



# Understanding your payslip

## Should I receive a payslip from the Department of Education/my employer?

Yes. Under section 4 of the *Payment of Wages Act, 1991* an employer is required to give a statement in writing specifying the gross amount of pay and the nature and amount of any deductions.

## What information is contained on my payslip?

In addition to your employer's registration number and your employee payroll number, your payslip will also state the period of time for which you are being paid, e.g. fortnightly.

Your payslip will also contain your PPS number, which is a unique reference number used for tax purposes in addition to allowing you to access social welfare benefits and public services in Ireland.

Your payslip will also show your incremental point as well as the roll number of the school in which you are employed. For substitute teachers who are being paid for work in two or more schools in the same pay period, the payslip should show the roll number of each school.

Payslips are divided into two columns. Earnings appear on the left-hand side while tax, PRSI and pension deductions are on the right-hand side. Deductions for maternity benefit, illness benefit etc. will appear on the left-hand side of the payslip.

## What is the gross pay?

Your gross pay is the total amount paid before any deductions are made in a particular pay period.

## What does my gross pay comprise of?

Your gross pay will comprise of your basic pay based on your point on the incremental salary scale, qualification allowance (if applicable) and any other allowances e.g. promoted post, teaching through Irish etc.

## What is the net pay?

Your net pay is the total amount you receive once all deductions are made in that pay period.

## How is my gross pay calculated?

Depending on your employment, you will either be paid a daily substitute rate, hourly rate or a fortnightly salary, which will be calculated by dividing your incremental point by 26.09 (i.e. the exact number of fortnightly salary payments per annum).

## Where can I find my increment point?

Your incremental point is recorded on the top right-hand corner of your payslip. You should check that you are on the correct point of the incremental salary scale. You should also check that you move up a point, subject to meeting the relevant service, each year.

## I am on the post-2010 salary scale, will I skip any increments?

Yes. Teachers on the post-2010 salary scale skip points 4, 8 and 12. Refer to *DE Circular 0037/2021* at [bit.ly/DECircular0037-2021](http://bit.ly/DECircular0037-2021).

## Should there be a degree allowance listed on my payslip?

Teachers on the pre-2011 payscale will see their degree allowance listed separately on their payslip. The value of an honours degree allowance is integrated into the basic pay of teachers on the post-2010 payscale so there is no degree allowance listed separately on their payslips.

## What is deducted from my salary?

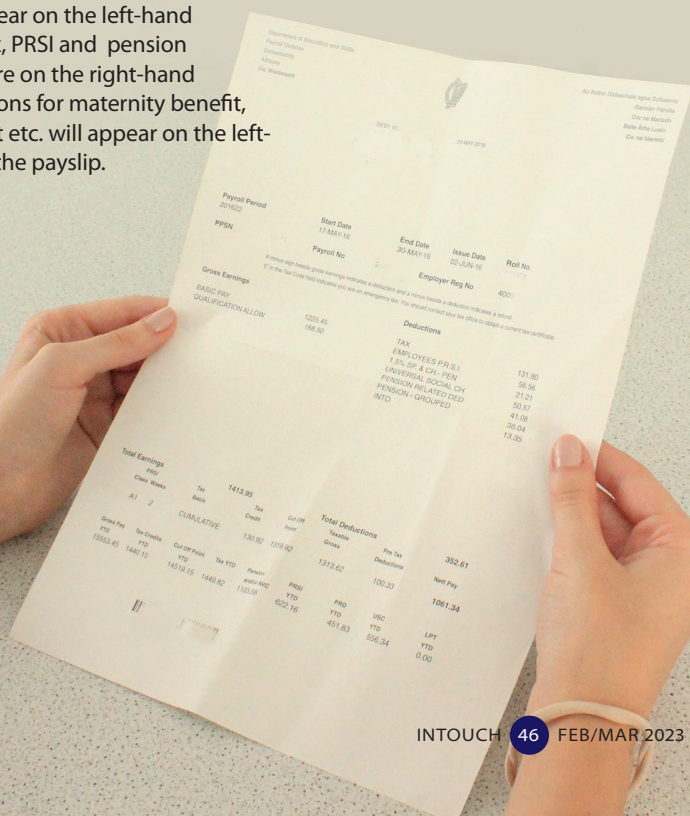
### Income tax

This is the 'Pay As You Earn' (PAYE) income tax paid by you to Revenue. Tax credits reduce the amount of tax you pay. Depending on your own personal circumstances, there are a number of tax credits which you may be able to claim.

You should check that you are in receipt of all your tax credits. There is also a tax credit for your Teaching Council registration fee. This is incorporated into your flat-rate expense credit.

Budget 2023 contained some measures which reduced the amount of income tax you pay. These included:

- An increase of €3,200 in the income tax standard rate cut-off point for all earners, from €36,800 to €40,000 for single individuals and from €45,800 to €49,000 for married couples/civil partners with one earner and from €45,800 to €49,000 for married couples



- or civil partners with two incomes;
- An increase of €75 in the personal tax credit from €1,700 to €1,775;
- An increase of €75 in the employee tax credit from €1,700 to €1,775.

You can register with myAccount at [bit.ly/ROSmyAccount](https://bit.ly/ROSmyAccount) to manage or claim tax credits.

### Employees PRSI

Pay Related Social Insurance (PRSI) contributions go to the Social Insurance Fund (SIF) which helps to pay for social welfare benefits. Different rates apply to Class A and Class D contributors.

There are a range of benefits available for Class A contributors including optical, dental and illness benefit etc. Please refer to the question below on claiming illness benefit.

### Universal Social Charge (USC)

This is a tax on income. It is payable if your total gross income exceeds €13,000 per year.

There were changes to some of the bands in Budget 2023. The standard USC rates for 2023 are:

Income up to €12,012.00	0.5%
Income from €12,012.01 to €22,920.00	2%
Income from €22,920.01 to €70,044.00	4.5%
Income above €70,044.00	8%

Further information on the USC is available at [bit.ly/revenueUSC](https://bit.ly/revenueUSC)

### Additional Superannuation Contribution (ASC)

This additional superannuation pension contribution was introduced on 1 January 2019. It only applies to a person who is a member of a public service pension scheme. ASC only applies to gross pensionable remuneration and not taxable income.

The rates are contained in *DE Circular 72/2019* in [bit.ly/DECircular72-2019](https://bit.ly/DECircular72-2019) and are as follows:

Amount of Remuneration	Member of a standard accrual pension scheme	Member of the single scheme
Up to €34,500	Exempt	Exempt
Greater than €34,500 but not over €60,000	10%	3.33%
Greater than €60,000	10.5%	3.5%

### Pension

Based on when you entered service and the scheme you are in different deductions will apply in respect of pensions. Please refer to the October and November/December 2022 editions of *InTouch* for the pension supplements.

### Pension grouped

Teachers in the National Teacher Pension scheme (pre 2013 entrants) should see their pension contribution shown in this way. It is calculated at 5% of your net salary if paying Class D PRSI or 1.5% of your gross salary and 3.5% of your net salary, (salary less twice the state contributory pension rate), if paying Class A PRSI.

### 1.5% Sp. & Ch. Pen

This deduction is in respect of the Spouses' and Children's Scheme. This scheme allows part of a teacher's pension to be transferred to their spouse and/or children in the event of their death in service or while in receipt of pension. It is calculated at 1.5% of gross salary.

### Adj. Single Pen. Sc

Teachers in the single pension scheme should see their pension contribution shown as two deductions. The first deduction is calculated as 3.5% of net pensionable remuneration.

Net pensionable remuneration is a teacher's gross salary minus twice the value of the state pension.

### Single Pens. Sch 2

This second deduction is calculated as 3% of a teacher's gross salary. This deduction incorporates the spouses and children's pension. You can find out more about the Single Pension Scheme at [bit.ly/singlepensionscheme](https://bit.ly/singlepensionscheme)

### INTO subscription

Your INTO subscription is currently 0.75% of salary and academic allowances, capped at that percentage of point 11 of the post 1 January 2011 payscale.

### Other deductions

Individual teachers may have other deductions such as VHI, Cornmarket

Salary Protection Scheme, Comhar Linn Credit Union, Additional Voluntary Contribution (AVCs) or the purchase of notional service.

## I have a query about my pay. Who should I contact?

If you feel that there are any errors with your incremental point or general pay, you should contact Primary Payroll at the Department of Education by emailing [primtch\\_payroll@education.gov.ie](mailto:primtch_payroll@education.gov.ie), making sure to quote your pay roll number and PPS number. You can also submit an online contact form, available here: [bit.ly/payrollcontactform](https://bit.ly/payrollcontactform)

## Can I receive my payslip electronically?

The Department of Education previously indicated that it had planned to roll out electronic payslips early this year. This will operate on an opt in basis. In the meantime, in preparation for an electronic payslip you should register for a digital postbox- [bit.ly/digitalpostbox](https://bit.ly/digitalpostbox)

## Claiming illness benefit

### Must I claim illness benefit while on sick leave?

This will depend on your PRSI class and the length of your absence on sick leave. If you are a Class A PRSI contributor and absent on sick leave for more than three successive days (excluding Sunday), you are required to submit a form *IB1* and a form *Med1* directly to the Department of Social Protection (DSP) in order to claim illness benefit. If you are eligible to claim illness benefit, then it will be paid directly to you from the DSP. You will receive your DE salary minus the sum of illness benefit paid by the DSP.

You should submit the forms to the DSP as soon as possible to ensure payment is processed in a timely manner.

**CONDITIONS OF EMPLOYMENT AND LEADERSHIP SECTION, INTO. Contact the team by logging a query through the INTO portal [into.ie/join/login](https://into.ie/join/login) or call the Queryline on 01-8047700.**