

AWARD IN PAYROLL FUNDAMENTALS

Lecture 02: Starting Payroll for Local & Foreign Employees

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Monday, 21 October 2024



Today's Agenda

- Taxation & Tax Rates
- Social Security Contributions
- The Payslip
- Data and Engagement
- The FSS Documents
- Engagement of:
 - Maltese Nationals
 - EU / Expats
 - Third Country Nationals
- Practical Example



Final Settlement System

- FSS Main Tax
 - Resident
 - Single
 - Parent
 - Married
 - Non-Resident Tax
- FSS Part-Time
- FSS other emoluments



Considerations

- How to correctly apply the particular FSS per employee
- On which emoluments is FSS deducted ?
- What are the concerns in respect to tax deductions ?
- The importance of the FS4

<https://cfr.gov.mt/en/rates/Pages/TaxRates/Tax-Rates-2024.aspx>



Tax Rates

Tax Rate (Marginal)	SINGLE		PARENT		MARRIED	
	Chargeable Income up to €	Deduct from Income X Tax Rate	Chargeable Income up to €	Deduct from Income X Tax Rate	Chargeable Income up to €	Deduct from Income X Tax Rate
0%	9,100	0	10,500	0	12,700	0
15%	14,500	1,365	15,800	1,575	21,200	1,905
25%	19,500	2,815	21,200	3,155	28,700	4,025
25%	60,000	2,725	60,000	3,050	60,000	3,905
35%	60,001+	8,725	60,001+	9,050	60,001+	9,905



Tax Rates

FULL-TIME EMPLOYMENT

- **SINGLE**

- Single Persons
- Married Persons whose spouse is in employment and have no dependent children (<18 years or <23 years full-time students)

- **PARENT**

- Married Persons both in employment with dependent children

- **MARRIED**

- Married Persons whose spouse is unemployed
- Single Parents with dependent children



Tax Rates Year Basis 2024 (Non-Resident Rates)

Tax Rates: 2009 to Date			
Chargeable Income (£)			
From	To	Rate	Subtotal (£)
0	700	0%	0
701	1,100	20%	140
1,101	7,800	30%	450
7,801	and over	35%	840



Tax Rates

PART-TIME EMPLOYMENT

- EMPLOYMENT **NOT** MAIN EMPLOYMENT
 - 10% on first €10,000
- SELF-EMPLOYMENT **NOT** MAIN EMPLOYMENT
 - 10% on first €12,000

OVERTIME

- 15% on first €10,000
(provided annual basic wage is <€20,000)



Social Security Contributions

- Calculated on the **basic weekly wage** of the employee
- Factors that affect Social Security deduction
 - Employed elsewhere
 - Age of Employee
- Two Categories

Class 1

<https://cfr.gov.mt/en/rates/Pages/SSC1/SSC1-2024.aspx>

Class 2

<https://cfr.gov.mt/en/rates/Pages/SSC2/SSC2-2024.aspx>



National Insurance Contributions (2024)

Class 1: Employed Persons		Basic Weekly Wage to €	Weekly NI Contributions (Employee)	Weekly NI Contributions (Employer)	Weekly Maternity Leave Contribution (Employer)
Category	Age				
A	< 18 years	213.54	€6.62	€6.62	€0.20
B	18+ years	213.54	€21.35 (or 10%)	€21.35	€0.64
C	Born <1962	423.07	10%	10%	0.3%
C2	Born 1962+	532.28	10%	10%	0.3%
D	Born <1962	>423.08	€42.31	€42.31	€1.27
D2	Born 1962+	>532.29	€53.23	€53.23	€1.60
E	< 18 years		10% (max. €4.38)	10% (max. €4.38)	0.3% (max. €0.13)
F	18+ years		10% (max. €7.94)	10% (max. €7.94)	0.3% (max. €0.24)

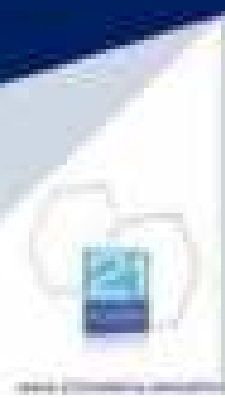


National Insurance Contributions (2024)

Class 2 Self-Employed Persons		Annual Net Income from €910 (€1,006 for SP) up to	Weekly NI Contribution payable by self- employed	Full-Time Farmers
Category	Age			
SP	Income from Rents, investments or capital gains	€10,567.92	€30.48	n/a
SA		€12,028.92	€34.70*	€23.13
SB	Born <1962	€22,000.00	15% of net weekly	10% of net weekly
SB2	Born 1962+	€27,679.35	15% of net weekly	10% of net weekly
SC	Born <1962	>€22,000.01	€63.46	€42.31
SC2	Born 1962+	>€27,679.36	€79.84	€53.23

* May choose to pay 15% of Net weekly income if:

- A part-time woman
- A full-time student <24 years working part-time
- A pensioner



National Insurance - Weeks

Month	No. of Mondays	Month	No. of Mondays
Jan	5	Jul	5
Feb	4	Aug	4
Mar	4	Sep	5
Apr	5	Oct	4
May	4	Nov	4
Jun	4	Dec	5

**53 weeks
in 2024**

- Self-Employed Persons pay their dues:
 - April – 18 weeks
 - August – 17 weeks
 - December – 18 weeks



Government Induced Bonuses

STATUTORY BONUS

- **€135.10** every 6 months
- Payable at:
 - End of June
 - Between 15 – 23 December
- €0.74 per calendar day pro rata (incl. Saturdays and Sundays)

WEEKLY ALLOWANCE

- **€121.16** every 6 months
- Payable at:
 - End of March
 - End of September
- €4.66 per working week pro rata



Payslip Details

Name of Employee	Address of Employee	Employee ID No.	Basic Salary	Other Pre-Tax Additions / Deductions	NI Contributions
Employee NI No.	Department / Section / Unit	Grade / Occupation	Tax (FSS)	Any Post-Tax Additions / Deductions	Net Pay for Period
Employer's Name	Employer's Address	Payroll Period	Gross Pay Totals to Date	NI Totals to Date	FSS Deducted to Date
	Pay Date			Overtime Tax Concession	



Payslip Format

The employer is bound to give the employees an itemised payslip either **before** or **on the date** when salaries are due.

The payslip should also contain:

- the number of **normal hours** worked
 - including those worked on Sunday or on a public holiday when this is part of the scheduled normal hours
- the number of **hours** entitled at **overtime** or special rate broken down into
 - those in excess of normal daily or weekly hours
 - hours worked on a Sunday or on a public holiday
- the number of **hours of annual leave** availed of and any remaining balance
- a **breakdown** of any bonuses, allowances or commissions received



Payslip considerations

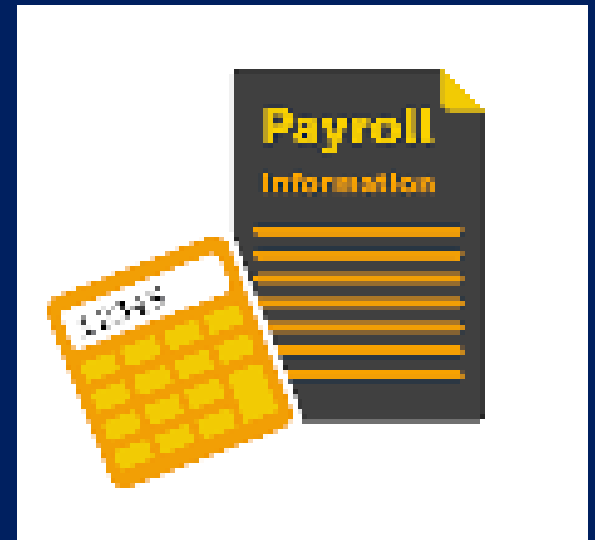
- Should the employer **fail** to provide an employee with an itemised payslip
 - it shall be the employer who must present proof (which is beyond reasonable doubt)
 - not to be held liable in case of a contestation by the employee in front of a tribunal
- In the case where a **revised payslip** has been issued for the same period to the employee
 - If the employee accepts it (bonafide errors or omissions) – No issue
 - If the revision is contested by the employee, the DIER would consider the payslip which is **more favourable** to the employee as the one which should prevail.



Collation of Employee Information

Primary details to start a Payroll

- All the details required to complete an FS4
- Jobsplus registration form
- Validation of Tax Number and Social Security Number
- Employee's contract information pertaining to financial agreements



Collation of Employee Information

Primary details to start a Payroll

- Employee correct banking details
- Court Order (request this information from employee)
- FS3 for any previous employment during the current calendar year (for tax deduction purposes)
- Retention of information – hard copies or electronic copies
- Monthly or other changes to be considered



Engagement Checklist

Personal Details

- ☒ Name & Surname
- ☒ ID Card
- ☒ Address
- ☒ Date of Birth (verified)
- ☒ Tax No (for foreign nationals)
- ☒ Social Security No (for foreign nationals)
- ☒ Marital Status +Spouse ID if married
- ☒ Date of Birth of any children under the age of 8
- ☒ Jobs Plus Employment Form Signed



Engagement Checklist

Employment Details

- ☒ Date of Engagement
- ☒ Contract (or Employment Terms)
- ☒ Salary
- ☒ Benefits & Allowances
- ☒ FS3 from Previous Employment
- ☒ FS4 Filled & Signed by Employee
- ☒ Any Visa and/or Permit Expiry
- ☒ Notice Period Adjustments (if any)



FS4

- Complete and submit FS4 *PDF to fss.cfr@gov.mt*
- Used in case of:
 - new employee
 - change in tax status
 - marriage (include the spouse details)



Award in Payroll
Fundamentals

FS4

Section 1, Part A
To be filled in by
Employee

Section 1, Parts B,
C, D or E
Employee Tax
selection
FT – PT – Other
Emol - Overtime

The image shows a Florida State Form 4 (FS4) titled 'FLORIDA STATE FORM 4'. The form is divided into two main sections: '1' on the left and '2' on the right. Section 1 is further divided into parts A, B, C, D, and E. Part A is for employee information, Part B is for employer information, Part C is for tax selection, Part D is for overtime, and Part E is for other information. Section 2 is for employer confirmation of tax deduction. The form is filled out with handwritten information, including names, addresses, and tax selections.

Section 2, Part A
To be filled in by
Employer

Section 2, Part B,
C, D or E
Confirmation of
Tax deduction

[illegible]

FS5

Monthly payroll summary

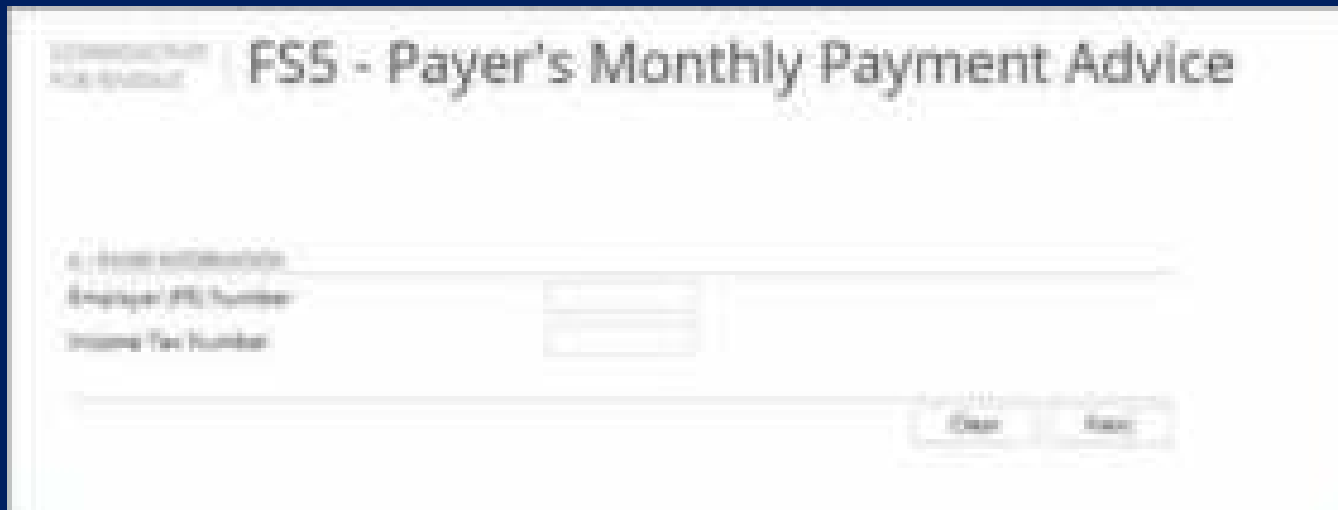
- Submitted to the CfR electronically and payments are to be processed via internet banking by the last working day of the following month
- The submission of the FS5 will generate a reference number which is to be included in the payment
- Any adjustments to the FS5 and/or payment may be settled via cheque payment at the post office, payable to the Commissioner for Revenue
- Can also be sent by post with a cheque to CfR

The image shows a screenshot of the FS5 (Final Settlement System) form, which is a monthly payroll summary. The form is divided into several sections, including 'EMPLOYER INFORMATION', 'EMPLOYEE INFORMATION', 'PAYROLL INFORMATION', and 'TAX INFORMATION'. It contains various fields for data entry, such as names, addresses, and financial figures. The form is titled 'FS5 FINAL SETTLEMENT SYSTEM' and includes a logo for the Commissioner for Revenue.

Award in Payroll
Fundamentals

Electronic FS5 submission

- <https://taxation.gov.mt/irdnet/fs5iform.aspx>



The screenshot shows a web form titled "FS5 - Payer's Monthly Payment Advice". The form includes a header with the title and a sub-header. Below the header, there are two input fields: "Employer ID Number" and "Income Tax Number". To the right of these fields is a large empty space. At the bottom right of the form, there are two buttons labeled "Clear" and "Save".



FS3

Employee's Annual Reconciliation Statement

- Issued at the end of each calendar year
- For ALL employees who worked during that year
- On termination of employment
- Signed copy must be provided to the employee
- Required by the employee for correct tax deduction from new employment during a calendar year

The image shows a sample of the FS3 Employee's Annual Reconciliation Statement form. The form is titled 'FS3 Employee's Annual Reconciliation Statement' and includes a section for 'Employee Details' with fields for name, address, and contact information. It also features a 'Tax Information' section with fields for tax code, marital status, and other relevant details. A large grid is provided for reconciling earnings and deductions, with columns for 'Earnings', 'Deductions', and 'Net Pay'. The form is designed to be filled out by the employee and signed by the employer.

Award in Payroll
Fundamentals

FS3

Must show:

- Employer and employee details
- Gross emoluments from full-time / part- time qualifying employment
- Total taxable fringe benefits, directorship fees and share options
- Total tax deducted from all employment income, directorship fees and share options
- Any additional tax deducted in cases of outstanding employee tax liability
- Social security and maternity fund contributions paid throughout the year, both by the employee and employer
- Basic Weekly Salary, No. of NI Contributions and Class of NI



Award in Payroll
Fundamentals

FS7

Employer's Annual Reconciliation Statement

- Issued on an annual basis
- Ideally submitted online via CfR portal using the E-filing sheet (Excel)
- Must be submitted online if ten (10) or more FS3s have been issued

Award in Payroll
Fundamentals

FS7

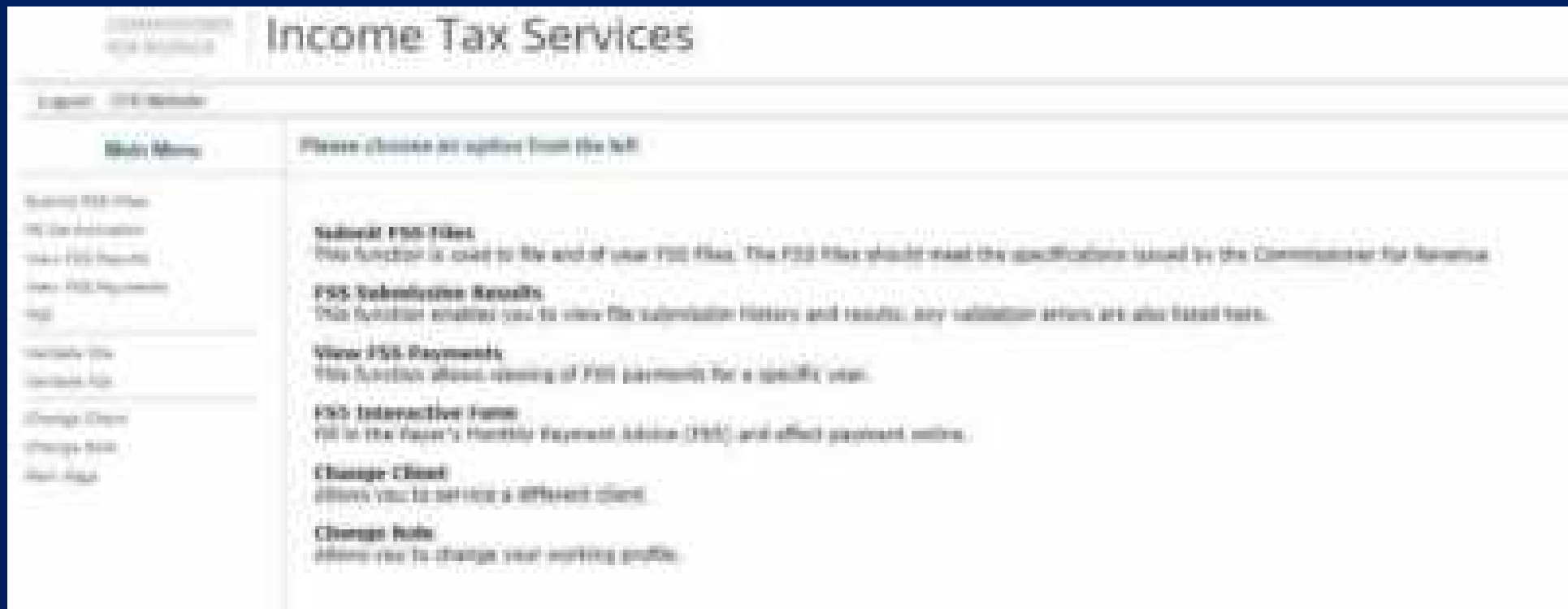
- Employer details
- Number of FS3s issued in respect to the reporting year
- The total amount of gross emoluments paid to payees in respect to full time and other emoluments arising from any other source
- The total gross emoluments paid to part-timers for such qualifying employment
- Total taxable fringe benefits, directorship fees and share options exercised
- Total tax deducted from employment income, directorship fees and share options
- Any additional tax deducted in cases of outstanding employee tax liability
- SSC (employee and employer share)
- Maternity fund contribution paid by the employer

The image shows a sample of a New Zealand Form FS7, titled 'Employment Income Statement'. The form is divided into several sections:

- Section 1: Employer details** - Includes fields for Employer's name, Address, and Contact details.
- Section 2: Employee details** - Includes fields for Employee's name, Address, and Contact details.
- Section 3: Gross emoluments** - A table with columns for 'Gross emoluments', 'Fringe benefits', and 'Total gross emoluments'.
- Section 4: Taxable fringe benefits** - A table with columns for 'Fringe benefits', 'Taxable fringe benefits', and 'Total taxable fringe benefits'.
- Section 5: Tax deductions** - A table with columns for 'Tax deducted', 'SSC (employee and employer share)', and 'Maternity fund contribution'.

Award in Payroll
Fundamentals

FSS Online Validation & Submissions



- <https://cfr.gov.mt/en/Pages/Home.aspx>
- Log in with E-ID
- 2-factor authentication

Employment – Maltese National

- ID Card – Tax No. and Social Security No.
- Jobsplus – Engagement Form
- Contract – Details
- FS3 from Previous Employer
- FS4 – to establish tax rate
 - Single
 - Parental
 - Married
- Any tax arrears to be paid ?



Employment – EU National / Expat

- Residency Card
- Apply for Social Security No.
- Tax No. – may be different from Residency No.
- Jobsplus – Engagement Form (copy of ID or Passport)
- Contract – Details
- FS4 – to establish tax rate
 - Single
 - Parental
 - Married
- Any tax arrears to be paid ?
- FS3 from Previous Employer



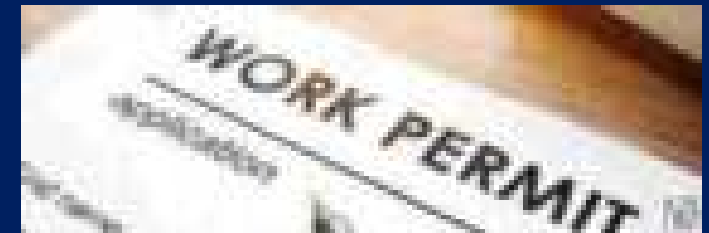
Employment – Third Country Nationals

- Identita` - Employment Licence
- Single Work Permit issued for:
 - New Employment
 - Change in Employer
 - Change in Designation
 - Termination
- Social Security No.
- Tax No.
- Jobsplus – Engagement Form
- Contract – Details
- FS4 – to establish tax rate



Single Work Permit – Change of employer

- Application
- Valid Residency Card + Passport
- Original employment contract signed and dated (with a clause saying that it will take effect if permit is granted)
- Position Description (template)
- Proof of advertising (past 6 months – Facebook etc.)
- Declaration of Sustainability (Jobsplus)
- Rental agreement
- Approval letter from Housing Authority (that the property is registered)



Single Work Permit – New Application (In Malta or Still Abroad)

- All documents as per Change of Employer
- Full refund Insurance Policy
- Health Screening
- Copy of an official Identity invitation letter
- Copy of Visa



Employment – Asylum Seekers

- Refugee Status
- Person can only work in the country in which they were granted status
- Jobsplus issues an Employment Licence
- Social Security No.
- Tax No.
- Contract – Details
- FS4 – to establish tax rate



Applying for a Social Security Number

- A valid and active eID
- https://www.servizz.gov.mt/en/Pages/Inclusion_-Equality-and-Social-Welfare/Social-Solidarity/Benefits-and-Services/WEB632/default.aspx



Award in Payroll Fundamentals

Timeline

Submission of Application Issuing of Application Suspension of Application Application Approved/Rejected

01-May 01-May 01-May 01-May




Submission of Application

Address **Telephone** **E-mail**

Department of Social Security 123 info@socialsecurity.gov

24, Charles Street
M1 2AB
Manc

[reply >](#)

 **Freephone 153**  **servizi@gov.mt**  **Calling from abroad?**

+356 21255153



Social Security No.

Application for a Social Security Number

How many people will share this Social Security number?

Applicant Details

How old are you (in years)?

Gender **First name** **Last name**

DOB **Address**

Working in Country of Residence

How long have you been in the country?

How long have you been in the country?

Additional Information

Have you ever been employed in the United States or by a U.S. employer?

What is your current status in the U.S.?

Are you a U.S. citizen?

Employment Status

Necessary Documents

How long have you been in the U.S.?

What documents do you have?

Click to upload

Click to upload

Award in Payroll Fundamentals

Immovability of EU and Third Country Nationals who move to Malta to work

Country	Category	Required Attachments
All EU member States (including UK): Citizens of Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, and Switzerland Swiss do not hold a Maltese ID Card. Citizens from EU Countries	Employed (Self-employed)	1. An official identification (with photo) 2. Copy of the EMPLOY engagement form or 'Form of Employment' letter or a similar document which shows that you will be carrying out an employed/self-employed activity in Malta
Citizens from Non-EU Countries	Self-employed	1. Attach a signed copy of the Declaration by a Foreigner
Citizens from Non-EU Countries	Employed	1. An official identification (with photo) 2. Copy of the EMPLOY engagement form or 'Form of Employment' letter or a similar document which shows that you will be carrying out an employed/self-employed activity in Malta 3. Copy of Employment contract/Work Permit
Citizens from Non-EU countries, a family member of a Maltese/EU National	Employed/Self-Employed	1. An official identification (with photo) 2. Residence Card or Copy of interim Receipt of Application from identity Malta, showing proof that person can work or reside freely in Malta. (Freedom of Movement) 3. Copy of EMPLOY engagement form or 'Form of Employment' letter (in case of employed) 4. Attach a signed copy of the Declaration by a Foreigner (in case of self-employed)
Citizens from Non-EU Countries	Self-employed	1. An official identification (with photo) 2. Copy of Employment contract/Work Permit
Citizens from Non-EU Countries who hold a permit to work in Malta under one of the EU Directives *	Employed/Self-Employed	1. An official identification (with photo) 2. Copy of EMPLOY engagement form or 'Form of Employment' letter (in case of employed) 3. Copy of relevant permit or Residence Card issued by identity Malta



Applying for a Tax Number

- A valid and active eID
- <https://cfr.gov.mt/en/eServices/Pages/Expatriates-taxpayer-registration.aspx>

The screenshot shows the 'Expatriates taxpayer registration' page on the cfr.gov.mt website. The page has a header with the 'cfr.gov.mt' logo and a search bar. Below the header is a navigation menu with links: 'HOME', 'CONTACT', 'ABOUT', 'SERVICES', 'FAQ', 'CONTACT US', and 'CONTACT'. The main content area is titled 'Expatriates taxpayer registration' and includes a brief description of the service. Below this is a section titled 'DETAILS OF TAXPAYER' which contains several input fields for personal and contact information, including Name, Surname, Date of Birth, Date of Entry, Address, and Email. The form is designed for expatriates to register as taxpayers.

Award in Payroll Fundamentals

Name: _____
 Maiden Name: _____
 Address (Please provide full address): _____
 (Please provide full address if applicant is not US Citizen and the purpose of registration is Employment or Self-Employment, otherwise leave blank)
 Citizenship: ☐ US Citizen
☐ Non-US Citizen

TAX DETAILS

Date of Arrival in US: _____
 Date of Employment: _____
 (Date of Employment is the date when you began your employment or self-employment, otherwise leave blank)
 Reason of Registration: ☐ Employment or Self-Employment
☐ Marriage to Citizen
☐ Individual Investor Program
☐ Family Reunited
☐ Retiree (Foreign)
☐ Self-Employed
☐ Spouse or dependent for US purposes
☐ Other

SPOUSE DETAILS

(Spouse and dependent information and both spouses are required to file)
 Name: _____
 Address: _____

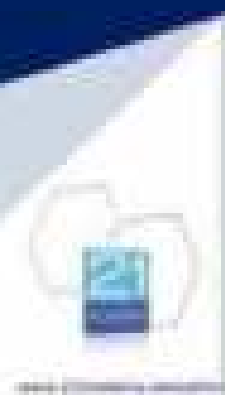
Maiden Name: _____
 Date of Birth: _____
 Date of Marriage: _____
 Country of Birth: _____
 Citizenship: _____
 Address (Please provide full address): _____

EMPLOYMENT

Have you ever been employed by the company (USDA/USDA)? ☐ Yes ☐ No
 (If Yes, please provide details of employment, including dates and location)
 Have you ever been employed by the company (USDA/USDA)? ☐ Yes ☐ No
 (If Yes, please provide details of employment, including dates and location)

OTHER CONTACT DETAILS

(Please provide other contact information if applicant is not US Citizen)
 Name: _____
 Address: _____
 Email Address: _____
 Phone Number: _____
 (Please provide other contact information if applicant is not US Citizen)



Declaration

- To be uploaded with the Application for a Tax Number
- In case of other spouse staying in Malta
- Both to sign

The image shows a sample of a Declaration form, likely for a tax application in Malta. The form is titled "DECLARATION OF RESIDENCE IN MALTA" and contains several sections for personal and financial information, including fields for name, address, and tax status. It also includes a section for the declarant's signature and date.

Employment Form

- Non-Resident

To submit via email
taxpayerregister.cfr@gov.mt



The image shows a form titled "EMPLOYMENT FORM" for non-residents. It is divided into several sections with horizontal lines for text entry:

- PERSONAL INFORMATION:** Includes fields for Name, Date of Birth, and Passport No.
- CONTACT INFORMATION:** Includes fields for Home Address, Work Address, and Phone Number.
- EMPLOYMENT INFORMATION:** Includes fields for Employer Name, Employer Address, and Employer Phone Number.
- EMPLOYMENT TYPE:** Includes checkboxes for "Full-time" and "Part-time".
- EMPLOYMENT STATUS:** Includes checkboxes for "New Hire" and "Returning Employee".
- EMPLOYMENT DATE:** Includes a field for "Start Date".
- EMPLOYMENT TYPE:** Includes checkboxes for "Full-time" and "Part-time".
- EMPLOYMENT STATUS:** Includes checkboxes for "New Hire" and "Returning Employee".
- EMPLOYMENT DATE:** Includes a field for "Start Date".

Employer Data

- Entity Name
- Address
- Company number (C-12345)
- Industry Sector – WRO
- VAT number (MT12345678)
- PE number (123456)
- Tax number (991234567)
- Owner / Director Name and Position

Jobsplus
Schemes



Working out a Payslip



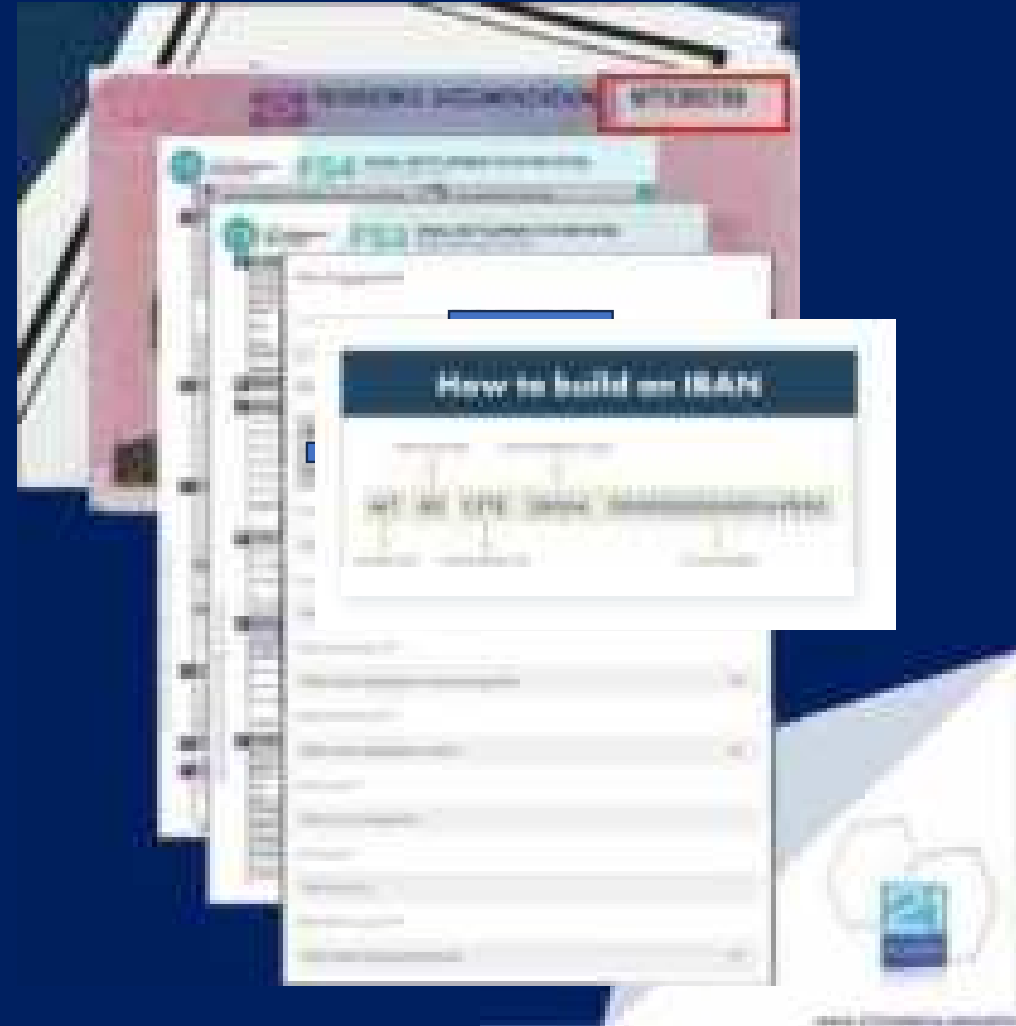
Calculating a Payroll - Data

- Jesmond Stivala
 - Born on 12 July 1987
 - ID No. 654387M
 - Single with no children
 - Full-time Employment as from 1 September 2024
 - Annual basic gross salary of €30,000
 - No fixed allowances
 - Was employed elsewhere up to 31 August 2024
- } ID Card
- } FS4
- } Contract
- } Previous FS3



Engagement Process

- Signed Contract of Employment
- Copy of ID Card
- FS4
- FS3
- Register with Jobsplus online
- Send FS4 to CfR
- Validate Social Security Number
- IBAN Number



Monthly Gross Remuneration

- Basic Gross Monthly
 - € 30,000 per year
 - Divided by 12 months = €2,500.00 per month
- Basic Gross Weekly
 - € 30,000 per year
 - Divided by 52 weeks = €576.923 per week
- Monthly Hours worked
 - Full-time = 40 hours per week X 52 weeks = 2,080 hours
 - Monthly = 2,080 hours divided by 12 months = 173.33 hours



Social Security Category

- Basic Gross Weekly Salary = €576.92
- Jesmond was born in 1987 = 36 years
- NI Category is D (After 1962)
- NI Weekly rate is €53.23
- September 2024 had 5 Mondays
- Social Security for Sep 2024 –
 - €53.23 X 5 Mondays = €266.15



Class I Insured Person	Basic Weekly Wage (€)	Weekly NI Contributions (Employee)	Weekly NI Contributions (Employer)	Weekly Maternity Leave Contributions (Employer)
Category	Age			
A	< 18 years	229.56	40.42	40.42
B	18+ years	223.76	423.35 (per 2024)	423.35
C	Born < 1962	423.27	10%	10%
D	Born 1962+	532.28	10%	10%
E	Born < 1962	442.17	442.17	42.17
F	Born 1962+	453.23	453.23	42.17
G	< 18 years		10% (max. 45.18)	10% (max. 45.18)
H	18+ years		10% (max. 47.18)	10% (max. 47.18)



Statutory Weekly Allowance (Sep Bonus)

- €4.66 per working week pro rata
- September working days:
 - 2 – 6 Sep = 1 week
 - 9 – 13 Sep = 1 week
 - 16 – 20 Sep = 1 week
 - 23 – 27 Sep = 1 week
 - 30 Sep = 1 day (0.2 week)
 - Total = 4.2 weeks
- 4.2 weeks X €4.66 = **€19.57**

ERROR !! 1 month out of
6 months
= €121.16 / 6
= **€20.19**



Payslip
Calculation
for
September
2024

Name	Jesmond Stivala	
ID No.	654387M	
NI No.	654387M	
Address	123, Main Street	
	Valletta VLT1234	
Occupation	Designer	
PAYSLIP FOR THE MONTH OF	Sep-24	
		€
Basic Monthly Gross	173.33 hrs	2,500.00
Weekly Allowance (Pro-Rata)		19.57
		2,519.57
Less: Social Security (D2)	5NI	- 266.15
Less: FSS	Single	???
		XXX

FSS Calculation

- Jesmond is taxed on SINGLE RATES
- Had a previous employment
 - Gross earned to 31 August 2024 = €17,902.89
 - Tax paid to 31 August 2024 = €2,659.00
- We will work it out during the next session !!

