



Your Payslip Explained

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Disclaimer: This document is offered for information and awareness purposes only. NSSO is not liable for any decisions made based on the information contained in this document. You should contact Revenue and/or the Department of Social Protection for further information in relation to your individual taxes and entitlements.



Section 1 - Online Payslip Explained

1. Overview

Select language options *

Currently viewing in English



Name

Personnel No:

PPS Number:

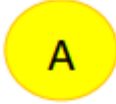
Pay Group:

Processed Date: 27 Jan 2022

Pay Period: 202204



Cost Centre:



Reg No

Company Name:



Details

Pay Grade: Point:
Rate Current:
Annual Tax Credit: Annual Cut Off:
PRSI Class: PRSI Weeks:
This Period Tax Credit: Tax Basis:
This Period Cut Off:



Cumulatives (Year-to-date)

Gross Earnings: Pre Tax Deductions:
Taxable Pay: LPT:
Cut Off:
Tax Credit: Tax:
USC: PRSI Weeks-to-date:
Employee PRSI:
Employer PRSI:



Gross Earnings

Description:	Hours:	Rate:	Value:
Basic Pay/Salary			
Total Pay:			
Gross Pay for PAYE:			



Deductions

Description:	This Period:	Year to Date:
USC		
PAYE		
PRSI		
Pension Surv 1.5%		
Pension (Lump Sum)		
Pension 3.5%		
Asc		
Irish Life Health		
C. Service Cr Union		
Social Club		
Total Deductions:		

Net Pay: EUR

Message From Your Employer:

NSSO contact number has changed to 0818 107 100 Visit www.pssc.gov.ie Contact Us section for more information

Pension Message:

There is no Pension Message to display at present:

Table 1 – Online Payslip Explained - Overview

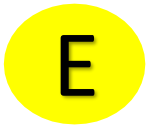


#	Detail	Comment
A.	Name	Name. Address. Cost Centre.
B.	Payslip Details	Processed date (i.e. 202204 = 27 January 2022) 4th Week of 2022. This is the bank processing date, and is different to your actual pay date, which can be found under the "Important Dates" as pay day 28 January 2022" section on payroll self-service. Payment of salary is not affected by this change in date. Pay group. Pay period. Department/Company Name. Employer Registered Number [each department has its own unique employer number that is required by Revenue].
C.	Details*	Personnel Details, Tax details as received from Revenue and PRSI Class located here. Highlighting Grade, Point on Scale and Rate Current. NOTE: Rate Current will change if taking unpaid leave (i.e. Parental Leave/Work Sharing). It is also worth noting that you can click 'Rate Current' for Scale Point Values.
D.	Cumulatives*	Year-To-Date earnings and deductions are located here. Here you can see if your year-to-date earnings have exceeded cut-off point (i.e. Should your Taxable Pay be above Cumulative Cut-Off then any amount above this figure would be taxed at the higher rate of 40%.
E.	Gross Earnings*	Basic Salary, Overtime, Allowances, Maternity/Illness Benefit etc. located in this section. Please note Gross Pay for PAYE is Gross less Pension/non-taxable deductions.
F.	Deductions*	All deductions both statutory and voluntary are located here.

*Explained in more details on next page(s)



2. Gross Earnings



Gross Earnings			
Description:	Hours:	Rate:	Value:
Basic Pay/Salary			511.61
Total Pay:			511.61
Gross Pay for PAYE:			495.73

- (Above) Gross Earnings - Section E - on Payslip.

Section E | Gross Earnings: Basic Pay/Salary is included in this column.

Overtime and various Allowances where applicable would be included in this section. Examples being Higher Duty, SWY Deduction/Allowance, Travel Pass/Cycle to Work Scheme, Illness/Maternity Benefit etc.

Please Note:

The reason that Deductions such as Travel Pass and Cycle to Work appear as an allowance under Gross Earnings is due to the fact that payee receives relief on such deductions.

How can I calculate my gross weekly or fortnightly pay?

To calculate your weekly or fortnightly pay – the annual figure associated with your point on the scale is divided by 52.18 (Weekly) or 26.09 (Fortnightly).



3. How Deductions are calculated

F

Deductions		
Description:	This Period:	Year to Date:
USC	9.31	9.31
PAYE	33.84	33.84
PRSI	20.46	20.46
Lump Sum Pension '13	15.35	15.35
Personal Pension	0.18	0.18
Total Deductions:	79.14	79.14

- (Above) Deductions - Section F - on Payslip.

Deductions:

All Statutory and Voluntary Deductions are shown in this column.

Some deductions have a *standard* value, others are *percentage* based deductions or are tied to thresholds.

All Deductions shown have 'This Period' and 'Year-To-Date' amounts.

Top Tip: *It is useful to know that your last payslip of the year (week 52) will contain the full value of deductions paid by you in this employment. This can be used as a statement if required.*

Using the payslip on page 4 as an example, we will introduce the background to the main taxes along with a breakdown of how all deductions were applied for USC, PAYE, PRSI and Lump Sum Pension for this sample payee - calculations and thresholds are included in order to assist you in understanding how cumulative thresholds etc. work.

Section 2 - Statutory Deductions

1. Universal Social Charge (USC)

The Universal Social Charge (USC) is a tax on income that replaced both the income levy and the health levy (also known as the health contribution) since 1 January 2011.

The Universal Social Charge (USC) is a tax on your **gross income**.

You pay the USC if your **gross** income is more than €13,000 per year. Once your income is over this limit, you pay the relevant rate of USC on all of your income. It is calculated on a weekly, fortnightly or monthly basis – these thresholds are outlined in the table below:

Table 2 - Universal Social Charge Rates –2022.

WEEKLY	F/NIGHT	MONTHLY	ANNUAL	RATE
€ 231.00	€ 462.00	€1, 001.00	€12, 012	0.5%
€ 409.52	€ 819.04	€1,774.59	€21,295	2%
€1, 347.00	€2, 694.00	€5, 837.00	€70, 044	4.5%
Balance	Balance	Balance	Balance	8%

Please note: Emergency basis for USC Deduction for 2022 is still 8%

The Payee's Gross income is **€511.61** (Basic Pay/Salary + Overtime: Section E) and the following calculation applies in order to ascertain their weekly USC liability – the weekly liability thresholds are highlighted in yellow in the previous table. Please note these calculations are cumulative so if you are looking at pay period four you need to multiple €231.00 by 4 and so on.

- €231.00 @ 0.5% = €1.15 (First €231.00)
- €178.52 @ 2% = €3.57 (Next €178.52)
- € 102.09 @ 4.5% = €4.59 (Balance in this case €102.09)
€9.31 (USC deducted based on Gross Earnings of €511.61)

2. Pay As You Earn - PAYE

Most employees pay tax through the PAYE (Pay As You Earn) system. This means that your employer deducts the tax you owe directly from your wages, and pays this tax directly to Revenue. Revenue collect taxes from citizens on behalf of the Irish Government.

The amount of tax that you have to pay depends on the amount of the income that you earn and on your **personal circumstances**. There are a range of income tax reliefs available that can reduce the amount of tax that you have to pay. Visit www.revenue.ie

At the start of the tax year, the Revenue Commissioners will send you a **Notice of Determination of Tax Credits** and **Standard Rate Cut-Off Point**. This shows the rate of tax that applies to your income and the tax credits that reduce the tax payable. Revenue will also send a summary of this certificate to your employer so that your employer can deduct the correct amount of tax. If your circumstances

change during the year you will have to inform Revenue of any changes and Revenue will issue a revised tax certificate which is now called a Revenue Payroll Notification (RPN).

Top Tip:

If you are changing job or starting work for the first time, you must log onto [Revenue MyAccount](#) in order to inform Revenue of your change in circumstances, if your employer has not received updated information from Revenue via a new Revenue Payroll Notification (RPN), you will be **emergency** taxed on a temporary basis **until a RPN is issued from Revenue to resolve this issue.**

Using the payslip on page 3 as an example, please find a breakdown in relation to how PAYE was calculated for this payee.

E

F

Gross Earnings				Deductions		
Description:	Hours:	Rate:	Value:	Description:	This Period:	Year to Date:
Basic Pay/Salary			511.61	USC	9.31	9.31
				PAYE	33.84	33.84
				PRSI	20.46	20.46
				Lump Sum Pension '13	15.35	15.35
				Personal Pension	0.18	0.18
Total Pay:			511.61	Total Deductions:	79.14	79.14
Gross Pay for PAYE:			495.73			

Firstly find taxable pay figure (Gross Pay for PAYE). The Gross Pay for PAYE is found by deducting your Pension deductions. It depends what Pension scheme you are on and your salary as to how many pension deductions are on your payslip, there can be up to three statutory pension deductions.

Your Gross Pay for PAYE is found by deducting your Pension deductions – As per example (Lump Sum Pension & Personal Pension) and any non-taxable deductions from Gross Pay.

- $€511.61 - (€15.35 + €0.18) = €496.08$
- $\text{Total Pay} - (\text{Lump Sum Pension} + \text{Personal Pension}) = \text{Gross Pay for PAYE}$

We also need to take into account Standard Weekly Cut-Off and Tax Credit for this calculation (this can be found in the details tab).



C

Details

Pay Grade:		Point:	
Rate Current:	511.61		
Annual Tax Credit:	3,400.00	Annual Cut Off:	36,800.00
PRSI Class:	A1	PRSI Weeks:	1
² This Period Tax Credit:	65.38	³ Tax Basis:	Cumulative
¹ This Period Cut Off:	707.69		

1. Cut Off (Period) – Weekly Tax Cut Off = €707.69
2. Tax Credit (Period) - Weekly Tax Credit = €65.38
3. Tax Basis = Cumulative

The payee’s gross pay for PAYE is €496.08 – which is under the standard rate cut off point (SRCOP) of €678.84, therefore PAYE is calculated at 20% for all of €496.08.

Please note: If the gross pay for PAYE was in excess of the standard rate cut off point (SRCOP) the amount in excess of the SRCOP would be taxed at 40%.

€496.08 @ 20% =	€99.22	
	<u>€ 65.38</u>	(Less - Tax Credit (Period))

Amount of PAYE due = € 33.84



Calculation of PAYE Year-To-Date:

Below is an example of a payslip from week 10, to show how PAYE is calculated on a year-to-date basis:

C

Details

Pay Grade:		Point:	
Rate Current:	511.61		
⁵ Annual Tax Credit:	3,400.00	³ Annual Cut Off:	36,800.00
PRSI Class:	A1	PRSI Weeks:	1
This Period Tax Credit:	65.38	Tax Basis:	Cumulative
This Period Cut Off:	707.69		

D

Cumulatives (Year-to-date)

Gross Earnings:	5116.10	Pre Tax Deductions:	155.30
¹ Taxable Pay:	4960.80	LPT:	0.00
² Cut Off:	7076.90		
⁶ Tax Credit:	653.80	⁴ Tax:	338.20
USC:	93.10	PRSI Weeks-to-date:	10
Employee PRSI:	204.64		
Employer PRSI:	565.33		

€4960.00 (1) @ 20% = **€992.00** {All earnings at 20% as taxable pay is below cut-off (3)}
€653.80 {Less Cumulative 'Tax Credit' (6)}
€ 338.20 {Tax (4)}

Note: Cumulative - Cut-Off (2) and Tax Credit (6) are calculated by dividing Annual Figure (3) by 52

(weekly), then multiplying this figure by pay period (in this case 10th week of year).

- Cumulative Cut-Off (2): $(36,800.00 / 52) \times 10 = €7076.90$
- Cumulative Tax Credit (6): $(3,400.00 / 52) \times 10 = €653.80$

3. Pay Related Social Insurance - PRSI

Most employers and employees (over 16 years of age and under 66) pay social insurance (PRSI) contributions into the National Social Insurance Fund. In general, the payment of social insurance is compulsory. The term 'insurable employment' is used to describe employment that is liable for social insurance contributions. Some people who have unearned income are also liable for PRSI.

PRSI is calculated on your *reckonable pay*. Reckonable pay is your gross pay including any notional pay (or benefit in kind,) if applicable. There is no PRSI relief for employers on pension contributions made by employees. There is some PRSI relief on pension contributions paid by employers. The Department of Social Protection (DSP) can provide you with further information should you need it.

PRSI contribution week

Your working week may not be the same as the PRSI contribution week. The PRSI contribution week starts on 1 January each year. Week one is the period from 1 January to 7 January, week two is from 8 January to 14 January and so on. For 2021, it started on Friday and ends on Thursday. In 2022, it starts on Saturday and ends on Friday. The contribution week can affect the social insurance cover of part-time workers and people work-sharing.

Please contact DSP if you have any queries in relation to PRSI contribution week.

Employee's PRSI Rates:

Class A from 1 January 2022 All income

Weekly income band	PRSI Subclass	How much of weekly income	Employee % (*)	Employer %
€38 - €352	A0	All	Nil	8.80
€352.01 - €410(**)	AX	All	4.00	8.80
€410.10 - €424(**)	AL	All	4.00	11.05
More than €424	A1	All	4.00	11.05

**A tapered employee PRSI Credit of €12 per week applies on earnings between €352.01 and €424

For fortnightly PRSI income thresholds, multiply the above thresholds by two.

Example of PRSI Calculation

E

F

Gross Earnings				Deductions		
Description:	Hours:	Rate:	Value:	Description:	This Period:	Year to Date:
Basic Pay/Salary			511.61	USC	9.31	9.31
Total Pay:			511.61	PAYE	33.84	33.84
Gross Pay for PAYE:			495.73	PRSI	20.46	20.46
				Lump Sum Pension '13	15.35	15.35
				Personal Pension	0.18	0.18
				Total Deductions:	79.14	79.14

- Class A1 = 4% of Total Pay
- €511.61 @ 4% = €20.46

E

F

Gross Earnings				Deductions		
Description:	Hours:	Rate:	Value:	Description:	This Period:	Year to Date:
Basic Pay/Salary			511.61	USC	9.31	9.31
Total Pay:			511.61	PAYE	33.84	33.84
Gross Pay for PAYE:			495.73	PRSI	20.46	20.46
				Lump Sum Pension '13	15.35	15.35
				Personal Pension	0.18	0.18
				Total Deductions:	79.14	79.14

4. Lump Sum Pension (3%)

Single Pension Scheme (appointees on or after 1st January 2013) used for example below.

- €511.61 x 3% = €15.35

Other pension schemes will have different rates such as 'The civil service pension scheme post 6th April, 1995' will have rates for example 1.5% pension survivors, 1.5% Pension Lump Sum and sometimes depending on thresholds, etc. mentioned below, Personal Pension 3.5%.

5. Personal Pension (3.5%):

3.5% of Net Pensionable Pay. Net pensionable remuneration for the purpose of contributions, is pensionable remuneration less twice the maximum rate of Social Welfare State Pension (Contributory) payable to a single person.

Note: Contributory State Pension (CSP) Rate as of 2022 = €253.30.

This is multiplied by 2 for weekly paid staff and by 4 for fortnightly paid staff. In the sample payslip above the employee is slightly over threshold and therefore is liable to have Personal Pension deducted.

- €511.61 – €506.60 (€253.30 x 2) = €5.01 @ 3.5% = €0.18

Contributory State Pension rates can vary from year to year. Please refer to the DSP website for up to date information <http://www.welfare.ie/en/Pages/State-Pension-Contributory.aspx>

6. ASC (Additional Superannuation Contribution):

Introduced and effective from 1 January 2019 to replace PRD (Pension Related Deduction). Whereas PRD was a temporary emergency measure, ASC is a permanent contribution in respect of pensionable pay. Please see below rates for 2022:

Covered Public Servant 2022		
Standard Accrual Group	Fast Accrual Group	Single Scheme Group
First €34, 500 @ 0%	First €28, 750 @ 0%	First €34, 500 @ 0%
Next €25, 500 @ 10%	Next €31, 250 @ 10%	Next €25, 500 @ 3.33%
Balance @ 10.5%	Balance @ 10.5%	Balance @ 3.5%

ASC will only apply to a person who is a member of a Public Service pension scheme or receives a payment-in-lieu of pension. Thus for example, those who are retained in a non-pensionable position under the Department of Public Expenditure and Reform Circular 21/2017 etc. will not be liable for ASC when it was introduced.

ASC will only apply to pensionable remuneration, so non-pensionable allowances and non-pensionable overtime remuneration will not be subject to ASC (whereas they were subject to PRD). Unlike PRD, ASC will apply to all pensionable remuneration whether taxable or otherwise. Thus non-taxable pensionable allowances and emoluments will become liable to ASC.

ASC will apply to all gross pensionable allowances and emoluments as and when paid. All individuals (both pre and post 1995 etc.) will pay ASC on pensionable remuneration as and when paid.

Unlike PRD, ASC will be charged at different rates with different threshold bands depending on the pension scheme a person is a member of.

Covered Fast Accrual Pension: - In general fast accrual pension schemes apply to persons who accrue pensionable service at a faster rate than 1 years' pensionable service per year of full-time service and who can acquire maximum pension benefits (40 years) in a shorter period of time.

Members of the Irish Prison Service, Military and Gardaí are deemed to be fast accrual grades. Pension schemes for Judges and Ministers are deemed Fast Accrual Pension.

Covered Single Scheme: - This applies to all persons appointed on or after 1st January 2013, who are currently members of the Single Pension Scheme 2013.

Note:- Gardaí, Military etc. who are currently members of the Single Pension Scheme 2013, their status in respect of ASC will remain Covered Single Scheme.

This was queried with DPER, please see response:

RESPONSE:

There is a singular rate which applies to Single Scheme members; there is no distinction made between fast accrual or standard accrual for Single Scheme members.

Covered Standard Accrual Pension: - This applies to all persons on the standard pre-existing pension schemes. In general, all other "non-Single-Scheme" or "Fast Accrual" are standard accrual and should be treated as such.

There are currently no "non-covered" public servants.

ASC will appear as 'ASC' on the payslip in the Deductions column.

ASC will qualify for tax relief only. ASC contributions will not be included for the purpose of calculating Age-related tax relief thresholds.

There will be employer's PRSI relief in respect of ASC.

In respect of Travel Pass and Cycle to work schemes, employees will receive ASC relief.

Section 3 - Further Deductions

1. Local Property Tax (LPT):

LPT can be deducted from salary at source. This is deducted by NSSO based on figures provided and issued by Revenue on the Revenue Payroll Notification (RPN) formerly called a tax cert. Deductions are normally spread over the tax year. Should a payee wish to Start, Stop or amend this deduction they need to contact [Revenue](#).

2. Health Insurance:

Deductions for Health Insurance providers can be made from salary at source. The provider in question forwards a mandate/instruction to payroll to have deduction made outlining capital sum which is spread out over year/time remaining in a given year. Any refunds due to you or any queries in relation to health insurance deductions should in the first instance be made with the provider.

3. Additional Voluntary Contribution (AVC):

You can start AVC privately. AVC's can be deducted from salary and rates do vary. You should firstly contact your financial consultant/pension provider who in turn will instruct your payroll to commence deduction. In any tax year employee contributions are limited according to age and are subject to Revenue approval. Any queries should be directed to your provider.



Section 4 - 'Details' section on Payslip

C			
Details			
Pay Grade:		Point:	
Rate Current:	511.61		
² Annual Tax Credit:	3,400.00	¹ Annual Cut Off:	36,800.00
⁵ PRSI Class:	A1	⁶ PRSI Weeks:	1
⁴ This Period Tax Credit:	65.38	⁷ Tax Basis:	Cumulative
³ This Period Cut Off:	707.69		

Details:

The first piece of information held in the 'Details' section is your Personnel Details (i.e. Pay Grade, point on scale and current rate).

Annual Cut-Off (1) and Annual Tax Credit (2): As received on RPN (Revenue Payroll Notification) from Revenue. Figures included in this payslip are standard but these are liable to change based on each individual payee's circumstances. If you have any queries in relation to cut-off's and credits please contact Revenue or log into [Revenue My Account](#).

Cut Off (Period) (3) and Tax Credit (Period) (4): Annual figures for weekly paid staff are divided by 52 to give a weekly figure (i.e. this period).

PRSI Class (5) & PRSI Weeks (6): Class determines what rate of PRSI both you and your employer pay, while Weeks accounts for number of insurable weeks you are being paid for.

Tax Basis (7): This employee is on the most common basis, which is cumulative (Year-To-Date). Please see different basis of tax hereunder:

Tax Basis	Description
Cumulative	Your tax is calculated on your earnings for the Year-To-Date.
Week 1	Your tax is only calculated on your earnings for this period.
Emergency*	Your Employer does not have a current or has not received an RPN for you.

NOTE: RPN (Revenue Payroll Notification) is issued by Revenue and uploaded by Payroll.

* Please Note: NSSO Payroll Services is obliged to operate Emergency Tax when up to date information is not available from Revenue. The emergency tax basis is system generated and can only be removed on receipt of up to date information from Revenue (RPN). If you are placed on Emergency Tax please contact [Revenue](#) immediately.



1. Cumulatives | Amount of Taxes/Deductions paid to date



Cumulatives (Year-to-date)			
Gross Earnings:	511.61	Pre Tax Deductions:	15.53
Taxable Pay:	496.08	LPT:	0.00
Cut Off:	707.69		
Tax Credit:	65.38	Tax:	33.84
USC:	9.31	PRSI Weeks-to-date:	1
Employee PRSI:	20.46		
Employer PRSI:	56.53		

Cumulatives :

This column highlights what has been paid and deducted in the current tax year. For example we can see Gross Earning to date along with Taxable Pay.

IMPORTANT NOTE: In the Cumulative (Year-To-Date Column) we also see Cut-Off and Tax Credit to date. This is important when calculating PAYE on the cumulative basis. In this case taxable pay figure is below the Cut-Off point. However, if you ever see your Taxable Pay going above the Cut-Off in the Cumulative section it means that a portion of your pay is going to be taxed at 40% (higher rate).

Cumulative column also outlines what has been deducted for PAYE, USE, LPT Year-To-Date, while also highlighting the amount of PRSI contributed by Employee (Ee) and Employer (Er). Number of insurable weeks-to-date is also highlighted.

Section 5 - Reduced Work Pattern

How to Calculate Deductions from a revised figure

Employees can reduce their work pattern for various reasons e.g. work sharing, parental leave. Please see below table which highlights pay multipliers for someone reducing working hours/work pattern.

1. Weekly Pay Multipliers

Weekly Pay Multipliers			
Days Off per fortnight	Decimal	Percentage	Days Worked
½ Day	0.9	90%	4 ½ Days
1 Day	0.8	80%	4 Days
1 ½ Days	0.7	70%	3 ½ Days
2 Days	0.6	60%	3 Days
2 ½ Days	0.5	50%	2 ½ Days
3 Days	0.4	40%	2 Days
3 ½ Days	0.3	30%	1 ½ Days
4 Days	0.2	20%	1 Day
4 ½ Days	0.1	10%	½ Day
9 to 3 Daily	0.7317	73.17%	Daily

Weekly employee who earns €547.67 per pay period has requested a Net Pay Calculation for a 4 Day Week (i.e. 80% Work Pattern or 0.8 Pay Multiplier).

Please find below workings for this calculation. It is worth noting calculation is on a 'Week 1' Basis.



Your Payslip Explained

Step 1: Calculate Reduced Gross

Simply multiply Basic Pay/Salary by multiplier (in this instance 0.8)

$$€547.67 \times 0.8 = €438.14$$

Step 2: Find Reduced Pensionable Deductions

Reason for this is that Gross Pay for PAYE is Total Pay less Pensionable Deductions.

$$\begin{array}{l} 4) \text{ Lump Sum Pension '13} \\ €438.14 @ 3\% = \end{array} \quad €13.14$$

5) Personal Pension

$$€438.14 - 405.28 (\text{€}506.60 \times 80\%) \times 3.5\% = \quad €1.15$$

Step 3: Find Reduced Gross Pay for PAYE

Total Pay – (Lump Sum Pension '13 + Personal Pension) = Gross Pay for PAYE

$$€438.14 - (13.14 + €1.15)$$

$$€438.14 - 14.29 = €423.85$$

Step 4: Find Reduced PRSI

Employee is Class A1 which is simply 4% of Basic.

$$3) €438.14 \times 4\% = €17.52$$

Step 5: Calculate Reduced USC

WEEKLY	F/NIGHT	MONTHLY	ANNUAL	RATE
€ 231.00	€ 462.00	€1, 001.00	€12, 012	0.5%
€ 409.52	€ 819.04	€1,774.59	€21,295	2%
€1, 347.00	€2, 694.00	€5, 837.00	€70, 044	4.5%
Balance	Balance	Balance	Balance	8%

1) USC able Pay = €438.14

First €231.00 @ 0.5% = €1.15

Next €178.52 @ 2% = €3.57

Balance €28.62 (438.14 – 409.52) @ 4.5% = €1.29

Reduced USC = **€6.01**

Step 6: Calculate Reduced PAYE

2) Gross Pay for PAYE = €423.85

423.85 @ 20% = €84.77

Less Tax Credit (Period) = €65.38

Reduced PAYE = **€19.39**

Step 7: Calculate Total Deductions

Deduction	Value
Lump Sum Pension '13	€13.14
Personal Pension	€1.15
USC	€6.01
PAYE	€19.39
PRSI	€17.52
Total Deductions	€57.21

Step 8: NET PAY on 80% Work Pattern

Total Figures		
A. Total Pay	€438.14	0.8 pay multiplier
B. Gross Pay for PAYE	€423.85	Basic pay – Non-Taxable Deductions
C. Total Deductions	€57.21	All figures highlighted above in Table A1
D. Net Pay	€380.93	A - C

Note: The above calculation does not factor in any voluntary deductions. These may have to be factored in depending on individual circumstances. Calculation is done on a Week 1 Basis. If employee is on a cumulative tax basis tax refunds may be due if reducing work pattern.



2. Fortnightly Pay Multipliers

Fortnightly Pay Multipliers			
Days Off	Decimal	Percentage	Days Worked
½ Day	0.95	95%	9 ½ Days
1 Day	0.9	90%	9 Days
1 ½ Days	0.85	85%	8 ½ Days
2 Days	0.8	80%	8 Days
2 ½ Days	0.75	75%	7 ½ Days
3 Days	0.7	70%	7 Days
3 ½ Days	0.65	65%	6 ½ Days
4 Days	0.6	60%	6 Day
4 ½ Days	0.55	55%	5 ½ Day
5 Days	0.5	50%	5 Days
5 ½ Days	0.45	45%	4 ½ Days
6 Days	0.4	40%	4 Days
6 ½ Days	0.35	35%	3 ½ Days
7 Days	0.3	30%	3 Days
7 ½ Days	0.25	25%	2 ½ Days
8 Days	0.2	20%	2 Days
8 ½ Days	0.15	15%	1 ½ Days
9 Days	0.1	10%	1 Day
9 ½ Days	0.05	5%	½ Day
9 to 3 Daily	0.7317	73.17%	Daily

Reduced Work Pattern | Fortnightly Paid Employee

Fortnightly employee who earns €2,245.23 per pay period has requested a Net Pay Calculation for a 4 Day Week (i.e. 80% Work Pattern or 0.8 Pay Multiplier).

Please find below workings for this calculation. It is worth noting calculation is on a ‘Week 1’ Basis.

For ASC purposes employee is a Member of Pre-2013 Standard Accrual Pension Scheme.

Step 1: Calculate Reduced Gross

Simply multiply Basic Pay/Salary by multiplier (in this instance 0.8)

$$€2,245.23 \times 0.8 = \mathbf{€1,796.18}$$

Step 2: Find Reduced Pensionable Deductions

Reason for this is that Gross Pay for PAYE is Total Pay less Pensionable Deductions.

4) Pension Surv 1.5% **€26.94**
 $1,796.18 \times 1.5\% =$

5) Pension (Lump Sum) **€26.94**
 $1,796.18 \times 1.5\% =$

6) Pension 3.5%
 $\{1,796.18 - 4(253.30)\} \times 3.5\%$

$(1,796.18 - 1013.20) \times 3.5\%$
 $782.98 \times 3.5\% = \mathbf{€27.40}$

7) ASC

	Annual	Weekly	Fortnightly	Monthly	%
First	€34,500.00	€663.46.00	€1,326.92	€2,875.00	Exempt
Next	€25,500.00	€490.38	€980.77	€2,125.00	10%
Balance					10.5%

First €1,326.92 @ 0% = €00.00

Balance of €346.58 (1,796.18 – 1,326.92) @ 10% = €46.92

€46.92

Your Payslip Explained



Step 3: Find Reduced Gross Pay for PAYE

Total Pay – (Pension Surv 1.5% + Lump Sum + Pension 3.5% + ASC) = Gross Pay for PAYE

€1, 796.18 – (26.94 + 26.94 + 27.40 + 46.92)

€1, 673.50 – 128.20 = **€1545.30**

Step 4: Find Reduced PRSI

Employee is Class A1 which is simply 4% of Basic.

3) €1, 796.18 x 4% = **€71.85**

Step 5: Calculate Reduced USC

WEEKLY	F/NIGHT	MONTHLY	ANNUAL	RATE
€ 231.00	€ 462.00	€1, 001.00	€12, 012	0.5%
€ 409.52	€ 819.04	€1,774.59	€21,295	2%
€1, 347.00	€2, 694.00	€5, 837.00	€70, 044	4.5%
Balance	Balance	Balance	Balance	8%

1) USC able Pay = €1, 796.18

First €462.00 @ 0.5% = €2.30

Next €357.04 @ 2% = €7.14

Balance €977.14 (1, 796.18 - €819.04) @ 4.5% = €43.97

Reduced USC = **€53.41**

Step 6: Calculate Reduced PAYE

Fortnightly Cut-Off	€1, 357.70	€35, 300 / 26
Fortnightly Credit	€ 126.92	€3, 300 / 26
Note: Above figures are visible on Payslip under Details		

2) Gross Pay for PAYE = €1545.30

1, 357.70 @ 20% = €271.54

€187.60 (1, 545.30 – 1, 357.70) @ 40% = € 75.04

Tax Liability = €346.58

Less Tax Credit (Period) = €126.92

Reduced PAYE = **€219.66**



Step 7: Calculate Total Deductions

Deduction	Value
Pension	€53.88
Personal Pension	€27.40
USC	€53.41
PAYE	€219.66
PRSI	€71.85
Total Deductions	€426.20

Step 8: NET PAY on 80% Work Pattern

Total Figures		
E. Total Pay	€1796.18	0.8 pay multiplier
F. Gross Pay for PAYE	€1545.30	Basic pay – Non-Taxable Deductions
G. Total Deductions	€426.20	All figures highlighted above in Table A1
H. Net Pay	€1369.98	A - C

Note: The above calculation does not factor in any voluntary deductions. These may have to be factored in depending on individual circumstances. Calculation is done on a Week 1 Basis. If employee is on cumulative tax basis tax refunds may be due if reducing work pattern.

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