

# PRSI Class S: A Guide for Small Businesses

What you pay and what you get



## What Is PRSI?

PRSI (Pay Related Social Insurance) is a government fund paid into by workers and employers. It covers the cost of social benefits like pensions, maternity leave, jobseeker's support and more.

If you're self-employed, you pay it yourself — and the rate is set based on your earnings. That's where PRSI Class S comes in.

## Who Pays PRSI Class S?

PRSI Class S applies to the following and other categories:

- Self-employed sole traders & professionals
- Company directors (certain types)
- Landlords or people with passive income (like rent/investments)
- Certain artists & childminders deemed exempt from income tax

You'll be paying PRSI through the Revenue self-assessment system. That means you're responsible for filing and paying it **once a year**.

## What Do You Pay?

Period	Weekly Income	Rate
Up to 30 Sept 2025	All income	4.10%
From 1 Oct 2025	All income	4.20%

Minimum annual payment: €650

## Blended Rate for 2024/2025

Due to the mid-year rate change, the following applies:

- 2024 income (filed in 2025): 4.025% or €537.50 minimum
- 2025 income (filed in 2026): 4.125% or €650 minimum

## What Benefits Do You Get?

Paying PRSI gives you access to:

- Maternity, Paternity & Parent's Benefit
- State Pension (Contributory)
- Carer's & Partial Capacity Benefit
- Treatment Benefit (dental, optical, etc.)
- Jobseeker's (Self-Employed)
- Widow's/Widower's/Surviving Civil Partner Pension
- Benefit at Age 65
- Adoptive & Guardian's Payments
- Invalidity Pension

## In Conclusion

PRSI might feel like a boring line item on your tax return — but it's actually your social safety net.

Know what you're paying, what you're entitled to, and how it supports your future.

For information or to chat through any specific questions get in touch today via email: [maria@mchughaccountingconsultancy.com](mailto:maria@mchughaccountingconsultancy.com) or DM me on Instagram @mchughaccountingandconsultancy.