/>

# Queries

Queries on the Contributory Pension Scheme for Non-Teaching Employees of Community and Comprehensive should be made directly to Schools Division Financial in the Department of Education.

Any queries on the SPSPS should be directed to the Single scheme helpdesk at [singleschemequeries@per.gov.ie](mailto:singleschemequeries@per.gov.ie).



Email [info@fssu.ie](mailto:info@fssu.ie)



Call Post Primary team on 01 2690677

Thank you for taking the time to view this video.

