

FINANCIAL EDUCATION CALENDAR 2019 – IRELAND

NUDGE

WHAT'S HAPPENING

KEY AUDIENCE

WHEN

WHY IT MATTERS

H1 KEY EVENTS

WHAT'S HAPPENING	KEY AUDIENCE	WHEN	WHY IT MATTERS	
BANKS MUST NOTIFY CUSTOMERS IF THEY CAN MAKE SAVINGS ON THEIR MORTGAGES	HOMEOWNERS	JANUARY	1-IN-5 HOMEOWNERS COULD SAVE MONEY BY SWITCHING TO A BETTER INTEREST RATE. NEW RULES GIVE CONSUMERS MORE TRANSPARENCY & MAKE IT EASIER TO SWITCH PROVIDER	
NEW TAX YEAR	EVERYONE	JANUARY		
3RD RATE OF UNIVERSAL SOCIAL CHARGE (USC) REDUCED FROM 4.75% TO 4.5%	THOSE EARNING €19,874-€70,044	JANUARY		
CEILING FOR THE 2ND RATE INCOME BAND INCREASES BY €502 TO €19,874	THOSE EARNING €19,874	JANUARY		
INCREASE IN NATIONAL MINIMUM WAGE RATES - TO €9.80 PER HOUR FOR EXPERIENCED ADULTS	LOWER EARNERS	JANUARY		
VAT INCREASES TO 13.5% IN HOSPITALITY & TOURISM SECTORS	ALL	JANUARY		GOOD OPPORTUNITY TO PROMOTE EMPLOYEE DISCOUNTS SCHEME TO HELP YOUR PEOPLE GET THE BEST DEAL ON LEISURE SPENDING
THRESHOLD BETWEEN THE FLAT RATE & HIGHER RATE OF TAX IS INCREASING BY €750 TO €35,300 FOR SINGLE PERSON	THOSE EARNING + €35,300	JANUARY		
HOME CARER TAX CREDIT INCREASES BY €300 TO €1,500	MARRIED COUPLES OR CIVIL PARTNERS (JOINTLY ASSESSED FOR TAX) WHERE ONE PERSON WORKS IN THE HOME CARING FOR A DEPENDENT PERSON	JANUARY		
EARNED INCOME CREDIT INCREASES BY €200 TO €1,350	SELF-EMPLOYED	JANUARY		
REAL-TIME REPORTING ON PAYE FOR ALL EMPLOYEE PAYMENTS INTRODUCED	EVERYONE	JANUARY		
CAPITAL GAINS TAX (CGT) DUE ON ASSETS SOLD, GIFTED OR TRANSFERRED BETWEEN 1 – 31 DEC 2018, OR CAPITAL PAYMENTS RECEIVED FROM SUCH ASSETS	HIGHER EARNERS/THOSE RECEIVING AN INHERITANCE	JANUARY		
NEW VEHICLE REGISTRATIONS	VEHICLE OWNERS	JANUARY		
NEW SURCHARGE ON VEHICLE REGISTRATION TAX (VRT) ON DIESELS	CAR OWNERS	JANUARY		
VRT RELIEF EXTENDED ON LOW-EMISSION VEHICLES	CAR OWNERS	JANUARY		
MORTGAGE INTEREST RELIEF RISES FROM 80%-100%	THOSE RENTING OUT A PROPERTY	JANUARY		
PAYE-P60S MADE AVAILABLE TO EMPLOYEES	ALL	FEBRUARY	CAMPAIGN TO ENCOURAGE PEOPLE IN IRELAND TO END MENTAL HEALTH STIGMA	
SOCIAL WELFARE PAYMENTS RISE BY €5 A WEEK	LARGELY PARENTS, CARERS & RETIRED	MARCH		
WORKPLACE WELLBEING DAY	EVERYONE	APRIL		
GREEN RIBBON DAY	EVERYONE	MAY		
NEW RULES FOR MINIMUM EXPIRY DATE ON GIFT VOUCHERS OF 5 YEARS	EVERYONE	TBA		
REFERENDUM ON DIVORCE	MARRIED COUPLES	MAY	VOTING ON A PROPOSAL TO REDUCE WAITING TIME FOR DIVORCE TO CUT LEGAL COSTS & STRESS	

Nudge exists to shine a light on the world of money. Since our inception, we've been empowering our Nudge Community to successfully navigate the choppy seas of personal finance. We're not looking for a short-term fix. We're achieving long-term behavioural change through changing our Community's relationship with & attitude to money.

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A PREDICTIVE VIEW OF FINANCIAL EDUCATION EVENTS BASED ON OUR CURRENT KNOWLEDGE – IN LINE WITH TODAY'S POLITICAL CLIMATE IT MAY BE A MOVABLE FEAST!

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LANDLORDS NEED PLANNING PERMISSION FOR SHORT-TERM LETS	2ND PROPERTY OWNERS	JUNE	BUY-TO-LET OWNERS WILL NEED PLANNING PERMISSION FROM LOCAL COUNCILS IF THEY WANT TO USE THEIR 2ND HOMES FOR SHORT-TERM LETS FOR MORE THAN 90 DAYS PA
NEW VEHICLE REGISTRATIONS	NEW VEHICLE REGISTRATIONS	JUNE	
INTRODUCTION OF TWO-FACTOR AUTHENTICATION FOR ONLINE SHOPPING	EVERYONE	SEPTEMBER	
BACK-TO-SCHOOL CLOTHING & FOOTWEAR ALLOWANCE TO RISE	PARENTS	SEPTEMBER (CLOSING DATE FOR APPLICATIONS)	BY €25 TO €150 FOR AGES 4-11 & €275 FOR AGES 12-22
JOBSEEKER'S BENEFIT EXTENDED TO THE SELF-EMPLOYED	SELF-EMPLOYED	OCTOBER	
BUDGET ANNOUNCEMENT	EVERYONE	OCTOBER	
TAX RETURN DEADLINE	THOSE WITH ADDITIONAL INCOME OR WHO HAVE EXPERIENCED SIGNIFICANT LIFE EVENT E.G. MARRIAGE/ CIVIL PARTNERSHIP OR BEREAVEMENT	NOVEMBER	
NEW AFFORDABLE CHILDCARE SCHEME OPENS	PARENTS	OCTOBER	
WORLD MENTAL HEALTH DAY	EVERYONE	OCTOBER	
EXTRA 2 WEEK PERIOD OF PAID PARENTAL LEAVE PER PARENT	PARENTS	NOVEMBER	
BLACK FRIDAY	EVERYONE	NOVEMBER	
HELP TO BUY (HTB) DEADLINE FOR ENTERING INTO A CONTRACT TO PURCHASE A NEW HOME, OR TO DRAW DOWN THE FIRST TRANCHE OF A QUALIFYING LOAN IN THE CASE OF A SELF-BUILD	EVERYONE	DECEMBER	
EARLY CHRISTMAS PAY	EVERYONE	DECEMBER	
CGT DUE ON ASSETS SOLD, GIFTED OR TRANSFERRED BETWEEN 1 JANUARY - 30 NOVEMBER 2019, OR CAPITAL PAYMENTS RECEIVED FROM SUCH ASSETS	HIGHER EARNERS/THOSE RECEIVING AN INHERITANCE	DECEMBER	ANNOUNCING PERSONAL FINANCE LEGISLATION FOR THE NEXT 12 MONTHS & BEYOND
			PROTECTING SHOPPERS FROM LATEST SCAMS & HOW TO SHOP SAFELY ONLINE
			HELP MAKE DECEMBER'S PAY LAST LONGER

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