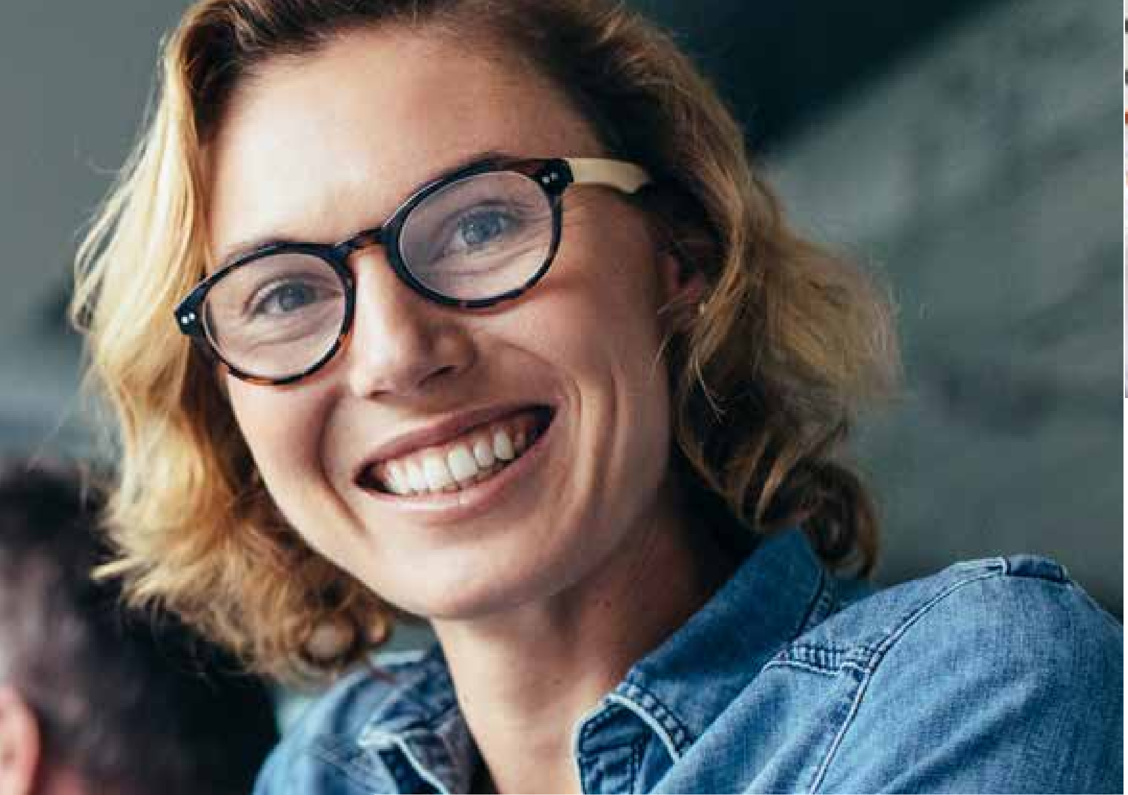
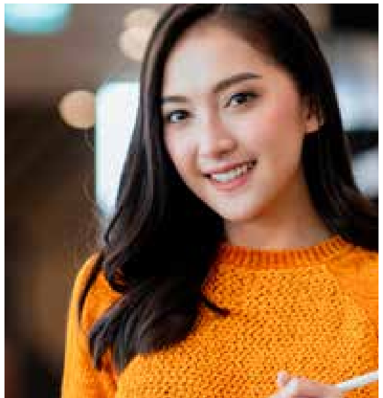



The Crystal Ball
March 2024

Dataplan's Education Compliance Update

Our special edition guide for current legislation, upcoming legislation and our predictions for the future of payroll as educational organisation navigate increasing operational costs and staffing challenges.



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dataplan education By IRIS

Welcome!

Welcome to Dataplan's Compliance Update with everything you may need to be aware of as a result of legislative changes and a changing education landscape, including increasing operational costs and staffing challenges.

There are some very important updates outlined in this document which employers need to stay abreast of.

Contents

Current Legislation

Our comprehensive guide on current legislation which could already be affecting your organisation.

Legislation: Tax Bands England, Wales & N Ireland

Effective from 6 Apr 2024

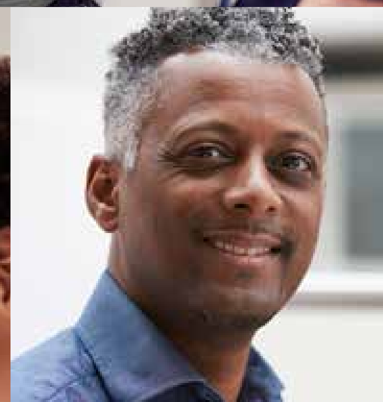
Rate	%	2022 Earnings range	2023 Earnings range
Basic Rate	20	£12,571 - £50,270	£12,571 - £50,270
Higher rate	40	£50,271-£150,000	£50,271 - £150,000
Additional rate	45	£150,001 and above	£150,001 and above

Legislation: Tax Bands Scotland

Effective from 6 Apr 2024

The income tax rates are based on having a standard Personal Allowance of £12,500. In Scotland, you do not get a Personal Allowance if you earn over £125,000.

Band	%	Earnings range
Personal Allowance	0	Up to £12,570
Starter Rate	19%	£12,571 to £14,732
Basic Rate	20%	£14,733 to £25,688
Intermediate Rate	21%	£25,689 to £43,592
Higher Rate	42%	£43,593 to £125,140
Advanced	£45%	£75,001 to £125,140
Top Rate	48%	More than £125,140



Legislation: National Insurance Thresholds

Effective from 6 Apr 2024

From the 6th of April 2023 the primary threshold for NI is now in line with the personal allowances for income tax. This means that anyone earning below £12,570 with not be liable for tax or National Insurance

Thresholds:

Class 1 National Insurance thresholds	2023 to 2024	2024 to 2025
Lower earnings limit	£123 per week £533 per month £6,396 per year	£123 per week £533 per month £6,396 per year
Primary threshold	£242 per week £1,048 per month £12,570 per year	£242 per week £1,048 per month £12,570 per year
Secondary threshold	£175 per week £758 per month £9,100 per year	£175 per week £758 per month £9,100 per year
Upper secondary threshold (under 21)	£967 per week £4,189 per month £50,270 per year	£967 per week £4,189 per month £50,270 per year
Apprentice upper secondary threshold (apprentice under 25)	£967 per week £4,189 per month £50,270 per year	£967 per week £4,189 per month £50,270 per year
Upper earnings limit	£967 per week £4,189 per month £50,270 per year	£967 per week £4,189 per month £50,270 per year

Class 1 National Insurance Rates:

National Insurance Category Letter	Earnings at or above lower earnings limit up to and including primary threshold		Earnings above the primary threshold up to and including upper earnings limit		Balance of earnings above upper earnings limit	
	23/24	24/25	23/24 from 6 Jan	24/25	22/23	23/24
A	0%	0%	10%	8%	2%	2%
B	0%	0%	3.85%	3.85%	2%	2%
C	Nil	Nil	Nil	Nil	Nil	Nil
H (apprentice under 25)	0%	0%	10%	8%	2%	2%
J	0%	0%	2%	2%	2%	2%
M (under 21)	0%	0%	10%	8%	2%	2%
Z (under 21- deferment)	0%	0%	2%	2%	2%	2%

Legislation: National Minimum and Living Wage

Effective from 1 Apr 2024

Age	Rate
21 and over	£11.44
Development rate (Inc 18-20 year olds)	£8.60
Under 18 but over compulsory school age	£6.40
Apprentices under 19 or in first year	£6.40

National Minimum Wage

HMRC is putting more time and effort into NMW inquiries. These inquiries are very intrusive, involving hours spent on employer's premises, questioning employers, HR managers, and payroll about the payroll operation and the implications of NMW within the payroll. In addition, HMRC will look at 6 years of records and interview a selection of employees to get their understanding of how they are paid and their expectations on hourly rates of pay.

So, what if an employer is operating NMW incorrectly?

HMRC will force the employer to pay the underpaid NMW; the employer will be expected to pick up the additional tax and National Insurance Contributions tab. In addition, HMRC will charge a penalty arising from the total amount of underpaid NMW. Depending on why there was an underpayment, the punishment will range from 100% to 200% of the underpaid NMW.

It doesn't end there. HMRC also produce a quarterly report and list of all employers who have been caught underpaying their employer's NMW.

Legislation: Teachers' Pension Contribution

Effective from 1 Apr 2023

The employer contribution rate to Teachers' Pensions will increase from 23.68% in 2023 to 28.68% from 1 April 2024. This includes the 0.8% administration levy.

The employer contribution rate to Teachers' Pension will increase from 23.68% to 28.68% from 1 April 2024. This includes the 0.8% administration levy.

Each April, the member contribution bands are updated in line with the Consumer Price Index (CPI). In the year to September 2023, CPI was 6.7%. From 1 April 2024 the bands will be changed to reflect this.

Annual Salary Rate for the Eligible Employment from 1 April 2023	Annual Salary rate for Eligible Employment from 1 April 2024	Member Contribution Rate
Up to £32,135.99	Up to £34,289.99	7.4%
£32,136.00 to £43,259.99	£34,290.00 to £45,158.99	8.6%
£43,260.00 to £51,292.99	£46,159.00 to £54,729.99	9.6%
£51,293.00 to £67,979.99	£54,730.00 to £72,534.99	10.2%
£67,980.00 to £92,697.99	£72,535.00 to £98,908.99	11.3%
£98,909.00 and above		11.7%

Legislation: Local Government Pension Scheme

Effective from
1 Apr 2023

LGPS pension is used by public funded organisations to provide the required pension for their employees. Schools use LGPS pension for their support staff but they use Teachers' Pension for the teachers.

The LGPS employee's rate of contribution is based on bandings according to their annual salary. Employees are contractually enrolled upon appointment or on the addition of a new role.

The Employer's rate is set by an independent actuary report on a triennial basis. The valuation was based on membership data at 31/3/22. The results should now be with employers and are set for the next 3 years starting from 1/4/23. If an employee decides to opt out of the scheme they will be assessed for auto enrolment following the next automatic re-enrolment date and if they meet the criteria they will be enrolled.

Legislation: Postgraduate & Student Loans

ongoing

There are two plans that form the basis of deductions for student loan, plan 1 and plan 2. Plan 1 has an earnings threshold of £24,990 annually whereas plan 2 has an earnings threshold of £27,295.

Introduced from April 2019 is the postgraduate loan (PGL), with an earnings threshold of £21,000 and a 6% payable rate.

An employee can be liable to repay a Plan 1 or 2 loan as well as a PGL.

Legislation: Pension Auto & Re Enrolment

Check Your Requirements Online

ongoing

Auto-enrolment ensured all eligible workers were auto-enrolled into a workplace pension from 1st February 2018. The minimum pension contribution increased to 8%, 5% input from the employee and 3% input from the employer, from April 2019 and unless legislation changes, will remain at these minimum levels.

Re-enrolment takes place 3 years after your company's staging date. The re-enrolment process will auto-enrol any employee who fits the criteria on the re-enrolment date. If employees have opted out previously but still meet the requirements, they will be re-enrolled and will need to opt out again, if they wish to.

The re-enrolment date is flexible meaning you can re-enrol your staff three months before or after your staging date however, this re-enrolment date must apply to all staff. As part of re-enrolment process, a re-declaration needs to be submitted to the Pensions Regulator within 5 months of the staging date, not the new re-enrolment date.

If your re-enrolment date is a different date to your original staging date, your re-enrolment date will then be used to determine your next re-enrolment date.

Legislation: Termination Payments

ongoing

Termination Payments have long been a review area for HMRC. Having made all Payments In Lieu of Notice taxable and liable to National Insurance, termination payments are chargeable to employers NIC, over £30,000.

The longstanding tax exemption will remain whereby termination payments are not taxable below £30,000, the new rules align income tax and NIC rules. Historically there has been no NIC payable over the £30,000 exemption (although tax is charged over £30,000), however there will now be a charge on the employer.

The employer will pay employers NIC at 13.8% on all amounts over the £30,000 exemption.

Legislation: Tax Free Childcare

https://www.gov.uk/tax-free-childcare

ongoing

Tax-free childcare is an ongoing scheme available for eligible families with children up to the age of 11. If you're eligible you could receive up to £2,000 per year per child or up to £4,000 if the child is disabled.

This can be used to pay for approved childcare, including nurseries and after school clubs.

Tax free childcare is a valuable scheme because the Government will pay £2 for every £8 that parents pay for childcare. Parents must register for a childcare account as the payments will be deposited into the account by the Government. A word of caution, the Government will only make the contribution if the childcare provider is signed up to the scheme. We advise that suitable checks are made on providers before you sign up with them.

Legislation: Employment Allowance

ongoing

From April 2022 the employment allowance accessibility was restricted to only employers with class 1 NI liability of less than 100,000 in the previous tax year. The aim was to target small employers who are able to claim the £5,000 allowance. As a result of the fact that the Allowance is not available to all employers, under current EU rules, the allowance qualifies as De Minimus State Aid.

What is De Minimus State Aid? The rules allow companies to state aid up to a certain level - this level is called De Minimus. Any amount above the De Minimus will be taken off the company.

De Minimus State Aid Limits

The state aid de minimus depends on the industry in which the employer operates. They are as follows:

- Agriculture capped at €20000 over 3 consecutive fiscal years.
- Fisheries and aquaculture capped at €30000 over 3 successive fiscal years.
- Road transport capped at €100000 over any period of 3 fiscal years.

Legislation: Advisory Fuel Rates

Effective from March 2024

Engine Size	Petrol	LPG
1400cc or less	13p	11p
1401cc to 2000cc	15p	13p
Over 2000cc	24p	21p

Engine Size	Diesel
1600cc or less	12p
1601cc to 2000cc	14p
Over 2000cc	19p

Legislation: Approved Mileage rates

ongoing

Type of vehicle	First 10,000 miles	Above 10,000 miles
Cars and vans	45p	25p
Motorcycles	24p	24p
Bikes	20p	20p

Legislation: Company Car Tax Rates

Effective from 6 Apr 2023

CO^2 emissions g/km	Electric Range	2022-23 (%) Cars Reg before 6 April 2020	2022-23 (%) Cars Reg after 6 April 2020
0	n/a	2	2
1-50	>130 miles	2	2
1-50	70-129 miles	5	5
1-50	40-69 miles	8	8
1-50	30-39 miles	12	12
1-50	<30 miles	14	14
51-54		15	15
55-59		16	16
60-64		17	17
65-69		18	18
70-74		19	19
75-79		20	20
80-84		21	21
85-89		22	22
90-94		23	23
95-99		24	24
100-104		25	25
105-109		26	26
110-114		27	27
115-119		28	28
120-124		29	29
125-129		30	30
130-134		31	31
135-139		32	32
140-144		33	33
145-149		34	34
150-154		35	35
155-159		36	36
160-164		37	37
165-169		37	37
170+		37	37

Legislation: Van & Van Fuel Benefit Charges

Effective from 6 Apr 2023

There has been no change in the van and fuel benefit charges since April 2023

	2024/25
Van Benefit Charge	£3960
Van Fuel Benefit Charge	£757

Electric Cars

A couple of years ago, having an electric company car was very lucrative because there was no employee tax or National Insurance charge on the employer. Despite the recent problems for manufacturers with obtaining chips for the production of new vehicles, the supply of electric cars as company cars has increased substantially.

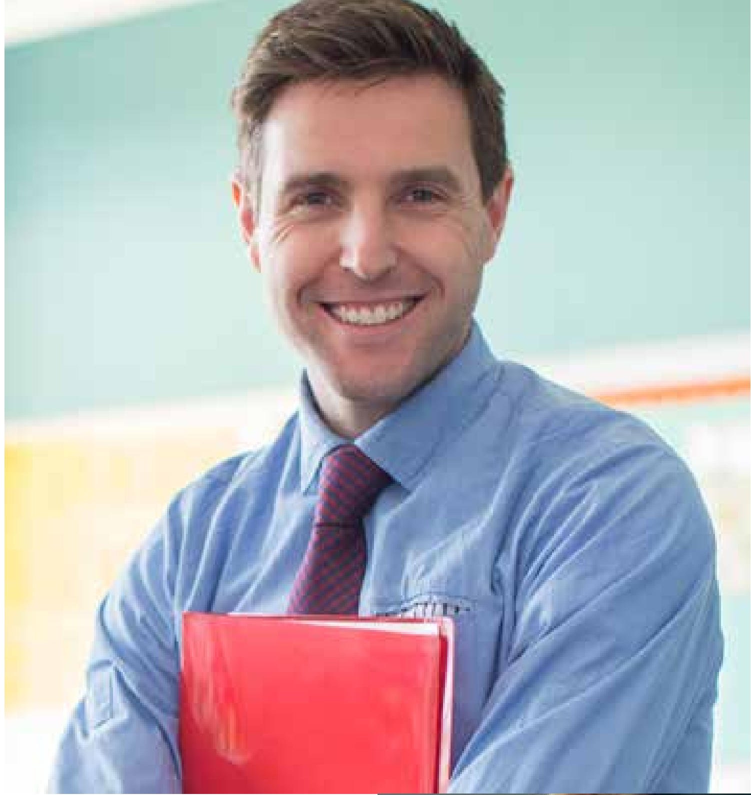
In the 2019/20 tax year, there were only 4000-pure electric company cars. That figure increased dramatically to 52000 in 20/21 after the zero rate was introduced in April 2020 for company car tax. The Government has now introduced a car benefit as a percentage of the list price ranging from 2% to 8%. Unsurprisingly, the charge has been introduced as a significant amount of tax, and NIC is being missed.

No doubt the percentages will continue to creep up, however, there remains a significant difference between the benefit charge for a diesel and petrol car, and an electric car.

No Benefit in kind arises when an employer reimburses an employee for the cost of the electricity that an employee uses when charging the vehicle at home. However, the employee will need to demonstrate that the additional amount claimed has been incurred. Charging facilities provided by an employer do not attract a fuel benefit.

Check out the HMRC car benefit calculator

Click here for benefit percentages



Legislation: OpRA

ongoing

Click here for more information about OpRA

OpRA stands for Occupational Remuneration Arrangements. Salary Sacrifice arrangements have been in place for some time, however due to the extending of such arrangements and the tax benefits that employee gained, the Government wanted to bring into charge to income tax, salary sacrifice arrangements.

It should be borne in mind, however, that certain salary sacrifice arrangements are unaffected by the OpRA legislation, these inlcude;

- Pension Contributions
- Childcare vouchers and provisions
- Cycle to work schemes
- Purchase of additional annual leave days

The legislation defines 2 distinct types of arrangements

- Type A - Salary exchange
- Type B - Cash alternative

For type A arrangements the main benefits caught by the net will be workplace car parking, mobile telephones and tablets. The most common Type B arrangement, will be where employees chose between a company car and a cash alternative car allowance. The tax charge will be the amount of earnings that the employee would have received if they had not taken the option and, the otherwise taxable cash equivalent value of the benefit in kind. The tax on the 'additional' benefit is collectible through the P11d process.

This is a very complex area of new rules and legislation around salary sacrifice and benefits in kind. Please contact Paul Chappell on 03331 123456 for more advice or assistance.

Legislation: Gender Pay Gap Reporting

ongoing

From 2020, Gender Pay Gap Reporting applied to both the public and private sectors. Employers with more than 250 employees are required to publish a report.

For the public sector the snapshot date is the 31st March, and reports must be published by 30th March the following year.

Pay Gap Reporting

When collating the information from which the report is produced, it is necessary to collect data for 2 types of employees. These are relevant employees and full-pay relevant employees.

Relevant Employee.

Relevant employees are all on the snapshot date who either have a contract of employment or are self-employed, and that self-employee worker must perform the work themselves. Salaried partners should be included.

Full pay relevant employees.

We create a list of full-pay employees from the relevant employee list. Such employees who are paid their usual full basic pay are employed on the snapshot date.

Full pay relevant employees are used to produce the gender pay gap report unless they are not paid their full basic income because they are

- On annual leave
- On maternity, paternity, adoption, parental, or shared parental leave
- Sick leave
- Special leave
- Any other forms of leave

Legislation: Average Holiday Pay

Holiday Pay Calculations Changes

ongoing

Following the outcome of the Harpur Trust v Brazal holiday pay Supreme Court ruling, the Government published two consultation documents looking at streamlining the basis of calculation. The Government has published the outcome of the consultations after reviewing the numerous representations made. Holiday pay for employees that are not salaried or do not receive additional payments in addition to their salary, is currently calculated based on the average of the employee's pay over the previous 52 weeks. The highlights of the consultation are that:

- The 52-week reference period is to be abolished, and holiday entitlement for employees with irregular hours/part-time workers/ zero-hour employees will be calculated at 12.07%
- All employees will receive four weeks of normal pay and 1.6 weeks of basic pay. The expectation is that employers will calculate holiday pay per pay period at 12.07%. Holiday entitlement will be calculated at the end of each pay period rather than monthly to give flexibility to employer.
- Rolled-up holiday pay will be allowable but only for employees with irregular hours/part-time workers/zero-hour workers.

  Draft legislation published shows a start date of 1 January (this is principally to do with the repealing of the Covid Regulations and accrual of Covid carry-over leave); however, the reality is that the new rules for workers with irregular hours/part-time workers/zero-hour contracts will apply to leave years beginning 1 April 2024.

Accruals for Irregular Workers

Definition of an irregular hour worker and a part-year worker

The government has introduced two new definitions for irregular hours workers and part-year workers, as follows:

1. **Irregular hours worker** - a worker whose number of paid hours that they will work in each pay period during the term of their contract in that year is, under the terms of their contract, wholly or mostly variable.
2. **Part-year worker** - a worker who under the terms of their contract, is required to work only part of that year and there are periods within that year (during the term of the contract) of at least a week which they are not required to work and for which they are not paid.

These definitions will be key for employers when identifying the workers that will fall under the new calculation method for statutory holiday entitlement.

A new method to calculate statutory holiday entitlement for irregular hours and part-year workers

The government has published guidance on calculating holiday leave entitlement for these defined workers. Additionally, employers can use a new method for calculating holiday entitlement for irregular-hours workers and part-year workers who are on sick leave or statutory leave.

Legislation: Agency Workers Regulations

ongoing

Read More in The Good Work Plan

The old Agency regulations (pre 6th April 2020) provide an exemption to the right to equal pay with full time employees, this is known as the Swedish Derogation, if the worker is employed under a permanent contract of employment with a temporary work agency and paid by the agency for periods between assignments, i.e when they are not working.

The new rules state that after a 12 week qualifying period, the worker will be entitled to equal pay to those directly engaged by the employer. In addition on or before 30th April 2020 existing workers contracts that contain the Swedish Derogative provision must be provided with a written statement advising that it no longer applies.

Legislation: Parental Bereavement Act

ongoing

Employed parents will have the right to at least 2 weeks' leave if they lose a child under 18 or suffer a stillbirth from 24 weeks' of pregnancy. If they meet the eligibility criteria, they will also be able to claim pay for the period of leave. The leave can be taken within 56 weeks of the child's death and can be taken as one block or broken down into two separate periods of leave.

Legislation: Earlier Year Update

ongoing

Since the change to Real Time Information reporting for PAYE, any amendments that are necessary for a closed tax year have been made using an Earlier Year Update (EYU). From 6th April 2021 HMRC ceased to accept an EYU as a valid submission.

To amend incorrect information that has been submitted through RTI, an amended Full Payment Submission (FPS) will need to be submitted.

Legislation: Apprenticeship Allowance

ongoing

From 21 May 2022 the Apprenticeship Allowance was reduced to £1,000 per apprentice.

Legislation: Veterans Employers NIC Relief

ongoing

The Chancellor announced an extension to the relief provided to employers when employing force veterans for a further 12 months from April 2024. An employee qualifies as a veteran if they either served at least one day in the regular armed forces or completed at least one day of basic training. The relief is available for a veteran who has started their first civilian job regardless of when they left the regular armed forces. The relief is from employers Class 1 National Insurance Contributions but only applies to that part of an employee's earnings below the veteran upper secondary threshold. The qualifying period begins on the first day of the veteran's first civilian employment since leaving the regular armed forces and ends 12 months later.

HMRC PAYE Investigations

ongoing

HMRC undertakes PAYE investigations to establish if employers operate the PAYE scheme correctly. Such enquiries are typically undertaken on employer's premises, although with more and more employers outsourcing their payroll, HMRC is approaching such enquiries remotely.

It should be noted, however, that a PAYE inquiry is not just a review of the actual payroll records. Needless to say, HMRC wants to ensure that the correct amounts of PAYE and National Insurance Contributions (NIC) are deducted for employees and paid over to HMRC.

HMRC will commence a PAYE inquiry by questioning the business owners on how the business operates, what records are kept, and who has responsibility for hiring and firing employees, as well as the payroll operation. This all gives HMRC information to enable them to concentrate on arrears of either perceived risks or normal risks associated with the trade of the employer

What arrears does HMRC look at?

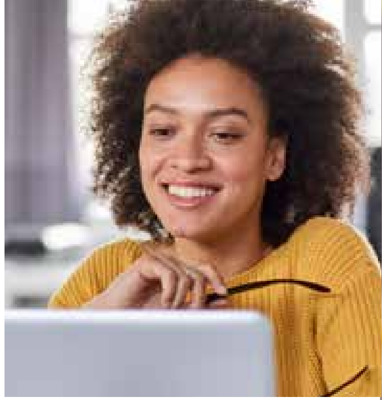
The operation of PAYE and NIC, including starter checklist, P45s, PAYE and NIC thresholds.

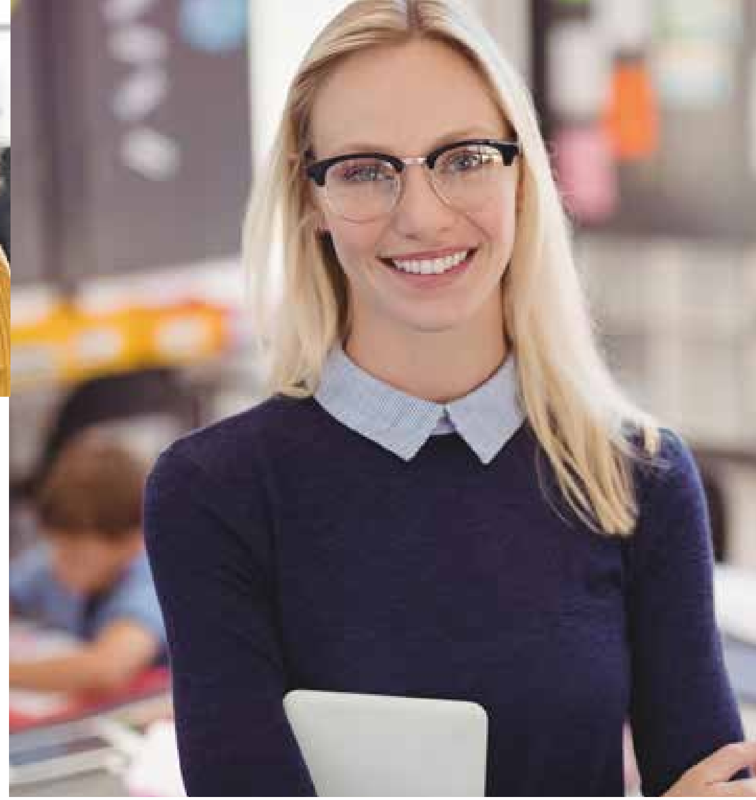
The payment of net wages, including how they are paid. This will include a review of the bank records to ensure what should have been paid is the actual amount paid.

P11D's. A full benefit-in-kind review is undertaken. If there are company cars and vans, for example, HMRC will check they have been correctly declared

Expenses. HMRC do not like payments paid to employees that are made outside of payroll. However, HMRC will be happy if the costs are paid wholly, exclusively, and necessarily in performing the employee's duties. If not, this casts doubt on the absolute integrity of the payroll.

Employment status. Do businesses engage self-employed workers? HMRC is particularly interested in self-employed workers. Why? Predominantly NIC. If work is paid through the payroll, HMRC is included in employees' and employers' NIC.





IR35. What is this? Workers are invoicing for work done through their own Personal Service Company (PSC). Would the worker have been deemed an employee were it not for the PSC? This predominantly covers labour-only contracts (although not exclusively)

National Minimum Wage. Although HMRC employs investigators who undertake NMW enquiries only, a PAYE enquiry can be a trigger for an NMW enquiry which is very intrusive and will involve the interview of employees

This list is only given as an indicator. PAYE inquiries are far-reaching. Professional help is vital to navigating through such an enquiry.

Legislation: Off Payroll Working (Commonly known as IR35)

ongoing

Check Employment Status For Tax

HMRC Guidance For Preparation

Medium and large businesses, are defined by HMRC as meeting at least two of the following criteria:

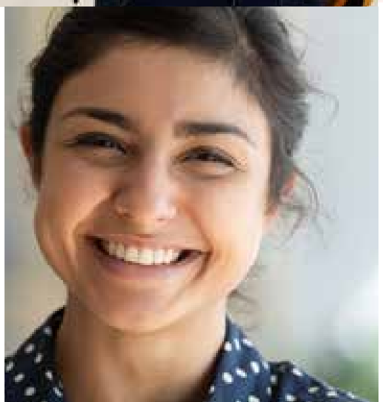
- Annual turnover of at least £10.2m
- Balance sheet total of at least £5.1m
- 50 employees or more

These employers will, from 6th April 2021, be responsible for determining if the off payroll rules apply for a worker they engage through an intermediary (the workers own Limited Company). This is where the term Intermediaries Legislation comes from. There has long been the perception at HMRC that workers operating through their own Limited company, have had a tax advantage over workers they work alongside who are employed direct. The engager must determine whether the worker would have been classed as an employee if it were not for the fact the work is invoiced through the workers Limited Company.

HMRC have, after extensive testing, published the revised and updated Check Employment Status for Tax (CEST) tool. Although not perfect, it is much improved and remains one of the few options available to engagers wanting to assess employment status.

If it is considered that a worker is caught by the new rulings, they should have been an employee but for the fact that they have worked through their own Limited Company, for example, then the engager is responsible for processing the payments made to the worker (net of VAT) through the payroll. Basic Rate tax and National Insurance Contributions should be deducted and paid over to HMRC. This must be done though the engagers PAYE scheme via the Real Time Information reporting system.

It is anticipated that there will be resistance from the worker to the reclassification, if appropriate, however the responsibility sits with the engager to operate PAYE. Get the assessment wrong and HMRC will seek recovery of the tax and NIC, in addition to interest and penalties.



Legislation: PAYE Settlement Agreements, new digital PSA1 form

Effective from 10 Aug 2022

Following a review of customer feedback from employers using PAYE Settlement Agreements, HMRC have introduced a new digital version of the PSA1 form. The form can now be submitted digitally.

In their August 2022 Employer Bulletin, where the digital form was announced, HMRC urged employers to use the new reporting method stating that “this is the most efficient way to submit PSA1 and is HMRC’s preferred method of receiving it.”

The new digital form is said to offer easier, standardised reporting, improved accuracy and faster processing times which is expected to lead to fewer queries. The announcement was caveated with the fact that employers who choose to continue using the paper form may have to complete more than one PSA1 form, depending on where their employees live, whereas the digital form allows employers to submit one form for all employees regardless of their location.

Legislation: HMRC New Starter Checklist

ongoing

When completing the first Full Payment Submission for new starters the employee’s postcode and address must be provided, as well as their previous pay, tax and student loan which should be obtained from their P45.

In cases where the P45 is later, or if the employee does not have a P45 HMRC provides a starter checklist for PAYE. If the starter checklist is used and the P45 is received after the tax code has been received from HMRC, employers do not need to update the previous pay, tax or tax code in their payroll software, only the student loan details if applicable.

In their August 2022 Employer Bulletin, HMRC reminded employers of the importance of providing correct address information. This is because HMRC use the postcode to verify the employees address, and if this information is provided incorrectly it could lead to the employee’s address being changed within HMRC’s systems which could ultimately lead to correspondence being sent to the wrong address. This has an additional impact because the incorrect address may also affect the Department for Work and Pensions ability to process Universal Credit claims.

HMRC Policy - P11Ds

Effective from 6 Apr 2023

In February 2023 HMRC announce they will no longer accept paper copies of P11Ds. they must be sent electronically.

Future Legislations

Let's take a look at at where legislation and compliance is heading next, and what we can expect if it does.

Legislation: Tax Band England, Wales & N Ireland

TBC

Although there was no change in the Autumn Statement to tax rates and personal allowances, personal allowances have been frozen until 2028; the significant change happened to National Insurance rates, reducing the standard rate for employees from 12% to 10%. However, don't be surprised if changes are announced in the Spring Budget to tax rates of increases in personal allowance. We have no indicative information on this, although a general election is looming.

Legislation: Postgraduate & Student Loans

Effective from April 2026

Repayment Plan 5 is a new repayment plan for students starting undergraduate and Advance Learner Loan courses on or after 1 August 2023. There is no expectation that any repayments will be made for Plan 5 loans until April 2026 at the earliest. As with other student loans, repayments only commence when income exceeds the repayment threshold. The threshold for 2026/27 will be £25000, £2083 per month or £480 per week. If pay fluctuates and falls below these amounts, the repayments will stop and only recommence when income exceeds the threshold. Repayment will be at 9% of income above the thresholds.

For employees, if pay does fall below the thresholds, employees can still make student loan payments from their pay. Indeed, anyone can make voluntary repayments at any time, but voluntary repayments will not affect the amounts payable based on income and the thresholds.
If anyone has more than one type of loan, these are repaid at the same type, subject to the income thresholds.

Legislation: Pensions Auto & Re Enrolment

TBC

Pensions (Extension of Automatic Enrolment) Bill has not yet been finalised but has been granted Royal Assent. It will include the reduction of age eligibility from 22 to 18 and remove the lower threshold which means pensionable pay will start from the first £1 earned.

Dataplan has been in the business of providing payroll solutions since 1969 and in 2007 Dataplan Education was established to cater for the growing number of school payrolls we were dealing with.

As a division of Dataplan Payroll By IRIS, we apply the professional approach and high standards that you would expect from a national award-winning outsourcing business.

We currently act for over 800 schools nationally and our customers are spread through the UK handling payrolls of all sizes from nursery schools through to colleges, academies and Multi-Academy Trusts.

We are not a huge faceless bureau but a specialist education payroll provider. We have a depth of expertise in the demanding education payroll sector and with our team of payroll, pension and HR professionals there is no payroll situation, however complex, we cannot handle.

To discuss how Dataplan can help your school or trust streamline your payroll processing

Call
03331 128000

Or visit
www.dataplaneducation.co.uk

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