



Tax Credits & Tax Relief

Tax Credit: A tax credit directly reduces the amount of tax you have to pay. It is a set amount deducted from your total income tax liability. After calculating your gross tax (based on your taxable income and the applicable tax rates), you subtract your tax credits. The result is the amount of tax you owe.

Tax Relief: Tax relief reduces the amount of your income that is subject to tax. You calculate your taxable income by deducting qualifying reliefs from your gross income. The tax rate is then applied to this reduced income.

Did you know? There are 7 tax credits and reliefs that appear most commonly for PAYE employees. Please note this list is not exhaustive and is subject to change.

1. Flat Rate Expenses

Depending on the nature of your job/employment, you may be eligible to claim flat rate expenses, to cover the cost of tools or uniforms required to carry out your work.

What We Need: Allowable Flat Rate Expenses [available here](#).

2. Rent Tax Credit

The Rent Tax Credit is available for the tax years 2022 to 2025 and was increased to €1000 in Budget 2025.

What We Need: RTB registration number, property address, tenancy start date, landlord or letting agent name and address, total rent paid in the year.

3. Medical Expenses Tax Relief

If you paid for qualifying medical expenses on behalf of yourself or another individual, you can claim tax relief of 20% of the total expenditure (after accounting for any medical insurance refunds)

What We Need: Total expenditure on qualifying medical expenses for the year, and total amount of activity refunds received from health insurance. Qualifying medical expenses [available here](#).

4. Medical Insurance Relief

If your employer pays for your medical insurance you get a tax credit (up to €200 per adult, and €100 per child)

What We Need: Gross value of the policy paid for each individual, and their name.

5. Mortgage Interest Relief

Tax relief based on the amount of qualifying mortgage interest that you pay in a tax year for your home. The outstanding mortgage value at 31st December 2022 must be between €80,000 and €500,000, and the interest paid in 2023 or 2024 greater than that paid in 2022

What We Need: Local Property Tax number and property address.

6. Third Level Tuition Fees

If you pay tuition fees at approved third-level education courses you can claim tax relief on the cost.

What We Need: Student name, amount of the course fees, and whether it's a full time or part time course
The course must be [on this approved list](#).

7. Remote Working Expenses

If you were working from home in any year since 2020, you can claim tax relief for the cost of your light, heat and broadband for the days which you worked from home for the majority of the day.

What We Need: Total spend on light, heat and broadband for the year, and number of days worked from home.