# FSS Payroll

# Guide to Calculating Gross to Net Fortnightly Pay

# 2026

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## 1. Glossary of Terms:

- AVCs - Additional Voluntary Superannuation Contributions
- Earnings – all pay types e.g. salary, premia, overtime, allowances etc.
- Gross Pay/Payments - Total earnings excluding Mileage and Expenses
- Gross Taxable Pay – Earnings subject to tax less (Superannuation + ASC (formerly known as PRD) and all tax relievable deductions e.g. AVCs + Cornmarket Life Assurance Element of Income Continuance Plan etc)
- Gross Pensionable Pay – earnings on which superannuation is payable
- OAP – Contributory Old Age Pension – the rate is **€299.30** per week.
- PRD – Pension Related Deductions (Pension Levy)
- ASC – Additional Superannuation Contributions
- Superannuation – deductions towards pension scheme
- Pensionable Payments – payment types that are subject to superannuation
- PRSI – Pay Related Social Insurance
- RPN – Revenue Personal Notification
- USC – Universal Social Charge
- SRCOP – Standard Rate Cut-Off Point
- National Minimum wage (NMW) is **€14.15** gross per working hour in respect of hours worked on or after 1st January 2026.
- DOH – Department of Health
- PSSA – Public Service Stability Agreement 2018-2020

## 2. Pay Periods For Fortnightly Paid Staff

Employees who are paid fortnightly on a Thursday are paid 11 days in arrears. To work out which period you are being paid for, count back 11 days from the pay date and the pay period is the previous 14 days i.e. Monday to Sunday.

Example **Pay date: Thursday 28th May**

**Pay Period: Pays from 04/05/2026 to 17/05/2026 (for 14 days) i.e. 11 days in arrears.**

## 3. Calculating Gross to Net Pay

Gross Pay less Statutory and Voluntary Deductions = Net Pay

| Statutory Deductions | Voluntary Deductions |
|---|---|
| PAYE (tax) | VHI |
| PRSI | Credit Union |
| ASC (Additional Superannuation Contributions) | Trade Union |
| Superannuation (Pension) | Life Assurance |
| USC (Universal Social charge) | AVCs etc. |

## 4. Gross Pay/Basic Pay per Period Calculation

Basic pay per period is derived from the annual salary and calculated on the number of days in the year (whilst incorporating the leap year) and multiplied by the number of days in the payroll period
E.g. Staff Nurse on Annual Salary of €42,000, fortnightly period basic pay is:
42,000/365.25*14=€1,609.86 per fortnight.

Employees on less than whole time hours is calculated in the same way on their pro-rata annual salary.

**Hourly Rate Calculation**
Hourly rate is calculated on the annual salary, divided by the number of days in the year, multiplied by the number of days in the week and divided by the whole time hours of your grade.
e.g. Staff Nurse working whole-time i.e. €42,000/365.25*7/39=€20.6392 per hour.

The hourly rate for employees on less than whole time hours is calculated the same.

***Example***
Staff Nurse in receipt of Specialist Qualification Allowance working whole-time.
€2,791 ÷ 365.25 x 14 = €106.98
On-Call/Call-Outs etc. are calculated as per DOH Consolidated rates and should also be included to arrive at Gross Pay.

The table below sets out how most payments are calculated:

| ***Payment Type*** | ***Payment Calculation*** |
|---|---|
| Basic Salary (annual salary) | Annual Salary/365.25*14 (14 days' pay) |
| Basic Salary (annual salary) | Annual Salary/365.25*7(days)/35 (or 37.5 or 39) = hourly rate |
| Sunday Premium | Hours Worked x Hourly Rate |
| Night Duty Premium | Hours Worked x Hourly Rate ÷ 4 |
| Unsocial Hours | Hours Worked x Hourly Rate ÷ 6 |
| Overtime at Flat Rate | Hours Worked x Hourly Rate |
| Overtime at Time Plus one half | Hours Worked x Hourly Rate x 1.5 |
| Overtime at Double Time | Hours Worked x Hourly Rate x 2 |
| Public Holiday Premium | Hours Worked x Hourly Rate |

## 5. Superannuation

Superannuation varies depending on your contract of employment. Superannuation is only deducted from payments that are deemed pensionable. Detailed below some payment types:

| ***Gross Payments that are Pensionable*** | ***Gross Payments that are Non-Pensionable*** |
|---|---|
| Basic Salary(annual salary) | Overtime |
| Specialist Qualification Allowance | Call Outs |
| Location Allowance | Key Holders Allowance |
| Premia Payments (Saturdays, Sundays Nights etc.) | Living Out Allowance |
| Cardiac Allowance | |
| On Call Allowances | |
| Secure Unit Allowance | |

- Officers employed prior to 5th April 1995 (Class D)
    - Gross Pensionable Pay x (5%) + (1.5%)

- Officers employed post 5th April 1995(excluding New Entrants after 1st January 2013 which are subject to SPSPS – Single Public Service Pension Scheme)
    - Gross Pensionable Pay x 1.5% plus
    - Gross Pensionable Pay less (OAP x 4*) x 3.5% plus
    - Gross Pensionable Pay x 1.5%
    - * OAP rate is pro rata to hours worked

- Non Officers employed prior to 2005
    - Gross Pensionable Pay x 1.5% plus
    - Gross Pensionable Pay less (OAP x 4*) x 5%
    - * OAP rate is pro rata to hours worked

- New Entrants after 1st January 2013 (SPSPS)
    - Gross Pensionable Pay x 1.5% plus
    - Gross Pensionable Pay less (OAP x 4*) x 3.5% plus
    - Gross Pensionable Pay x 1.5%
    - * OAP rate is pro rata to hours worked

## 6. Additional Superannuation Contribution (ASC)

From 1st January 2019 onwards, Additional Superannuation Contribution (ASC) replaced the pension-related deduction (PRD) which ceased at the end of 2018. While PRD was based on taxable remuneration, ASC is based on pensionable remuneration only. Whereas PRD was a temporary emergency measure back 2009, ASC is a permanent contribution in respect of pensionable remuneration.

ASC will apply only to individuals who are in receipt of pensionable pay and applies to a person who:

a) is a member of a public service pension scheme or
b) receives a payment-in-lieu

c) is entitled to an ex-gratia retirement gratuity (annual or lump sum) on retirement

In accordance with Section 31 of the Act, ASC will not apply to a public servant who is:

a) a member of a public service scheme that is a defined contribution scheme i.e. has the same meaning as it has in the Pensions Act 1990
b) a CORE member under the North/South Pension Scheme as defined in Section 28 of the Act
c) a NILGOSC member under the North/South Pension Scheme as defined in Section 28 of the Act
d) an individual who is employed in a non-pensionable capacity e.g. a retired public servant who is a member of an interview board or a Returning Officer etc.

Unlike PRD, ASC will only apply to a person who is a member of a public service pension scheme, receives a payment-in-lieu of pension or is entitled to a retirement gratuity on retirement. Thus, for example, those who are retained in a non-pensionable position under Department of Public Expenditure and Reform Circular 21/2017 etc. will not be liable for ASC when it is introduced. Note: A person who is engaged on a "contract for services" i.e. a fee-paid basis is not subject to ASC unless there is a pension element to the fee set. Employers should be able to identify any and all such individuals.

ASC is only chargeable on pensionable remuneration. Pensionable remuneration includes:

1. Basic Pay (excluding non-pensionable overtime) due to the public servant in respect of that period, and
2. Allowances, Emoluments and Premium pay (or its equivalent) which are treated as pensionable pay.

Pensionable allowances, emoluments and premium pay shall attract ASC on an "as and when paid" basis. This includes regular rostered overtime (which has been approved by the appropriate authority as being pensionable) and acting up allowances. i.e. Allowances, such as regular rostered overtime, are liable for ASC "as and when paid" where those allowances have the potential to be included in pensionable remuneration of time of retirement under the last 3 years/Best 3 in 10 rules.

**ASC Thresholds**

There are 3 different sets of thresholds and rates depending on the pension scheme/arrangement applicable to an individual:

1. **Single Public Service Pension Scheme** ("Single Scheme") – in general, new entrants to the Public Servants on or after 1 January 2013
2. **Standard Accrual** members of Pre-2013 Public Service Pension Schemes (pre-existing schemes)
3. **Fast Accrual** members of Pre-2013 Public Service Pension Schemes (pre-existing schemes)

It should be noted that the Act provides for different ASC regimes for "covered" and "non-covered" public servants. Currently there are no non-covered public servants i.e. where an employee or group of employees decide to step outside the terms of the PSSA then they shall be deemed to be a "non-covered public servant" for the purposes of the Act. From 2021 onwards, the annual thresholds and rates cover All Public Servants.

**Annual Thresholds and Rates**
**All Public Servants – 2026 (Same rates as 2025)**

| All Staff<br>Standard Accrual Group | All Staff<br>Fast Accrual Group | All Staff<br>Single Scheme Group |
|---|---|---|
| First €34,500 @ Exempt | First €28,750@ Exempt | First €34,500 @ Exempt |
| Next €25,500 @10% | Next €31,250 @10% | Next €25,500 @3.33% |
| Balance @ 10.5% | Balance @ 10.5% | Balance @ 3.5% |

ASC will attract tax relief only. There will be no PRSI relief and no USC relief.

## 7. Universal Social Charge (USC)

This was introduced from 1st January 2011 and is chargeable on all gross pay. It is not chargeable on any Department of Social Protection (DSP) payments e.g. Illness benefit, Maternity benefit, Paternity benefit & State Pensions. You pay the Universal Social Charge if your gross income is more than €13,000 per year. If your income is greater than the exemption limit (€13,000 in 2026), you pay USC on your full income.

The threshold for the 2% rate will be increased by €1,622 from €25,760 to €27,382. This will ensure that employees in receipt of the national minimum wage for up to 39 hours per week will remain outside the scope of the top rate of USC.

USC is calculated on a cumulative basis, similar to PAYE. Revenue will provide the rates applicable to each person. The standard rates are as above but if you have another income, the rates will be divided between employments.

From 01/01/2026 the rates for those earning in excess of €13,000 p.a. are:

| Annual Cut-off points | Fortnightly | % |
|---|---|---|
| First €12,012 gross pay | 462.00 | 0.5% |
| Next €16,688 gross pay | 641.84 | 2% |
| Next €41,344 gross pay | 1,590.15 | **3%** |
| Balance | | 8% |

The reduced rate of USC of 2% applies for individuals aged 70 years or over whose aggregate income for the year is €60,000 or less. The reduced rate of USC will also apply for 2026 for full medical card holders under 70 years whose aggregate income for the year is €60,000 or less.

**Emergency Basis of USC Deduction 2026**

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

| Fortnightly/Monthly etc | USC Cut-Off Point | USC Rate |
|---|---|---|
| All | Nil | 8% |

You will receive notice of your rates of USC on your Tax Credit Certificate. Any queries with regard to the rate of USC applied to your payroll should be directed to Revenue.

To calculate USC as accurately as possible take Gross Pay minus 'illness benefit', 'maternity benefit', 'cycle to work' and 'travel Pass' payments.

A calculation of USC due is included in your End of Year Statement (P21). You can request this in myAccount on the Revenue website.

## 8. Contact Details for Revenue

**Pay as you Earn (PAYE)**
Please note that the quickest and easiest way for you to manage your tax affairs is to use the Revenue online services.

Phone (+353) 1 738 3636 Call charges may vary depending on your telephone provider's service contract. Telephone opening hours: 09.30 to 13.30 Monday to Friday.

Email: Please use the secure 'MyEnquiries' service available in myAccount or ROS

## 1. LPT (Local Property Tax)

Deduction of LPT commenced in 2013 for those employees who have requested the deduction from their pay. The details are sent directly by Revenue and the deduction is applied in accordance with the instructions received. All queries in relation to LPT value should be directed to Revenue in the first instance.

## 2. TAX/PAYE

The Pay As You Earn (PAYE) system applies to you if you have income from employment or a pension that is taxed at source. Before the start of the new tax year, around December, the employer will request the latest Revenue Payroll Notification (RPN) before payroll is run – this will be reflected on your payslip. Where Revenue cannot provide the employer with a RPN, the employer must apply Emergency Tax.

There has been no change to tax rates for 2026. The standard rate will remain at 20% and the higher rate at 40%. An individual will pay tax at the standard rate on an amount of income equal to his/her SRCOP, with any excess income liable to tax at the higher rate of 40%.

There are three methods of calculation:

- **Cumulative** – this applies to the majority of staff (it works by calculating the income liability arising on a person's income from the start of the income tax year (Jan) to date, (not each payment in isolation) taking account of the employee's total earnings to date and the accumulated fortnightly tax credits and SRCOP)
- **Week 1 Basis** – depends on personal circumstances(the pay for each pay period is dealt with in isolation and no account is taken of pay, tax credits, SRCOP, tax deducted in previous fortnights)
- **Emergency** – this applies when no RPN is received from Revenue

Cumulative Tax is calculated as follows for a fortnightly paid employee:

- Gross pay less (Superannuation + ASC + AVCs + Cornmarket Life Assurance Element of Income Continuance Plan) = Gross Taxable Pay (this figure is used as part of the tax calculation)

- Weekly standard rate cut off point x 2 = fortnightly standard cut off point (this equals the amount of your taxable pay @ 20%)

- If fortnightly taxable pay is less than your fortnightly standard cut off point, then all of your taxable income is taxed @ 20%

- If fortnightly taxable pay is greater than fortnightly standard rate cut off, then the excess income is taxed @ 40%

- Calculation of tax is therefore
    - fortnightly standard rate cut off x 20% (a)
    - Remainder of taxable pay x 40% (b)
    - (a) plus (b) less (weekly tax credit x 2) = tax payable

To calculate PAYE as accurately as possible take Gross Pay minus 'ASC', 'Pension', 'AVC's', 'Spouses and Children Arrears', 'non-taxable sick benefit', 'Cycle to work' and 'Travel Pass'

Easy Weekly Example

John earns €500.00 per week, has a tax credit of €29.21 and a standard cut-off point of €389.00. How is his tax calculated?

| | | |
|---|---|---|
| Gross Taxable Pay | | €500.00 |
| Tax on €389@20% = | | €77.80 |
| Tax on €111@40% = | | €44.40 |
| Gross Tax | = | €122.20 |
| Less Tax Credit | | -€ 29.21 |
| Tax Liability | | € 92.99 |

(If John paid pension of €50.00 per week then the gross pay above should be shown as €450.00)

**Emergency Basis of Tax 2026**

| **Tax Rates** | |
|---|---|
| Standard Rate of Tax | 20% |
| Higher Rate of Tax | 40% |

The emergency tax operates when:

- Your employer has not received a RPN of determination of tax credits and standard rate cut off point for you for the current year, **or**

| FORTNIGHTLY | Effective from 1 Jan 2026 | |
|---|---|---|
| **Where employee provides a PPS Number** | **Fortnightly Cut-Off Point** | **TAX CREDIT** |
| Week 1-Week 4 (First & Second Pay Day) | 1,692.32 per F/N @20% Balance @ 40% | Nil |
| Week 5 onwards (Third and subsequent pay days) | Nil | Nil |
| **Where employee does not provide PPS Number** | **SRCOP** | **TAX CREDIT** |
| All @ 40% | Nil | Nil |

If you do not supply your employer with your PPS Number, your employer must deduct tax at the higher rate (40%) on your gross pay (less superannuation). No tax credits are due.

How to get off Emergency Tax

https://www.revenue.ie/en/jobs-and-pensions/emergency-tax/getting-off-emergency-tax.aspx

Have the following information at hand:

- Personal Public Service number (PPSN)
- Start date of new job
- Frequency of payment. i.e. Fortnightly/Monthly
- Group & Personnel/Employee Number – e.g. 022/073276Y
- Employer's PAYE Register Number (see for your region below)

Employer Registration System – Revenue maintain a register of employers – unique to each

employer. FSS Payroll Services, HSE Regions are as follows:

| Region | Employers Reg. No. | Region | Employers Reg. No. |
|---|---|---|---|
| Eastern Region | 0043024G | North-West | 0036210M |
| Midlands | 0002000J | South-East | 0027010D |
| Mid-West | 0030888U | South-West | 0007497W |
| North-East | 0043024G | West | 0024042B |

**Employees' Employment Detail Summary (P60 replacement)**
Under PAYE Modernisation in 2019 employers are no longer obliged to provide a Form P60 to their employees. In its place, employees can access an Employment Detail Summary for a tax year in the 'PAYE Services' on myAccount. This Employment Detail Summary will contain income and statutory deduction details for each employment or pension. This is available and can be downloaded or printed and used where proof of income is required by a third party.

## 3. PRSI (Pay Related Social Insurance)

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All PRSI rates will increase on **1st October 2026**. A revised advance notice is available from mid-2026 from DSP with these changes.

PRSI is payable on all gross pay. An employee's PRSI sub class can vary from pay date to pay date as it is based on each fortnight's earnings.

Permanent Officers employed prior to 5th April 1995 are generally Class D.
All other staff are generally Class A. Please refer to your payslip to determine your class.

To determine your PRSI class divide Full Gross Pay by 2 and this will determine which PRSI subclass you fall into.

Detailed below the various classes, sub classes and percentage deductions from 01/10/2025:

| Weekly Income Band | PRSI Sub Class | How much of weekly Income is liable | % Payable |
|---|---|---|---|
| **Class A staff** | | | |
| € 38.00 - €352.00 | AO | All | 0 |
| €352.01 - €424.00 ** | AX | All | 4.20 |
| €424.01 - €527.00 ** | AL | All | 4.20 |
| More than €527.00 | A1 | All | 4.20 |
| €12 PRSI Credit applies to sub-class AX and AL | | | |
| **Permanent Officers employed prior to 5th April 1995 Class D** | | | |
| Up to €352.00 | DO | All | 0 |
| €352.01 - €500.00 | DX | All | 1.10 |
| More than €500.00 | D1 | Up to €1,443 inclusive<br>Balance | 1.10<br>4.20 |

**PRSI Credits – for earnings between €352.01 and €424.00, the maximum weekly PRSI credit is reduced by one sixth of earnings in excess of €352.01.

**Class J** normally relates to people with reckonable earnings of less than €38 a week (from all employments). However, some employees are insurable at Class J, regardless of earnings: employees aged 66 or over and people in subsidiary employment.

**Class M** relates to people with a nil contribution liability (such as employees under age 16 and persons in receipt of occupational pensions)

There are no annual earnings ceiling for PRSI for employees.

## Class A PRSI Credit

- For Class A employees with gross earnings between €352.01 and €424.00 in a week, the 4.2% PRSI charge will be reduced by the PRSI Credit.
- The amount of PRSI Credit depends on gross weekly earnings.

- At gross weekly earnings of €352.01, the maximum PRSI Credit of €12.00 per week applies.

- For earnings between €352.01 and €424.00 (sub-classes AX), the maximum weekly PRSI credit of €12.00, is reduced by one sixth of earnings in excess of €352.01.

- The calculation of the new PRSI charge for Class A, with gross weekly earnings between €352.01 and €424.00, involves 3 separate calculations:

    1. Calculate the PRSI Credit
    2. Calculate the PRSI charge at 4.2%
    3. Deduct the PRSI Credit from the 4.2% PRSI Charge

- The following example shows how to calculate the PRSI Credit and the new PRSI charge, for gross fortnightly earnings of €754.00(€377.00 per week):

    1. Calculate the PRSI Credit
        - Maximum PRSI Credit per fortnight €24.00
        - 1/6$^{th}$ of earnings in excess of €704.02(352.01*2=€754) (754.00-704.02 = 49.98/6) -€8.34
        - Reduced PRSI Credit €15.66

    2. Calculate the PRSI charge at 4.2% €31.66
    3. Deduct the Reduced PRSI Credit €15.66

    **2026 fortnightly PRSI charge €16.00**

**Note:** The calculation of the PRSI charge, and accordingly the PRSI credit is based on Gross fortnightly earnings. All PRSI contribution rates have been increased by 0.1% from 1 October 2025.

**Employer Notification for Changes to PRSI for people aged between 66 and 70 from 01 January 2024**

From 1 January 2024, a person will be able to draw down their State Pension (Contributory) (SPC) at any age between 66 and 70. This will give a person the opportunity to continue to work and pay PRSI which may improve their contribution record for when they decide to draw down their SPC.

## Example of Gross to Net Fortnightly calculations Class D.

**Permanent Staff Nurse Earning €42,000 employed pre 05/04/1995 working full time hours**

| | | | | | | |
|---|---|---|---|---|---|---|
| Tax Cut Off | 1692.31 | | | | | |
| Tax Credit | 153.85 | | | | | |
| PRSI Class | D1 | | | | | |
| Superannuation | 5.00% + 1.5% | | | | | |
| | | Calculation | Amount | **ASCable Pay** | | **1877.04** |
| Worked 78 hours | Salary | 42,000 ÷ 365.25 x 7 ÷39 x 78 | 1609.86 | 1st 1326.92 | 0 | 0.00 |
| Sunday 8 hours | Sundays | 42,000 ÷ 365.25 x 7 ÷39 x 8 | 165.11 | next 550.12 | 10.00% | 55.01 |
| Location Allowance | Allow | 2663 ÷ 365.25 x 7 ÷ 39 x 78 | 102.07 | | | |
| | | **Total Gross Earnings** | **1877.04** | | | **55.01** |
| | | | | **USCable Pay** | | **1877.04** |
| | | | | 1st 462 | 0.50% | 2.31 |
| **Gross Earnings** | | | **1877.04** | Next 641.84 | 2.00% | 12.83 |
| Superannuation | | 1877.04 x 6.5% | **122.01** | Next 773.20 | **3.00%** | 23.19 |
| ASC | | See Across | **55.01** | Balance | 8.00% | 0.00 |
| USC | | See Across | **38.33** | | | **38.33** |
| PAYE | | See Across | **187.70** | | | |
| PRSI | | 1877.04 x 1.10% | **20.65** | **PAYE** | | |
| *Net Pay before Voluntary deductions* | | | 1453.35 | Gross Income | | **1877.04** |
| | | Credit Union | 200.00 | Superannuation | | 122.01 |
| | | Trade Union | 9.50 | ASC | | 55.01 |
| | | Social Club | 1.50 | **Taxable Income** | | **1700.02** |
| ***Final Net Pay*** | | | **1242.35** | | | |
| | | | | Tax Cut Off (1692.31) | 1692.31 x 20% | 338.46 |
| | | | | Balance (1700.02-1692.31) | 7.71 X 40% | 3.08 |
| | | | | less Tax Credits (153.85) | | 153.85 |
| | | | | | **Tax Payable (PAYE)** | **187.70** |

**Permanent Staff Nurse Earning €42,000 employed pre 05/04/1995 working reduced hours**

| | | | | | | |
|---|---|---|---|---|---|---|
| Tax Cut Off | 1692.31 | | | | | |
| Tax Credit | 153.85 | | | | | |
| PRSI Class | D1 | | | | | |
| Superannuation | 5.00% + 1.5% | | | | | |
| | | Calculation | Amount | **ASCable Pay** | | **1811.20** |
| Worked 75 hours | Salary | 42,000 ÷ 365.25 x 7 ÷39 x **75** | 1547.94 | 1st 1326.92 | 0 | 0.00 |
| Sunday 8 hours | Sundays | 42,000 ÷ 365.25 x 7 ÷39 x 8 | 165.11 | next 484.28 | 10.00% | 48.43 |
| Location Allowance | Allow | 2663.00 ÷ 365.25 x 7 ÷ 39 x **75** | 98.15 | | | |
| | | **Total Gross Earnings** | **1811.20** | | | **48.43** |
| | | | | **USCable Pay** | | **1811.20** |
| | | | | 1st 462 | 0.50% | 2.31 |
| **Gross Earnings** | | | **1811.20** | Next 641.84 | 2.00% | 12.83 |
| Superannuation | | 1811.20 x 6.5% | 117.73 | Next 707.26 | **3.00%** | 21.22 |
| ASC | | See Across | 48.43 | Balance | 8.00% | 0.00 |
| USC | | See Across | 36.36 | | | **36.36** |
| PAYE | | See Across | 175.16 | | | |
| PRSI | | 1811.12 x 1.10% | 19.92 | **PAYE** | | |
| *Net Pay before Voluntary deductions* | | | 1413.60 | Gross Income | | **1811.20** |
| | | Credit Union | 200.00 | Superannuation | | 117.73 |
| | | Trade Union | 9.50 | ASC | | 48.43 |
| | | Social Club | 1.50 | Taxable Income | | 1645.04 |
| ***Final Net Pay*** | | | **1202.60** | | | |
| | | | | Tax Cut Off (1692.31) | 1645.04 x 20% | 329.01 |
| | | | | Balance @ 40% | Nil | 0.00 |
| | | | | less Tax Credits (153.85) | | 153.85 |
| | | | | | Tax Payable | 175.16 |

## Examples of Gross to Net Fortnightly calculations CLASS A: Appendix 2

***The OAP 2026 i.e. €299.30 (weekly) abatement rate is used in the formula for calculation of Superannuation.***

**Permanent Staff Nurse Earning €42,000 employed post 05/04/1995 working full time hours**

| | | | | | | |
|---|---|---|---|---|---|---|
| | | | | **Superannuation** | | |
| Tax Cut Off | 1692.31 | | | 1877.04 *1.5% | | 28.16 |
| Tax Credit | 153.85 | | | OAP pro rata | | |
| PRSI Class | A1 | | | (299.30*4)/78*78 | 1,197.20 | |
| Superannuation | 1.5% + (3.5% Reduced by twice the OAP) + 1.5% | | | (1877.04-1197.20)*3.5% | | 23.79 |
| | | Calculation | Amount | 1877.04 * 1.5% | | 28.16 |
| Worked 78 hours | Salary | 42,000 ÷ 365.25 x 7 ÷39 x 78 | 1609.86 | | | **80.11** |
| Sunday 8 hours | Sundays | 42,000 ÷ 365.25 x 7 ÷39 x 8 | 165.11 | **ASC** | | |
| Location Allowance | Allow | 2663 ÷ 365.25 x 7 ÷ 39 x 78 | 102.07 | **ASCable Pay** | | **1877.04** |
| | | **Total Gross Earnings** | **1877.04** | 1st 1326.92 | 0 | 0.00 |
| | | | | next 550.12 | 10.00% | 55.01 |
| | | | | | | 55.01 |
| Gross Earnings | | | **1877.04** | **USCable Pay** | | **1877.04** |
| Superannuation | | See Across | 80.11 | 1st 462 | 0.50% | 2.31 |
| ASC | | See Across | 55.01 | Next 641.84 | 2.00% | 12.83 |
| USC | | See Across | 38.33 | Next 773.20 | **3.00%** | 23.19 |
| PAYE | | See Across | 204.45 | Balance | 8.00% | 0.00 |
| PRSI | | 1877.04 x 4.2% | 78.84 | | | 38.33 |
| *Net Pay before Voluntary deductions* | | | 1420.29 | | | |
| | | Credit Union | 200.00 | **PAYE** | | |
| | | Trade Union | 9.50 | Gross Income | | **1877.04** |
| | | Social Club | 1.50 | Superannuation | | 80.11 |
| ***Final Net Pay*** | | | **1209.29** | ASC | | 55.01 |
| | | | | Taxable Income | | 1741.91 |
| | | | | | | |
| | | | | Tax Cut Off (€1,692.31) | 1692.31 x 20% | 338.46 |
| | | | | Balance (1741.91-1692.31) | 49.60 x 40% | 19.84 |
| | | | | less Tax Credits (€153.85) | | 153.85 |
| | | | | | Tax Payable | **204.45** |

**Permanent Staff Nurse Earning €42,000 employed post 05/04/1995 working reduced hours**

| | | | | | | |
|---|---|---|---|---|---|---|
| | | | | **Superannuation** | | |
| Tax Cut Off | 1692.31 | | | 1811.20*1.5% | | 27.17 |
| Tax Credit | 153.85 | | | OAP pro rata | | |
| PRSI Class | A1 | | | (299.30*4)/78*75 | 1151.15 | |
| Superannuation | 1.5% + (3.5% Reduced by twice the OAP) + 1.5% | | | (1811.20-1151.15)*3.5% | | 23.10 |
| | | Calculation | Amount | 1811.20*1.5% | | 27.17 |
| Worked 75 hours | Salary | 42,000 ÷ 365.25 x 7 ÷39 x 75 | 1547.94 | | | **77.44** |
| Sunday 8 hours | Sundays | 42,000 ÷ 365.25 x 7 ÷39 x 8 | 165.11 | **ASCable Pay** | | **1811.20** |
| Location Allowance | Allow | 2663 ÷ 365.25 x 7 ÷ 39 x 75 | 98.15 | 1st 1326.92 | 0 | 0.00 |
| | | **Total Gross Earnings** | **1811.20** | next 484.28 | 10.00% | 48.43 |
| | | | | | | **48.43** |
| Gross Earnings | | | **1811.20** | **USCable Pay** | | **1811.20** |
| Superannuation | | See Across | 77.44 | 1st 462 | 0.50% | 2.31 |
| ASC | | See Across | 48.43 | Next 641.84 | 2.00% | 12.83 |
| USC | | See Across | 36.36 | Next 707.36 | **3.00%** | 21.22 |
| PAYE | | See Across | 183.22 | Balance | 8.00% | 0.00 |
| PRSI | | 1811.20 x 4.2% | 76.07 | | | **36.36** |
| *Net Pay before Voluntary deductions* | | | 1389.68 | | | |
| | | Credit Union | 200.00 | **PAYE** | | |
| | | Trade Union | 9.50 | Gross Income | | **1811.20** |
| | | Social Club | 1.50 | Superannuation | | 77.44 |
| ***Final Net Pay*** | | | **1178.68** | ASC | | 48.43 |
| | | | | Taxable Income | | 1685.33 |
| | | | | | | |
| | | | | Tax Cut Off (€1,692.31) | 1685.33. x 20% | 337.07 |
| | | | | Balance @ 40% | | 0.00 |
| | | | | less Tax Credits (€153.85) | | 153.85 |
| | | | | | Tax Payable | **183.22** |