Government Budget Summary 2025

Introduction

Budget 2025 was announced in October 2024. The changes below are due to take effect from 1st January 2025, unless otherwise stated.

National Minimum Wage

The Government Budget 2025 announced an increase of €0.80 in the national minimum wage from €12.70 to €13.50 from 1 January 2025. This rate applies to people aged 20 and over. An employer may pay a reduced rate to employees under the age of 20, see rates below.

National Minimum Wage		
From 1st January 2025:	% of Minimum Wage	Min Hourly Rate of Pay
Experienced Adult Worker (employee aged 20 years or over)	100%	€13.50
Employee aged 19 years	90%	€12.15
Employee aged 18 years	80%	€10.80
Employee under 18 years	70%	€9.45

Universal Social Charge (USC)

There is no change to the exemption threshold of €13,000. From 1 January 2025, the ceiling of the 2% band will increase from €25,760 to €27,382, so that the salary of a full-time worker on the minimum wage will remain outside the higher rate of USC.
The 4% rate will be reduced to 3%.

From 1 January 2025, USC rates and bands will be:

USC Thresholds 2025	
	Rate
Income up to €12,012	0.5%
Next €15,370 (up to €27,382)	2%
Next €42,662 (up to €70,044)	3%
Balance	8%

The rate of 8% USC will continue to apply under the Emergency Basis.

Reduced Rate of USC

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.

Tax Credits, Tax Rates and Tax Bands

There has been no change to tax rates for 2025. The standard rate will remain at 20% and the higher rate at 40%.

See **Appendix 1** for increases in the tax credits and tax bands for 2025.

PRSI

The increases announced in Budget 2024 took effect from 1 October 2024. Both employer and employee PRSI rates increased by 0.1%. Employers will now pay 8.9% Class A employer PRSI on weekly earnings of up to €496 (€527 from 1 January 2025) and pay 11.15% Class A employer PRSI on weekly earnings over €496 (€527 from 1 January 2025). Employee PRSI Class A rates increased from 4% to 4.10%.

As agreed by government under the PRSI roadmap, from 1 October 2025, both employer and employee PRSI rates will increase by a further 0.1%. Employers will pay 9% Class A employer PRSI on weekly earnings of up to €527 and pay 11.25% Class A employer PRSI on weekly earnings over €527. Employee PRSI Class A rates will increase from 4.1% to 4.2%.

Please note your payroll provider will update your computerised payroll package to take into account the changes to the rates of employers PRSI.

Cost of Living Supports

Cost of living funding is being provided to post-primary schools in the free education system to deal with increased running costs. Post-primary schools are receiving €55 of additional capitation funding per pupil.

Capitation Grant

Budget 2025 announced an increase in the basic rate of capitation funding for post-primary schools. For voluntary secondary schools the rate will increase from €345 to €386 per pupil. Further information on this additional capitation funding will be issued when it becomes available from the Department.

Free Schoolbooks for Senior Cycle Pupils

The free schoolbooks and classroom resources scheme has been extended to include pupils in senior cycle years in recognised post-primary schools in the free education scheme. Further guidance will be issued to schools once the Department of Education Circular on this matter is released.

Solar Panels

The VAT rate for the supply and installation of solar panels in schools remains at 0%.
Further details can be found on our website.

Smartphone Free Initiative

The Department have allocated funding to purchase equipment such as pouches or electronic lockers to store student phones during the school day. This initiative aims to prevent students using their phones during school hours.

State Exams

State exams Fees will be waived for State examinations held in 2025.

Enhanced Reporting Requirements

The Small Benefit Exemption limit will be increased from €1,000 to €1,500.
The number of benefits will be increased from a maximum of 2 per year to 5 benefits per year subject to the aggregate value not exceeding €1,500.

Before providing any gifts or vouchers to an employee, details must be reported to Revenue. For more details on Enhanced Reporting Requirements, click here.

Auto Enrolment

As part of Budget 2025, The Department of Social protection has announced that NAERSA will be established on 31 March 2025, and auto-enrolment will begin on 30 September 2025. Further information can be found on gov.ie - Auto-enrolment latest news and events.

Further information or clarification on any of the issues raised in this guideline can be obtained from the FSSU.

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2nd December 2024

Appendix 1

Tax credits, Tax Rates and Tax Bands

Tax Credit	**2024 €**	**2025 €**
Single Person	1,875	2,000
Married or in a Civil Partnership	3,750	4,000
Employee Tax Credit	1,875	2,000
Earned Income Tax Credit	1,875	2,000
Widowed Person or Surviving Civil Partner (without qualifying child)	2,415	2,540
Single Person Child Carer Tax Credit	1,750	1,900
Incapacitated Child Tax Credit	3,500	3,800
Blind Tax Credit:		
• Single Person	1,650	1,950
• Married or in a Civil Partnership - One Spouse or Civil Partner Blind	1,650	1,950
• Married or in a Civil Partnership - Both Spouses or Civil Partners Blind	3,300	3,900
Age Tax Credit:		
• Single or Widowed or Surviving Civil Partner	245	245
• Married or in a Civil Partnership	490	490
Dependent Relative	245	305
Home Carer Tax Credit	1,800	1,950

Tax Rates and Tax Bands

Personal Circumstances	2024 €	2025 €
Single or Widowed or Surviving Civil Partner, without qualifying child	42,000 @ 20% Balance @ 40%	44,000 @ 20% Balance @ 40%
Single or Widowed or Surviving Civil Partner, qualifying for Single Person Child Carer Credit	46,000 @ 20% Balance @ 40%	48,000 @ 20% Balance @ 40%
Married or in a Civil Partnership, one Spouse or Civil Partner with Income	51,000 @ 20% Balance @ 40%	53,000 @ 20% Balance @ 40%
Married or in a Civil Partnership, both Spouses or Civil Partners with Income	51,000 @ 20% with increase of 33,000 max. Balance @ 40%	53,000 @ 20% with increase of 35,000 max. Balance @ 40%

Achoimre ar Cháinaisnéis 2025

Réamhrá

Rinneadh Cáinaisnéis 2025 a fhógairt i nDeireadh Fómhair 2024. Tá na hathruithe thíos le teacht i bhfeidhm ón 1 Eanáir 2025, mura luaitear a mhalairt.

An Pá Íosta Náisiúnta

I gCáinaisnéis 2025, fógraíodh go gcuirfear ardú €0.80 ar an bpá íosta náisiúnta, ó €12.70 go dtí €13.50, ón 1 Eanáir 2025. Beidh feidhm ag an ráta seo do dhaoine 20 bliain d'aois nó os a chionn. Féadfaidh fostóir ráta laghdaithe a íoc le fostaithe faoi bhun 20 bliain d'aois, féach na rátaí thíos.

An Pá Íosta Náisiúnta		
Ón 1 Eanáir 2025:	% den Phá Íosta	An Ráta Pá íosta in aghaidh na huaire
Oibrí Fásta a bhfuil Taithí aige/aici (fostaí 20 mbliana d'aois nó níos sine)	100%	€13.50
Fostaí 19 mbliana d'aois	90%	€12.15
Fostaí 18 mbliana d'aois	80%	€10.80
Fostaí faoi 18 mbliana d’aois	70%	€9.45

An Muirear Sóisialta Uilíoch (MSU)

Níl aon athrú ar an tairseach díolúine de €13,000. Ón 1 Eanáir 2025, ardófar uasteorainn an bhanda 2% ó €25,760 go dtí €27,382 sa chaoi go bhfanfaidh tuarastal duine atá ag obair go lánaimseartha ar an bpá íosta lasmuigh den ráta MSU níos airde. Laghdófar an ráta 4% go dtí 3%.

Ón 1 Eanáir 2025, is mar seo a leanas a bheidh rátaí agus bandaí MSU:

Tairseacha MSU 2025	
	Ráta
Ioncam suas go €12,012	0.5%
An chéad €15,370 eile (suas go €27,382)	2%
An chéad €42,662 eile (suas go €70,044)	3%
Iarmhéid	8%

Leanfar den ráta MSU 8% a chur i bhfeidhm faoin mBonn Éigeandála.

Ráta Laghdaithe MSU

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.

Creidmheasanna Cánach, Rátaí Cánach agus Bandaí Cánach

Ní dhearnadh athrú ar bith ar na rátaí cánach don bhliain 2025. 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 harduithe ar na creidmheasanna cánach agus ar na bandaí cánach don bhliain 2025.

ÁSPC

Tháinig na harduithe a fógraíodh i gCáinaisnéis 2024 i bhfeidhm ón 1 Deireadh Fómhair 2024. Cuireadh ardú 0.1% ar an ráta ÁSPC fostóra agus ar an ráta ÁSPC fostaí. Íocfaidh fostóirí ÁSPC fostóra Aicme A 8.9% anois ar thuilleamh seachtainiúil suas go €496 (€527 ón 1 Eanáir 2025) agus íocfaidh siad ÁSPC fostóra Aicme A 11.15% ar thuilleamh seachtainiúil os cionn €496 (€527 ón 1 Eanáir 2025). Cuireadh ardú ar rátaí ÁSPC fostaí Aicme A ó 4% go 4.10%.

Mar a chomhaontaigh an Rialtas faoin treochlár ÁSPC, cuirfear ardú breise 0.1% ar an ráta ÁSPC fostóra agus ar an ráta ÁSPC fostaí ón 1 Deireadh Fómhair 2025. Íocfaidh fostóirí ÁSPC fostóra Aicme A 9% ar thuilleamh seachtainiúil suas go €527 agus íocfaidh siad ÁSPC fostóra Aicme A 11.25% ar thuilleamh seachtainiúil os cionn €527. Cuirfear ardú ar rátaí ÁSPC fostaí Aicme A ó 4.1% go 4.2%.

Tabhair faoi deara go nuashonróidh do sholáthraí párolla do phacáiste párolla ríomhairithe chun go gcuirfí san áireamh na hathruithe ar rátaí ÁSPC an Fhostóra.

Tacaíocht le Costais Maireachtála

Tá maoiniú um chostais maireachtála á chur ar fáil d'iar-bhunscoileanna sa chóras saoroideachais chun déileáil le costais reatha atá ag ardú. Tá €55 de mhaoiniú breise caipitíochta in aghaidh an dalta á fháil ag iar-bhunscoileanna.

Deontas Caipitíochta

Fógraíodh ardú ar an mbunráta maoinithe caipitíochta d'iar-bhunscoileanna i gCáinaisnéis 2025. Ardófar an ráta d'iar-bhunscoileanna deonacha ó €345 go €386 in aghaidh an dalta. Eiseofar tuilleadh eolais faoin maoiniú caipitíochta breise seo nuair a bheidh sé ar fáil ón Roinn.

Leabhair scoile saor in aisce do dhaltaí sa tSraith Shinsearach

Cuireadh síneadh leis an scéim maidir le leabhair scoile agus acmhainní ranga saor in aisce do dhaltaí i mblianta na sraithe sóisearaí in iar-bhunscoileanna aitheanta sa scéim saor in aisce. Eiseofar treoir bhreise do scoileanna chomh luath agus a eiseofar Ciorclán na Roinne Oideachais ar an ábhar seo.

Grianphainéil

Fanfaidh an ráta CBL chun grianphainéil a sholáthar agus a shuiteáil i scoileanna ag 0%. Tá tuilleadh sonraí le fáil ar ár suíomh gréasáin.

An Tionscnamh chun an Óige a Choinneáil Saor ón bhFón Cliste

Tá maoiniú leithdháilte ag an Roinn chun trealamh a cheannach, mar shampla tiachóga nó taisceadáin leictreonacha, chun fóin daltaí a stóráil le linn an lae scoile. Tá sé mar aidhm ag an tionscnamh seo cosc a chur ar dhaltaí a bhfóin a úsáid le linn uaireanta scoile.

Scrúduithe Stáit

Tarscaoilfear táillí le haghaidh scrúduithe Stáit a reáchtálfar in 2025.

Riachtanais Bhreise Tuairiscithe

Cuirfear ardú ar theorainn an Díolúine i leith Sochair Bheaga ó €1,000 go €1,500. Ardófar an líon sochar ó dhá shochar in aghaidh na bliana ar a mhéid go dtí cúig shochar in aghaidh na bliana, faoi réir an luach comhiomlán gan a bheith níos mó ná €1,500.

Sula dtabharfar aon bhronntanas nó dearbhán d'fhostaí, ní mór mionsonraí ina leith a thuairisciú do na Coimisinéirí Ioncaim. Chun tuilleadh mionsonraí a fháil faoi na Ceanglais Tuairiscithe Feabhsaithe, cliceáil anseo.

Uathchlárú

Mar chuid de Cháinaisnéis 2025, d'fhógair an Roinn Coimirce Sóisialaí go mbunófar an tÚdarás Náisiúnta um Choigilteas Scoir Uathchláraithe (NAERSA) an 31 Márta 2025 agus go gcuirfear tús le huathchlárú an 30 Meán Fómhair 2025. Tá tuilleadh eolais le fáil ag gov.ie - Uathchlárú - An t-eolas is déanaí.

Is féidir tuilleadh eolais nó soiléiriú a fháil ar aon cheann de na saincheisteanna sa treoirlíne seo ach dul i dteagmháil le FSSU.

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An 2ú Nollaig 2024

Aguisín 1

Creidmheasanna Cánach, Rátaí Cánach agus Bandaí Cánach

Creidmheas Cánach	**2024 €**	**2025 €**
Duine Singil	1,875	2,000
Pósta nó i bPáirtnéireacht Shibhialta	3,750	4,000
Creidmheas Cánach Fostaí	1,875	2,000
Creidmheas Cánach i leith Ioncam Tuillte	1,875	2,000
Baintreach Fir nó Mná nó Páirtí Sibhialta Marthanach (nach bhfuil leanbh incháilithe aige nó aici)	2,415	2,540
Creidmheas Cánach Cúramóra Linbh do Dhuine Singil	1,750	1,900
Creidmheas Cánach do Leanbh Éagumasaithe	3,500	3,800
Creidmheas Cánach na nDall:		
• Duine Singil	1,650	1,950
• Pósta nó i bPáirtnéireacht Shibhialta - Céile nó Páirtí Sibhialta Amháin Dall	1,650	1,950
• Pósta nó i bPáirtnéireacht Shibhialta - An Bheirt Chéilí nó an Bheirt Pháirtithe Sibhialta Dall	3,300	3,900
Creidmheas Cánach Aoise:		
• Baintreach Fir nó Mná nó Páirtí Sibhialta Marthanach nó Singil	245	245
• Pósta nó i bPáirtnéireacht Shibhialta	490	490
Gaol Cleithiúnach	245	305
Creidmheas Cánach Cúramóra Baile	1,800	1,950

Rátaí Cánach agus Bandaí Cánach

Cúinsí Pearsanta	2024 €	2025 €
Baintreach Fir nó Mná nó Páirtí Sibhialta Marthanach nach bhfuil leanbh cleithiúnach aige nó aici	42,000 @ 20% Iarmhéid @ 40%	44,000 @ 20% Iarmhéid @ 40%
Baintreach Fir nó Mná nó Páirtí Sibhialta Marthanach nó Singil, atá i dteideal Creidmheas Cúramóra Linbh do Dhuine Singil	46,000 @ 20% Iarmhéid @ 40%	48,000 @ 20% Iarmhéid @ 40%
Pósta nó i bPáirtnéireacht Shibhialta, Céile nó Páirtí Sibhialta Amháin a bhfuil Ioncam aige nó aici	51,000 @ 20% Iarmhéid @ 40%	53,000 @ 20% Iarmhéid @ 40%
Pósta nó i bPáirtnéireacht Shibhialta, Ioncam ag an mBeirt Chéilí nó ag an mBeirt Pháirtithe Sibhialta	51,000 @ 20% le méadú 33,000 ar a mhéid. Iarmhéid @ 40%	53,000 @ 20% le méadú 35,000 ar a mhéad. Iarmhéid @ 40%