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Qualifying conditions for our schemes change from time to time. Always check with your local Intreo Centre, your local Social Welfare Office or with Information Services to see if qualifying conditions have changed (see page 19 for contact details).

The information in this booklet is correct at the time of publication. This booklet is intended as a guide only, and is not a legal interpretation.

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1. What is a credited contribution?

If you are in insurable employment, you pay a PRSI contribution each week. PRSI contributions are not made when you:

- are absent from work due to an illness, or
- are unemployed.

However, you may qualify for credited contributions. These credits are like the PRSI contributions you pay while you are working. Credits are usually awarded at the same class as your last paid PRSI contribution.

Credits are important because they can help you qualify for social welfare payments. Credits awarded during periods of unemployment or illness for example, ensure that your social insurance record remains unbroken.

You may get credits for periods on:

- Jobseeker's Benefit or Allowance,
- Illness Benefit,
- Maternity Benefit,
- Adoptive Benefit,
- Health & Safety Benefit,
- Invalidity Pension,
- Carer's Benefit,
- One-Parent Family Payment*,
- Disability Allowance,
- Occupational Injury Benefit,
- Carer's Allowance.

*An insured person may qualify for an employment contribution credit in respect of any week in which they are in receipt of One-Parent Family Payment provided that immediately prior to such claim they were entitled to credits and in receipt of Illness Benefit, Occupational Injury, Jobseekers Benefit or Allowance, Carers Benefit or Allowance, Maternity Benefit, Health and Safety Benefit, Adoptive Benefit, Disability Allowance or Invalidity Pension.

You may qualify for credits if you take part in a:

- Back to Education Allowance Scheme,
- Vocational Training Opportunities Scheme (VTOS),
- Any other course of education approved by the Minister for Social Protection,
- SOLAS training course,
- An education and training board specified in Schedule 2 to the Education and Training Boards Act 2013,
- National Tourism Development Authority,
- Bord Iascaigh Mhara (BIM) training course, or
- Teagasc training course.

Note

If you are not getting a social welfare payment, you may still qualify for credits.

2. Who can qualify for credits?

You can qualify for credits only if you:

- have worked and have at least 1 PRSI paid contribution at PRSI **Class A, B, C, D, E, H or P, and**
- have paid or credited contributions in either of the last two complete income tax years.

Note

If there is a gap of more than 2 complete tax years in your social insurance record, you will need to work and pay PRSI contributions for another 26 weeks before you are eligible for credits.

Appropriate Social Insurance contributions paid in another European Economic Area State can count for the purpose of bridging this gap of contributions.

3. What social welfare payments do credits help me qualify for?

Social Welfare Payment	Your last PRSI employment contribution paid:						
	A	B	C	D	E	H	P
Adoptive Benefit	✓				✓	✓	
Carer's Benefit	✓	✓	✓	✓	✓	✓	
Illness Benefit	✓				✓	✓	✓*
Health and Safety Benefit	✓				✓	✓	
Invalidity Pension	✓				✓	✓	
Maternity Benefit	✓				✓	✓	
State Pension (Contributory)	✓				✓	✓	
Guardian's Payment (Contributory)	✓	✓	✓	✓	✓	✓	
Treatment Benefit	✓				✓	✓	✓
Jobseeker's Benefit	✓					✓	✓*
Widow's, Widower's or Surviving Civil Partner's (Contributory Pension)	✓	✓	✓	✓	✓	✓	

* Limited duration only

4. Can I qualify for pre-entry credits?

When you pay your first PRSI contribution (excluding Class **B, C, D, J and S**) you have an entitlement to pre-entry credits back to the beginning of the income tax year in which you start work and the 2 previous tax years.

Note

Pre-entry credits are normally given only once.

5. Can I qualify for credits if I am unemployed?

Jobseeker's Benefit

If you satisfy the conditions on pages 4 and 5 and are fully unemployed and getting Jobseeker's Benefit, you get credits automatically. If you have used up your entitlement to Jobseeker's Benefit and qualify for Jobseeker's Allowance, you may continue to get credits.

Jobseeker's Allowance

If you satisfy the conditions on pages 4 and 5 and are getting Jobseeker's Allowance, you qualify for credits.

Jobseeker's Credits

If you are unemployed and you do not qualify for an unemployment payment, you can sign-on for credits at your local Social Welfare Office to keep your social insurance record up-to-date as long as you qualify for credits.

You will get a credit for each full week of proven unemployment. You must be available for work, genuinely seeking work and capable of work.

If you are signing on for credits only, the signing arrangements may vary slightly in each Social Welfare Local Office. Contact your local Social Welfare Office for details.

If you take part in one of the following:

- Back to Education Allowance (Second and Third Level option)
- Vocational Training Opportunities Scheme (VTOS)
- SOLAS, National Tourism Development Authority, BIM or Teagasc training courses

You will get credits for the duration of the course, as long as you were eligible for credits before starting the course.

If you are a school leaver taking part in a SOLAS or other training course and you do not have any paid PRSI contributions you do not qualify for credits while you are on the course.

If you are disqualified from getting an unemployment payment because you are involved in a strike, you may qualify for credits for the duration of the strike.

If you are involved in a strike, you should apply for credits at your local Social Welfare Office.

6. Can I qualify for credits if I am ill?

If you satisfy the conditions on pages 4 and 5 and you are unfit for work because of illness, injury, disease or disability, you may qualify for credits.

If you are getting Illness Benefit, Invalidity Pension or Occupational Injury Benefit, credits will be granted for the period of these payments.

You will get a credit for each full week of illness, provided you qualify for credits.

Incapacity Supplement

If you have used up your entitlement to Illness Benefit or Occupational Injury Benefit and you qualify for Incapacity Supplement, you should continue to send in medical certificates each month (unless advised otherwise) to make sure that you continue to get credits for the period of your illness or disability.

You can hand in medical certificates to your local Social Welfare Office or send to:

Department of Social Protection

PO Box 1650

Dublin 1

Disability Allowance

If you are getting Disability Allowance and you did not get Illness Benefit beforehand you may qualify for credits if you have paid or credited PRSI contributions in either of the last two tax years. Credits may be given, from the date your Disability Allowance is awarded until your payment stops.

If you were awarded Disabled Persons Maintenance Allowance (DPMA) by the Health Service Executive before 2 October 1996 credits may be given to you from 2 October 1996. You will stop getting credits as soon as your payment stops.

Can I get credits if I don't qualify for an illness payment?

If you apply for Illness Benefit or Occupational Injury Benefit and you do not qualify for payment, you may be entitled to credited contributions.

If you qualify for credits, you should continue to send in medical certificates.

Giving up work in the public service because of ill-health

If you work in the public service and have paid PRSI contributions at **Class B, C, or D** and you have to give up work because of ill-health, you can maintain your social insurance record by sending in medical certificates once a year. The credits given will protect your entitlement to Widow's, Widower's or Surviving Civil Partner's (Contributory) Pension.

You can apply for these credits by filling in an application form **CR35**. For more information, log on to **www.welfare.ie**.

7. Can I qualify for credits if I retire early?

Since the 4th July 2007 the Pre-Retirement Allowance scheme was abolished for new customers. This means that it is no longer possible for retired persons to qualify for Pre-Retirement credits.

However, you may be entitled to Jobseeker's Credits (see pages 6 and 7) or Illness Benefit credits (see pages 8 and 9) subject to satisfying the conditions of these schemes.

Otherwise Voluntary Contributions may be an option for a person who wishes to protect their Social Welfare entitlements (see pages 12 and 13).

8. Can I qualify for credits if I give up work to care for someone?

Carer's Allowance

If you give up work to provide full-time care and attention to an incapacitated person and you get Carer's Allowance, you may qualify for credits while you get this payment. Credits are awarded at the same rate as your last paid PRSI contribution.

Carer's Benefit

If you give up work to provide full-time care and attention to an incapacitated person and you get Carer's Benefit, you may qualify for credits while you get this payment. Credits are awarded at the same rate as your last paid PRSI contribution.

Carer's leave credits

If you take carer's leave (temporary unpaid leave from work to care for someone) but do not get Carer's Benefit or Carer's Allowance, you will qualify for carer's leave credits for each week of carer's leave up to a maximum of 104 weeks. This will make sure that your social insurance record remains unbroken.

When you return to work your employer should fill in an application form for carer's leave credits. You will get credits for the period of your carer's leave and your social insurance record will be updated. For more information, log on to **www.welfare.ie**.

For information on the Carer's Leave Act, 2001, contact:

Workplace Relations Customer Service

Department of Jobs, Enterprise and Innovation
O'Brien Road
Carlow

Telephone: (059) 9178990

LoCall: 1890 80 80 90

If calling from outside the Republic of Ireland please call
+ 353 59 91 78990

Website: **www.workplacerelements.ie**

Note

The rates charged for using 1890 (LoCall) numbers may vary among different service providers.

9. What happens if I was self-employed but I no longer work?

If you only have **Class S** PRSI contributions in the last two complete tax years, and you can no longer pay any PRSI because of illness, unemployment or if your income from self-employment falls below a specific amount, you do not qualify for credits. You may choose Voluntary Contributions instead.

If you have also had **Class A, B, C, D, E, H or P** contributions within the last 2 tax years you may qualify for credits.

What is a Voluntary Contribution?

Voluntary contributions are for people under 66 years of age who are no longer covered by compulsory PRSI. Voluntary contributions are also an option for people getting a social welfare payment who do not qualify for credits.

In any year, former PAYE employees pay voluntary contributions at a percentage of their preceding years income. There is a minimum and maximum charge. People who were self-employed pay a fixed special rate.

You can qualify for voluntary contributions if you:

- have at least 468* weeks PRSI paid in either employment or self-employment, and
- apply within 12 months of the end of the contribution year during which you last made a PRSI contribution or a credited contribution was awarded to you.

*If becoming a voluntary contributor on or after 6 April 2015 you must have at least 520 weeks PRSI paid in either employment or self-employment.

Note

Voluntary contributions may maintain your pension entitlements. A combination of voluntary contributions and other paid or credited contributions may help you qualify for a higher rate of pension than you would get otherwise. You should not wait until you are applying for a pension to investigate voluntary contributions, as by that time it may be too late.

If you are no longer making PRSI contributions and do not qualify for credited contributions, you may need to become a voluntary contributor to maintain your pension entitlements.

Voluntary contributions do not cover you for short term benefits such as Jobseeker's Benefit, Maternity Benefit, Illness Benefit or Treatment Benefit.

For more information, log on to **www.welfare.ie**.

Voluntary Contribution Section

Social Welfare Services Office
Department of Social Protection
Cork Road
Waterford

Telephone: (01) 471 5898

LoCall: 1890 690 690

If calling from outside the Republic of Ireland please call
+ 353 1 471 5898

10. Can I qualify for credits for time spent abroad as a volunteer development worker?

If you take part in voluntary work in a developing country, you may qualify for credits for the duration of your assignment abroad, up to a maximum of 5 years.

You must be resident in Ireland before your assignment abroad to qualify for these credits.

Your work must be arranged:

- by or through a non-governmental agency in Ireland,
- by or through a governmental or non-governmental agency in any Member of the European Union (other than Ireland), or
- directly with the Government of the developing country.

For more information, log on to **www.welfare.ie**.

Otherwise you can check your position before leaving Ireland by contacting:

PRSI Special Collection Section

Social Welfare Services Office
Department of Social Protection
Cork Road
Waterford

Telephone: (01) 471 5898

LoCall: 1890 690 690

If calling from outside the Republic of Ireland please call
+ 353 1 471 5898

11. Can I qualify for student credits?

You may get credits for time spent in full-time education for example third level, if you:

- have worked before starting the course and have paid PRSI contributions at **Class A**,
- started the course before reaching age 23, and
- have returned to insurable employment.

When you apply for student credits, you must give:

- written confirmation from the school or college stating that you were a student there,
- the dates you attended the school or college, and
- proof that you have returned to full time employment.

You can only get student credits once.

12. Can I qualify for maternity leave credits?

Maternity leave consists of 26 weeks paid leave and an optional 16 weeks unpaid leave. If you get Maternity Benefit, you will get credits automatically.

If you take unpaid maternity leave after your Maternity Benefit finishes you should ask your employer to complete the application form for maternity leave credits when you return to work. For more information, log on to **www.welfare.ie**.

13. Can I qualify for adoptive leave credits?

Adoptive leave consists of 24 weeks paid leave and an optional 16 weeks unpaid leave. If you get Adoptive Benefit, you will get credits automatically.

If you take unpaid adoptive leave after your Adoptive Benefit finishes you should ask your employer to complete the application form for adoptive leave credits when you return to work. For more information, log on to **www.welfare.ie**.

14. Can I qualify for health and safety leave credits?

Health and safety leave is granted to you by your employer when the employer cannot remove a risk to your health and safety during your pregnancy or whilst you are breastfeeding, or cannot give you alternative 'risk-free' duties. If you get Health and Safety Benefit, you will get credits automatically. For more information, log on to **www.welfare.ie**.

15. Can I qualify for parental leave credits?

As a parent, you may take parental leave, either as a continuous block of 18 weeks or, with the agreement of your employer, broken up over a period of time.

If you take parental leave you will get a credit for each full week you take. This will ensure that your existing cover for social welfare payments is maintained.

Your employer should write to the Client Eligibility Services confirming the duration, number of weeks and exact dates of your parental leave.

For further information contact:

Client Eligibility Services

Department of Social Protection
McCarter's Road
Buncrana
Co Donegal

Telephone: (01) 471 5898

LoCall: 1890 690 690

If calling from outside the Republic of Ireland please call
+ 353 1 471 5898

For more information on parental leave, contact:

The Irish Human Rights and Equality Commission:

4th Floor Jervis House

Jervis Street

Dublin 1

LoCall: 1890 245 545 (from the Republic of Ireland only)

+353 1 858 9601 (from Northern Ireland or overseas)

Website: **www.ihrec.ie**

16. Can I qualify for credits under the homemaker's scheme?

Under the Homemakers Scheme, you are a homemaker if you give up work to take care of a child under age 12 or an incapacitated person over age 12.

Since 6 April 1994, complete years spent out of the workforce looking after a child under age 12 or an incapacitated person over age 12 are disregarded when working out your entitlement to a State Pension (Contributory).

However, you may get credits for the tax year you become a homemaker and the tax year you stop being a homemaker if the period spent as a homemaker is not a complete year.

For more information, log on to www.welfare.ie.

17. Can I qualify for change of status credits?

You may qualify for change of status credits if you are insurably employed at PRSI **Class A or H** and your last paid PRSI contribution was at **Class B, C or D**. These change of status credits are only taken into account for the State Pension (Contributory).

You can get change of status credits back to the beginning of the tax year in which you start making PRSI contributions at the **Class A or H** rate and for the previous tax year.

Example

You start making PRSI contributions at Class A on 27/02/2014. Change of status credits are due to 26/02/2014 as follows:

**This is for the tax year in which you start work
01/01/2014 - 26/02/2014 = 8 weeks**

**Previous tax year
01/01/2013 - 31/12/2013 = 52 weeks**

A mixture of PRSI contributions at **Class A** and PRSI contributions at **Class B, C or D** may help you to qualify for a mixed insurance pro-rata State Pension (Contributory) in the future. For more information, log on to **www.welfare.ie**.

18. Where can I get more information?

For information booklets, application forms and more information on social welfare services:

- Log on to **www.welfare.ie**.
- Text to **51909** (see details on Page 20).
- LoCall Information Line at **1890 66 22 44** or if calling from outside the Republic of Ireland please call **+353 71 91 93302**.
- Drop in to your local Citizens Information Centre, your local Intreo Centre or your local Social Welfare Office.

Note

The rates charged for using 1890 (LoCall) numbers may vary among different service providers.

To request forms, text the form code followed by your name and address to 51909 (from the Republic of Ireland only). Standard text rates apply.

For example, if you wanted to request the Carer's Allowance form, text FORM CARA MARY MURPHY 1 NEW STREET, OLD TOWN, CO. DONEGAL.

Social welfare payment or scheme	Form code
Back to School Clothing and Footwear Allowance	FORM BTSCFA
Carer's Allowance	FORM CARA
Carer's Benefit	FORM CARB
Child Benefit (Form CB1)	FORM CHILD
Disability Allowance	FORM DA
Domiciliary Care Allowance	FORM DCA
Family Income Supplement	FORM FIS
Free Travel	FORM TRAVEL
Fuel Allowance	FORM FUEL
Household Benefits	FORM HHB
Invalidity Pension	FORM INV
Living Alone Increase	FORM LAA
Maternity Benefit	FORM MAT
One Parent Family Payment	FORM OPFP
Respite Care Grant	FORM RCG
State Pension (Non-Contributory)	FORM SPNC
State Pension (Contributory)	FORM SPC
Widow(er)'s/Surviving Civil Partner's Contributory Pension	FORM WCP
Widow(er)'s/Surviving Civil Partner's Non-Contributory Pension	FORM WNCP

Other useful booklets:

Carer's Allowance	SW 41
Carer's Benefit	SW 49
Disability Allowance	SW 29
Giving Up Work Due To Ill-Health	SW 20
Guide to Voluntary Contributions	SW 8
Homemakers	SW 1
Illness Benefit	SW 119
Maternity Benefit	SW 11
Volunteer Development Workers	SW 15