

### Government Budget Summary 2024

**Note:** This guideline supersedes guideline 15-2022/2023 – Government Budget Summary 2023

#### Introduction

Budget 2024 was announced in October 2023. The changes below are due to take effect from 1st January 2024, unless otherwise stated.

#### National Minimum Wage

The Government has approved increasing the national minimum wage by €1.40, from €11.30 to €12.70 from 1 January 2024. 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 2024:	
Experienced Adult Worker (employee aged 20 years or over)	€12.70
Employee under 18 years	€8.89
Employee aged 18 years	€10.16
Employee aged 19 years	€11.43

#### Universal Social Charge (USC)

The exemption threshold of €13,000 remains the same. From 1 January 2024, the ceiling of the 2% band will increase from €22,920 to €25,760, so that the salary of a full-time worker on the minimum wage will remain outside the higher rate of USC. The 4.5% rate will reduce to 4%.

From 1 January 2024, USC rates and bands will be:

USC Thresholds 2024	
	Rate
Income up to €12,012	0.5%
Next €13,748 (up to €25,760)	2%
Next €44,284 (up to €70,044)	4%
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 2024. 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 2024.

### **PRSI**

All PRSI contribution rates will increase by 0.1% from 1 October 2024. Employers will now pay 8.9% Class A employer PRSI on weekly earnings of up to €441 and pay 11.15% Class A employer PRSI on weekly earnings over €441.

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**

All domestic electricity customers will get €450 electricity credit which will be applied to bills in 3 instalments of €150, with the first instalment to be made in December 2023 with the remaining instalments being paid in January and March 2024.

### **Valued Added Tax (VAT)**

The 9% VAT rate on ebooks and audio books will be reduced to zero on 1 January 2024.

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

Extra funding will be provided to 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 €75 of additional capitation funding per pupil. The first installment of this grant was issued to schools during term 1 with the balance to be issued in 2024. Further information on the additional capitation funding can be found on [Circular 0056/2023](#) or on the [FSSU Guideline 13-2023/2024](#).

### **Capitation grant**

There will be an increase in the basic rate of capitation funding for post primary schools. Further information on this additional capitation funding will be issued when it becomes available from the Department.

## **Solar panels**

From 1 January 2024, the VAT rate for the supply and installation of solar panels in schools is being reduced to zero.

## **Free schoolbooks for post-primary schools**

Free schoolbooks and classroom resources for junior cycle pupils in recognised post primary schools in the free scheme. Further guidance will be issued to schools once the Department of Education Circular on this matter is released.

## **State exams**

Fees will be waived for State examinations held in 2024.

## **PLC fees and charges**

The PLC participant contribution fee of €200 was abolished in 2022, however students continue to face various other charges such as student services charges, application fees, exam fees and professional registration fees. It was announced in Budget 2024 that additional funding would be provided to abolish these charges and fees from September 2024.

## **Reporting of Tax-Free Payments – Enhanced Reporting Requirements**

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.

The FSSU will issue a guideline on the enhanced reporting requirements shortly.

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14<sup>th</sup> December 2023

## Appendix 1

### Tax Credits, Tax Rates and Tax Bands

<b>Tax Credit</b>	<b>2023 €</b>	<b>2024 €</b>
Single Person	1,775	1,875
Married or in a Civil Partnership	3,550	3,750
Employee Tax Credit	1,775	1,875
Earned Income Tax Credit	1,775	1,875
Widowed Person or Surviving Civil Partner (without qualifying child)	2,315	2,415
Single Person Child Carer Tax Credit	1,650	1,750
Incapacitated Child Tax Credit	3,300	3,500
<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 2023	-	3,600
• Bereaved in 2022	3,600	3,150
• Bereaved in 2021	3,150	2,700
• Bereaved in 2020	2,700	2,250
• Bereaved in 2019	2,250	1,800
<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	1,700	1,800

## Tax Rates and Tax Bands

Personal Circumstances	2023 €	2024 €
Single or Widowed or Surviving Civil Partner, without qualifying child	40,000 @ 20% Balance @ 40%	42,000 @ 20% Balance @ 40%
Single or Widowed or Surviving Civil Partner, qualifying for Single Person Child Carer Credit	44,000 @ 20% Balance @ 40%	46,000 @ 20% Balance @ 40%
Married or in a Civil Partnership, one Spouse or Civil Partner with Income	49,000 @ 20% Balance @ 40%	51,000 @ 20% Balance @ 40%
Married or in a Civil Partnership, both Spouses or Civil Partners with Income	49,000 @ 20% with increase of 31,000 max. Balance @ 40%	51,000 @ 20% with increase of 33,000 max. Balance @ 40%

## Achoimre ar Bhuiséad Rialtais 2024

**Tabhair do d'aire:** Tagann an treoirline seo in ionad treoirline 15-2022/2023 Achoimre ar Bhuiséad Rialtais 2023

### Réamhrá

Rinneadh Buiséad 2024 a fhógairt i nDeireadh Fómhair 2023. Tá na hathruithe thíos le teacht i bhfeidhm ón 1 Eanáir 2024, mura luaitear a mhalairt.

### An Pá Íosta Náisiúnta

Tá an Rialtas tar éis ceadú a thabhairt ardú €1.40 a chur ar an bpá íosta náisiúnta, ó €11.30 go €12.70 ón 1 Eanáir 2024. Íoctar an Pá Íosta Náisiúnta le hoibrithe 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 2024:	
Oibrí Fásta a bhfuil Taithí aige/aici (fostaí 20 mbliana d'aois nó níos sine)	€12.70
Fostaí faoi 18 mbliana d'aois	€8.89
Fostaí 18 mbliana d'aois	€10.16
Fostaí 19 mbliana d'aois	€11.43

### An Muirear Sóisialta Uilíoch (MSU)

Beidh an tairseach dhíolúine chéanna, i.e. €13,000, fós i bhfeidhm. Ón 1 Eanáir 2024, ardófar uasteorainn an bhanda 2% ó €22,920 go dtí €25,760 sa chaoi go bhfanfaidh tuarastal duine atá ag obair go lánaimseartha ar an bpá íosta lasmuigh den chéad ráta eile MSU. Laghdófar an ráta 4.5% go dtí 4%.

Ón 1 Eanáir 2024, is mar seo a leanas a bheidh rátaí agus bandaí MSU:

Tairseacha MSU 2024	
	Ráta
Ioncam suas go €12,012	0.5%
An chéad €13,748 eile (suas go €25,760)	2%
An chéad €44,284 eile (suas go €70,044)	4%
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 Bandaí Cánach**

Ní dhearnadh athrú ar bith ar na rátaí cánach don bhliain 2024. Beidh an ráta caighdeánach fós ag 20% agus an t-ardráta ag 40%.

Féach **Aguisín 1** atá ag gabhail leis seo le haghaidh eolais ar na méaduithe ar na creidmheasanna cánach agus ar na bandaí cánach don bhliain 2024.

### **ÁSPC**

Tiocfaidh méadú 0.1% ar gach ráta ranníocaíochta ÁSPC ón 1 Deireadh Fómhair 2024. Íocfaidh fostóirí ÁSPC fostóra Aicme A 8.9% anois ar thuilleamh seachtainiúil suas go €441 agus íocfaidh siad ÁSPC fostóra Aicme A 11.15% ar thuilleamh seachtainiúil os cionn €441.

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 gach custaiméir leictreachais teaghlaigh creidmheas leictreachais €450 a chuirfear i bhfeidhm ar bhíllí i 3 thráthchuid de €150. Íocfar an chéad tráthchuid i mí na Nollag 2023 agus íocfar na tráthchodanna eile i mí Eanáir agus i mí an Mhárta 2024.

### **Cáin bhreisluacha (CBL)**

Laghdófar an ráta CBL 9% ar ríomhleabhair agus ar chlosleabhair go nialas ar an 1 Eanáir 2024.

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

Cuirfear maoiniú breise ar fáil do d'iar-bhunscoileanna sa chóras saoroideachais chun déileáil le dúshlán atá rompu i bhfianaise costais fuinnimh ag ardú. Gheobhaidh iar-bhunscoileanna sa scéim saoroideachais €75 de mhaoiniú breise caipitíochta in aghaidh an dalta. Eisíodh an chéad tráthchuid den deontas seo do scoileanna le linn théarma 1 agus tá an t-iarmhéid le heisiúint in 2024. Is féidir tuilleadh eolais faoin maoiniú caipitíochta breise a fháil i [gCiorclán 0056/2023](#) nó i dtreoirlíne [FSSU 13-2023/2024](#).

### **Deontas Caipitíochta**

Cuirfear méadú ar an mbunráta maoinithe caipitíochta d'iar-bhunscoileanna. Eiseofar

tuilleadh eolais faoin maoiniú caipitíochta breise seo nuair a bheidh sé ar fáil ón Roinn.

## **Grianphainéil**

Ón 1 Eanáir 2024, laghdófar an ráta CBL ar sholáthar agus suiteáil painéil ghréine i scoileanna go nialas.

## **Leabhair scoile saor in aisce d'iar-bhunscoileanna**

Leabhair scoile agus acmhainní ranga saor in aisce do dhaltaí na sraithe sóisearaí in iar-bhunscoileanna aitheanta sa scéim saor in aisce. Eiseofar treoir bhreise do scoileanna nuair a eiseofar Ciorclán na Roinne Oideachais ar an ábhar seo.

## **Scrúduithe Stáit**

Tarscaoilfear táillí le haghaidh scrúduithe Stáit a reáchtálfar in 2024.

## **Táillí agus muirir iar-Ardeistiméireachta (PLC)**

Cuireadh deireadh leis an táille ranníocaíochta rannpháirtí PLC de €200 in 2022, ach tá táillí éagsúla eile fós le híoc ag mic léinn amhail táillí ar sheirbhísí mac léinn, táillí iarratais, táillí scrúduithe agus táillí clárúcháin gairmiúla. Fógraíodh i mBuiséad 2024 go gcuirfí maoiniú breise ar fáil chun deireadh a chur leis na muirir agus na táillí sin ó Mheán Fómhair 2024.

## **Íocaíochtaí Saor ó Cháin a Thuairisciú – Ceanglais Tuairiscithe Fheabhsaithe**

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 go €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 Ioncaim le sonraí ábhartha na n-íocaíochtaí.

Eiseoidh an FSSU treoirlíne maidir leis na ceanglais tuairiscithe fheabhsaithe go luath.

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An 14 Nollaig 2023



## Aguisín 1

### Creidmheasanna cánach, rátaí cánach agus bandaí cánach

Creidmheas Cánach	2023 €	2024 €
Duine Singil	1,775	1,875
Pósta nó i bPáirtnéireacht Shibhialta	3,550	3,750
Creidmheas Cánach Fostaí	1,775	1,875
Creidmheas Cánach i leith Ioncam Tuillte	1,775	1,875
Baintreach Fir nó Mná nó Páirtí Sibhialta Marthanach (nach bhfuil leanbh incháilithe aige nó aici)	2,315	2,415
Creidmheas Cánach Cúramóra Linbh do Dhuine Singil	1,650	1,750
Creidmheas Cánach do Leanbh Éagumasaithe	3,300	3,500
<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 2023	-	3,600
• Céile/Páirtí Caillte in 2022	3,600	3,150
• Céile/Páirtí Caillte in 2021	3,150	2,700
• Céile/Páirtí Caillte in 2020	2,700	2,250
• Céile/Páirtí Caillte in 2019	2,250	1,800
<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	1,700	1,800

## Rátaí cánach agus bandaí cánach

Cúinsí Pearsanta	2023 €	2024 €
Baintreach Fir nó Mná nó Páirtí Sibhialta Marthanach nach bhfuil leanbh cleithiúnach aige nó aici	40,000 @ 20% Iarmhéid @ 40%	42,000 @ 20% Iarmhéid @ 40%
Baintreach Fir nó Mná nó Páirtí Sibhialta Marthanach nó Singil, atá i dteideal Creidmheas Cúramóra Linbh do Dhuine Singil	44,000 @ 20% Iarmhéid @ 40%	46,000 @ 20% Iarmhéid @ 40%
Pósta nó i bPáirtnéireacht Sibhialta, Céile nó Páirtí Sibhialta Amháin a bhfuil Ioncam aige nó aici	49,000 @ 20% Iarmhéid @ 40%	51,000 @ 20% Iarmhéid @ 40%
Pósta nó i bPáirtnéireacht Sibhialta, Ioncam ag an mBeirt Chéilí nó ag an mBeirt Pháirtithe Sibhialta	49,000 @ 20% le méadú 31,000 ar a mhéad. Iarmhéid @ 40%	51,000 @ 20% le méadú 33,000 ar a mhéad. Iarmhéid @ 40%