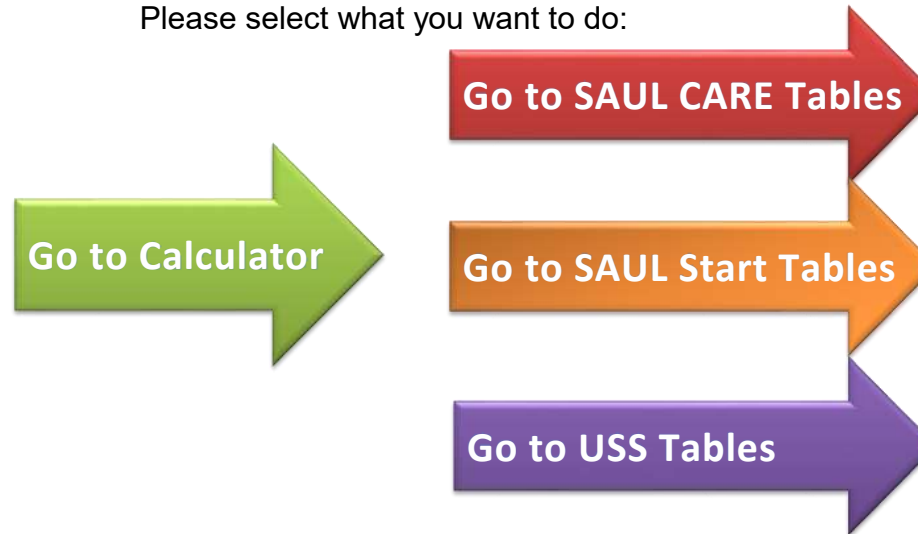


For illustration purpose and for internal use ONLY. E & O E. You should always get proper advice from a Qualified Financial Adviser before you make any commitments.
NI Savings shown are only applicable for NI Category A employees

PensionSMART Ready Reckoner for 2024/25 tax year, and pay scale applicable from 1 August 2024

This ReadyReckoner will calculate the Employee and Employer PensionSMART contributions and illustrates the National Insurance savings for any given salary, or you can look up these amounts for any given Spine Point salary

Please select what you want to do:



For illustration purpose and for internal use ONLY. E & O E. You should always get proper advice from a Qualified Financial Adviser before you make any commitments.

NI Savings shown are only applicable for NI Category A employees

PensionSMART Ready Reckoner for 2024/25 tax year, and pay scale applicable from 1 August 2024

Which pension scheme, USS or SAUL?	SAUL_Start
Enter gross total Pensionable Salary:	£25,861
Employee standard contribution on salary at 6%: (corresponds to column A of the PensionSMART Ts & Cs)	£1,551.66
PensionSMART Salary: (Adjusted Contractual Basic Salary if participating in PensionSMART)	£24,309.34
Employee's non-PensionSMART National Insurance Contributions:	£1,340.88
Employee's PensionSMART National Insurance Contributions:	£1,216.75
Employee's National Insurance Saving if uses in PensionSMART:	£124.13
Employer's standard contribution at 15.% would be: (corresponds to column B of the PensionSMART Ts & Cs)	£3,879.15
Total contribution made by the College on behalf of PensionSMART participants: (corresponds to column C of the PensionSMART Ts & Cs)	£5,430.81

For illustration purpose and for internal use ONLY. E & O E. You should always get proper advice from a Qualified Financial Adviser before you make any commitments.
NI Savings shown are only applicable for NI Category A employees

USS PensionSMART Ready Reckoner for 2024/25 tax year, and pay scale applicable from 1 August 2024

PensionSMART salary adjustments for spine points are set out in the tables below (for Central London and outside London respectively). For fixed salaries or individual allowances use the Calculator.

PROFESSIONAL, TECHNICAL AND OPERATIONAL SERVICES, AND LEARNING GRADES

London (For Full Time Staff)

Spine Point	Pensionable Salary per annum	Employee standard Contribution on salary at 6.1% (corresponds to column A of the PensionSMART Ts & Cs)	PensionSMART Salary (Adjusted Contractual Basic Salary if participating in PensionSMART)	Ee's NICs non-PensionSMART-	Ee's NICs PensionSMART	Employer's standard contribution at 14.5% would be (corresponds to column B of the PensionSMART Ts & Cs)	Total contribution made by the College on behalf of PensionSMART participants (corresponds to column C of the PensionSMART Ts & Cs)	Employee's NI Saving (if participating in PensionSMART)
52	£84,266	£5,140.25	£79,126.16	£3,973.53	£3,870.72	£12,218.63	£17,358.88	£102.81
51	£81,931	£4,997.81	£76,933.51	£3,926.83	£3,826.87	£11,880.04	£16,877.85	£99.96
50	£79,751	£4,864.81	£74,886.13	£3,883.22	£3,785.92	£11,563.89	£16,428.70	£97.30
49	£77,703	£4,739.86	£72,962.72	£3,842.25	£3,747.45	£11,266.87	£16,006.73	£94.80
48	£75,634	£4,613.65	£71,019.94	£3,800.87	£3,708.60	£10,966.87	£15,580.52	£92.27
47	£73,644	£4,492.29	£69,151.73	£3,761.08	£3,671.23	£10,678.38	£15,170.67	£89.85
46	£71,693	£4,373.25	£67,319.36	£3,722.05	£3,634.59	£10,395.43	£14,768.68	£87.46
45	£69,799	£4,257.74	£65,541.22	£3,684.18	£3,599.02	£10,120.85	£14,378.59	£85.16
44	£68,005	£4,148.33	£63,857.03	£3,648.31	£3,565.34	£9,860.78	£14,009.11	£82.97
43	£66,232	£4,040.18	£62,192.20	£3,612.85	£3,532.04	£9,603.70	£13,643.88	£80.81
42	£64,483	£3,933.47	£60,549.66	£3,577.86	£3,499.19	£9,350.05	£13,283.52	£78.67
41	£62,856	£3,834.19	£59,021.39	£3,545.31	£3,468.63	£9,114.06	£12,948.25	£76.68
40	£61,227	£3,734.85	£57,492.15	£3,512.74	£3,438.04	£8,877.91	£12,612.76	£74.70
39	£59,658	£3,639.15	£56,019.09	£3,481.36	£3,408.58	£8,650.44	£12,289.59	£72.78
38	£58,114	£3,544.97	£54,569.26	£3,450.48	£3,379.59	£8,426.56	£11,971.53	£70.89
37	£56,652	£3,455.75	£53,195.96	£3,421.23	£3,352.12	£8,214.50	£11,670.25	£69.11
36	£55,240	£3,369.62	£51,870.10	£3,392.99	£3,325.60	£8,009.76	£11,379.38	£67.39
35	£53,840	£3,284.25	£50,555.86	£3,365.00	£3,299.32	£7,806.82	£11,091.07	£65.68
34	£52,509	£3,203.02	£49,305.55	£3,338.37	£3,216.44	£7,613.74	£10,816.76	£121.93
33	£51,220	£3,124.44	£48,095.92	£3,312.61	£3,119.67	£7,426.95	£10,551.39	£192.94
32	£50,039	£3,052.40	£46,987.00	£3,275.15	£3,030.96	£7,255.71	£10,308.11	£244.19
31	£48,865	£2,980.74	£45,883.90	£3,181.17	£2,942.71	£7,085.37	£10,066.11	£238.46
30	£47,799	£2,915.75	£44,883.45	£3,095.94	£2,862.68	£6,930.88	£9,846.63	£233.26
29	£46,744	£2,851.39	£43,892.69	£3,011.53	£2,783.42	£6,777.89	£9,629.28	£228.11
28	£45,700	£2,787.72	£42,912.58	£2,928.02	£2,705.01	£6,626.54	£9,414.26	£223.01
27	£44,722	£2,728.01	£41,993.49	£2,849.72	£2,631.48	£6,484.62	£9,212.63	£218.24
26	£43,711	£2,666.35	£41,044.38	£2,768.86	£2,555.55	£6,338.06	£9,004.41	£213.31
25	£42,792	£2,610.30	£40,181.45	£2,695.34	£2,486.52	£6,204.80	£8,815.10	£208.82
24	£41,917	£2,556.94	£39,360.19	£2,625.37	£2,420.82	£6,077.98	£8,634.92	£204.55
23	£41,032	£2,502.96	£38,529.23	£2,554.57	£2,354.34	£5,949.67	£8,452.63	£200.23
22	£40,201	£2,452.25	£37,748.63	£2,488.07	£2,291.89	£5,829.13	£8,281.38	£196.18
21	£39,379	£2,402.11	£36,976.74	£2,422.31	£2,230.14	£5,709.93	£8,112.04	£192.17
20	£38,578	£2,353.29	£36,225.20	£2,358.28	£2,170.02	£5,593.88	£7,947.17	£188.26
19	£37,853	£2,309.06	£35,544.35	£2,300.27	£2,115.55	£5,488.74	£7,797.80	£184.72
18	£37,085	£2,262.19	£34,822.83	£2,238.80	£2,057.83	£5,377.33	£7,639.52	£180.97
17	£36,381	£2,219.21	£34,161.36	£2,182.45	£2,004.91	£5,275.18	£7,494.39	£177.54
16	£35,719	£2,178.89	£33,540.55	£2,129.56	£1,955.24	£5,179.32	£7,358.21	£174.32
15	£35,058	£2,138.56	£32,919.76	£2,076.67	£1,905.58	£5,083.46	£7,222.02	£171.09
14	£34,397	£2,098.23	£32,298.96	£2,023.78	£1,855.92	£4,987.59	£7,085.82	£167.86
13	£33,810	£2,062.43	£31,747.89	£1,976.83	£1,811.83	£4,902.50	£6,964.93	£165.00
12	£33,223	£2,026.63	£31,196.83	£1,929.88	£1,767.75	£4,817.40	£6,844.03	£162.13
11	£32,657	£1,992.09	£30,665.13	£1,884.58	£1,725.21	£4,735.30	£6,727.39	£159.37
10	£32,071	£1,956.35	£30,115.03	£1,837.71	£1,681.20	£4,650.35	£6,606.70	£156.51
9	£31,548	£1,924.46	£29,624.00	£1,795.88	£1,641.92	£4,574.53	£6,498.99	£153.96
8	£31,005	£1,891.30	£29,113.62	£1,752.39	£1,601.09	£4,495.71	£6,387.01	£151.30
7	£30,504	£1,860.72	£28,642.94	£1,712.29	£1,563.44	£4,423.03	£6,283.75	£148.85
6	£30,013	£1,830.78	£28,181.93	£1,673.02	£1,526.55	£4,351.84	£6,182.62	£146.47
5	£29,586	£1,804.73	£27,780.98	£1,638.86	£1,494.48	£4,289.93	£6,094.66	£144.38
4	£29,148	£1,778.05	£27,370.35	£1,603.87	£1,461.63	£4,226.52	£6,004.57	£142.24
3	£28,129	£1,776.86	£27,351.94	£1,602.30	£1,460.16	£4,223.68	£6,000.54	£142.14
2	£28,831	£1,758.67	£27,072.05	£1,578.46	£1,437.76	£4,180.46	£5,939.13	£140.70
1	£28,627	£1,746.22	£26,880.29	£1,562.12	£1,422.42	£4,150.84	£5,897.06	£139.70

Please refer to the HR website for the other details which are applicable to the salary scales (i.e Minimum, Maximum points applicable, etc)

PROFESSIONAL, TECHNICAL AND OPERATIONAL SERVICES, AND LEARNING GRADES

Outside London and remote working (For Full Time Staff)

Spine Point	Pensionable Salary per annum	Employee standard Contribution on salary at 6.1% (corresponds to column A of the PensionSMART Ts & Cs)	PensionSMART Salary (Adjusted Contractual Basic Salary if participating in PensionSMART)	Ee's NICs non-PensionSMART-	Ee's NICs PensionSMART	Employer's standard contribution at 14.5% would be (corresponds to column B of the PensionSMART Ts & Cs)	Total contribution made by the College on behalf of PensionSMART participants (corresponds to column C of the PensionSMART Ts & Cs)	Employee's NI Saving (if participating in Pensionsmart)
52	£80,966	£4,938.92	£76,027.01	£3,907.52	£3,808.74	£11,740.06	£16,678.98	£98.78
51	£78,631	£4,796.48	£73,834.36	£3,860.82	£3,764.89	£11,401.47	£16,197.95	£95.93
50	£76,450	£4,663.48	£71,786.98	£3,817.21	£3,723.94	£11,085.32	£15,748.80	£93.27
49	£74,402	£4,538.53	£69,863.57	£3,776.24	£3,685.47	£10,788.30	£15,326.83	£90.77
48	£72,333	£4,412.32	£67,920.79	£3,734.86	£3,646.62	£10,488.30	£14,900.62	£88.24
47	£70,344	£4,290.96	£66,052.58	£3,695.07	£3,609.25	£10,199.81	£14,490.77	£85.82
46	£68,392	£4,171.92	£64,220.21	£3,656.04	£3,572.60	£9,916.86	£14,088.78	£83.44
45	£66,498	£4,056.41	£62,442.07	£3,618.17	£3,537.04	£9,642.28	£13,698.69	£81.13
44	£64,705	£3,947.00	£60,757.88	£3,582.30	£3,503.36	£9,382.21	£13,329.21	£78.94
43	£62,932	£3,838.85	£59,093.05	£3,546.84	£3,470.06	£9,125.13	£12,963.98	£76.78
42	£61,183	£3,732.14	£57,450.51	£3,511.85	£3,437.21	£8,871.48	£12,603.62	£74.64
41	£59,555	£3,632.86	£55,922.24	£3,479.30	£3,406.64	£8,635.49	£12,268.35	£72.66
40	£57,927	£3,533.52	£54,393.00	£3,446.73	£3,376.06	£8,399.35	£11,932.87	£70.67
39	£56,358	£3,437.82	£52,919.94	£3,415.36	£3,346.60	£8,171.88	£11,609.70	£68.76
38	£54,814	£3,343.64	£51,470.11	£3,384.48	£3,317.60	£7,947.99	£11,291.63	£66.88
37	£53,351	£3,254.42	£50,096.81	£3,355.22	£3,279.74	£7,735.93	£10,990.35	£75.48
36	£51,939	£3,168.29	£48,770.95	£3,326.98	£3,173.68	£7,531.19	£10,699.48	£153.30
35	£50,540	£3,082.92	£47,456.71	£3,298.99	£3,068.54	£7,328.25	£10,411.17	£230.45
34	£49,208	£3,001.69	£46,206.40	£3,208.65	£2,968.51	£7,135.17	£10,136.86	£240.14
33	£47,920	£2,923.11	£44,996.77	£3,105.59	£2,871.74	£6,948.38	£9,871.49	£233.85
32	£46,739	£2,851.07	£43,887.85	£3,011.11	£2,783.03	£6,777.14	£9,628.21	£228.08
31	£45,564	£2,779.41	£42,784.75	£2,917.13	£2,694.78	£6,606.80	£9,386.21	£222.35
30	£44,499	£2,714.42	£41,784.30	£2,831.90	£2,614.74	£6,452.31	£9,166.73	£217.16
29	£43,444	£2,650.06	£40,793.54	£2,747.49	£2,535.48	£6,299.32	£8,949.38	£212.01
28	£42,400	£2,586.39	£39,813.43	£2,663.99	£2,457.07	£6,147.97	£8,734.36	£206.92
27	£41,421	£2,526.68	£38,894.34	£2,585.68	£2,383.55	£6,006.05	£8,532.73	£202.13
26	£40,410	£2,465.03	£37,945.22	£2,504.82	£2,307.62	£5,859.49	£8,324.52	£197.20
25	£39,491	£2,408.97	£37,082.30	£2,431.30	£2,238.58	£5,726.23	£8,135.20	£192.72
24	£38,617	£2,355.62	£36,261.03	£2,361.33	£2,172.88	£5,599.41	£7,955.03	£188.45
23	£37,732	£2,301.63	£35,430.08	£2,290.54	£2,106.41	£5,471.10	£7,772.73	£184.13
22	£36,900	£2,250.92	£34,649.48	£2,224.03	£2,043.96	£5,350.56	£7,601.48	£180.07
21	£36,078	£2,200.78	£33,877.59	£2,158.27	£1,982.21	£5,231.36	£7,432.14	£176.06
20	£35,278	£2,151.96	£33,126.05	£2,094.24	£1,922.08	£5,115.31	£7,267.27	£172.16
19	£34,553	£2,107.73	£32,445.20	£2,036.23	£1,867.62	£5,010.18	£7,117.91	£168.61
18	£33,785	£2,060.86	£31,723.68	£1,974.76	£1,809.89	£4,898.76	£6,959.62	£164.87
17	£33,080	£2,017.89	£31,062.20	£1,918.41	£1,756.98	£4,796.61	£6,814.50	£161.43
16	£32,419	£1,977.56	£30,441.40	£1,865.52	£1,707.31	£4,700.75	£6,678.31	£158.21
15	£31,758	£1,937.23	£29,820.61	£1,812.63	£1,657.65	£4,604.89	£6,542.12	£154.98
14	£31,097	£1,896.90	£29,199.81	£1,759.74	£1,607.98	£4,509.02	£6,405.92	£151.76
13	£30,510	£1,861.10	£28,648.74	£1,712.79	£1,563.90	£4,423.93	£6,285.03	£148.89
12	£29,923	£1,825.30	£28,097.68	£1,665.84	£1,519.81	£4,338.83	£6,164.13	£146.03
11	£29,357	£1,790.76	£27,565.98	£1,620.54	£1,477.28	£4,256.73	£6,047.49	£143.26
10	£28,771	£1,755.03	£27,015.87	£1,573.67	£1,433.27	£4,171.78	£5,926.81	£140.40
9	£28,248	£1,723.13	£26,524.85	£1,531.84	£1,393.99	£4,095.96	£5,819.09	£137.85
8	£27,704	£1,689.97	£26,014.47	£1,488.35	£1,353.16	£4,017.14	£5,707.11	£135.19
7	£27,203	£1,659.39	£25,543.79	£1,448.25	£1,315.50	£3,944.46	£5,603.85	£132.75
6	£26,712	£1,629.45	£25,082.78	£1,408.98	£1,278.62	£3,873.27	£5,502.72	£130.36
5	£26,285	£1,603.40	£24,681.83	£1,374.82	£1,246.55	£3,811.36	£5,414.76	£128.27
4	£25,848	£1,576.72	£24,271.20	£1,339.83	£1,213.70	£3,747.95	£5,324.67	£126.13
3	£25,828	£1,575.53	£24,252.79	£1,338.27	£1,212.22	£3,745.11	£5,320.64	£126.05
2	£25,530	£1,557.34	£23,972.90	£1,314.42	£1,189.83	£3,701.89	£5,259.23	£124.59
1	£25,326	£1,544.89	£23,781.14	£1,298.08	£1,174.49	£3,672.27	£5,217.16	£123.59

Please refer to the HR website for the other details which are applicable to the salary scales (i.e Minimum, Maximum points applicable, etc)

ACADEMIC, RESEARCH AND TEACHING GRADES

London (For Full Time Staff)

Spine Point	Pensionable Salary per annum	Employee standard Contribution on salary at 6.1% (corresponds to column A of the PensionSMART Ts & Cs)	PensionSMART Salary (Adjusted Contractual Basic Salary if participating in PensionSMART)	Ee's NICs non-PensionSMART-	Ee's NICs PensionSMART	Employer's standard contribution at 14.5% would be (corresponds to column B of the PensionSMART Ts & Cs)	Total contribution made by the College on behalf of PensionSMART participants (corresponds to column C of the PensionSMART Ts & Cs)	Employee's NI Saving (if participating in Pensionsmart)
29	£78,576	£4,793.15	£73,783.03	£3,859.72	£3,763.86	£11,393.55	£16,186.70	£95.86
28	£75,365	£4,597.29	£70,768.14	£3,795.51	£3,703.56	£10,927.99	£15,525.28	£91.95
27	£72,287	£4,409.49	£67,877.21	£3,733.93	£3,645.74	£10,481.57	£14,891.06	£88.19
26	£69,332	£4,229.24	£65,102.50	£3,674.83	£3,590.25	£10,053.10	£14,282.34	£84.58
25	£66,510	£4,057.10	£62,452.73	£3,618.40	£3,537.25	£9,643.93	£13,701.03	£81.15
24	£63,797	£3,891.63	£59,905.62	£3,564.14	£3,486.31	£9,250.60	£13,142.23	£77.83
23	£61,208	£3,733.71	£57,474.72	£3,512.37	£3,437.69	£8,875.22	£12,608.93	£74.68
22	£58,729	£3,582.47	£55,146.48	£3,462.78	£3,391.13	£8,515.70	£12,098.17	£71.65
21	£56,345	£3,437.07	£52,908.31	£3,415.11	£3,346.37	£8,170.08	£11,607.15	£68.74
20	£54,063	£3,297.84	£50,765.05	£3,369.46	£3,303.50	£7,839.12	£11,136.96	£65.96
19	£51,885	£3,164.96	£48,719.62	£3,325.89	£3,169.57	£7,523.26	£10,688.22	£156.32
18	£49,895	£3,043.60	£46,851.41	£3,263.60	£3,020.11	£7,234.78	£10,278.38	£243.49
17	£48,056	£2,931.42	£45,124.60	£3,116.48	£2,881.97	£6,968.12	£9,899.54	£234.51
16	£46,297	£2,824.15	£43,473.33	£2,975.80	£2,749.87	£6,713.14	£9,537.29	£225.93
15	£44,616	£2,721.59	£41,894.71	£2,841.30	£2,623.58	£6,469.36	£9,190.95	£217.72
14	£43,003	£2,623.19	£40,380.00	£2,712.26	£2,502.40	£6,235.46	£8,858.65	£209.86

Please refer to the HR website for the other details which are applicable to the salary scales (i.e Minimum, Maximum points applicable, etc)

ACADEMIC, RESEARCH AND TEACHING GRADES

Outside London and remote working (For Full Time Staff)

Spine Point	Pensionable Salary per annum	Employee standard Contribution on salary at 6.1% (corresponds to column A of the PensionSMART Ts & Cs)	PensionSMART Salary (Adjusted Contractual Basic Salary if participating in PensionSMART)	Ee's NICs non-PensionSMART-	Ee's NICs PensionSMART	Employer's standard contribution at 14.5% would be (corresponds to column B of the PensionSMART Ts & Cs)	Total contribution made by the College on behalf of PensionSMART participants (corresponds to column C of the PensionSMART Ts & Cs)	Employee's NI Saving (if participating in Pensionsmart)
29	£75,276	£4,591.82	£70,683.88	£3,793.71	£3,701.88	£10,914.98	£15,506.80	£91.83
28	£72,065	£4,395.96	£67,668.99	£3,729.50	£3,641.58	£10,449.42	£14,845.38	£87.92
27	£68,986	£4,208.16	£64,778.06	£3,667.92	£3,583.76	£10,003.00	£14,211.16	£84.16
26	£66,031	£4,027.91	£62,003.35	£3,608.83	£3,528.27	£9,574.53	£13,602.44	£80.56
25	£63,209	£3,855.77	£59,353.58	£3,552.39	£3,475.27	£9,165.36	£13,021.13	£77.12
24	£60,497	£3,690.30	£56,806.47	£3,498.14	£3,424.33	£8,772.03	£12,462.33	£73.81
23	£57,908	£3,532.39	£54,375.56	£3,446.36	£3,375.71	£8,396.65	£11,929.04	£70.65
22	£55,428	£3,381.14	£52,047.33	£3,396.77	£3,329.15	£8,037.13	£11,418.27	£67.62
21	£53,045	£3,235.74	£49,809.16	£3,349.10	£3,256.73	£7,691.51	£10,927.25	£92.37
20	£50,762	£3,096.51	£47,665.90	£3,303.45	£3,085.27	£7,360.55	£10,457.06	£218.18
19	£48,584	£2,963.63	£45,620.47	£3,158.73	£2,921.64	£7,044.69	£10,008.32	£237.09
18	£46,595	£2,842.27	£43,752.26	£2,999.56	£2,772.18	£6,756.21	£9,598.48	£227.38
17	£44,756	£2,730.09	£42,025.45	£2,852.44	£2,634.04	£6,489.55	£9,219.64	£218.40
16	£42,997	£2,622.82	£40,374.18	£2,711.76	£2,501.93	£6,234.57	£8,857.39	£209.83
15	£41,316	£2,520.27	£38,795.55	£2,577.27	£2,375.64	£5,990.79	£8,511.06	£201.63
14	£39,703	£2,421.87	£37,280.84	£2,448.22	£2,254.47	£5,756.89	£8,178.76	£193.75

Please refer to the HR website for the other details which are applicable to the salary scales (i.e Minimum, Maximum points applicable, etc)

For illustration purpose and for internal use ONLY. E & O E. You should always get proper advice from a Qualified Financial Adviser before you make any commitments.
NI Savings shown are only applicable for NI Category A employees

SAUL PensionSMART Ready Reckoner for 2024/25 tax year, and pay scale applicable from 1 August 2024

PensionSMART salary adjustments for spine points are set out in the tables below (for Central London and outside London respectively). For fixed salaries or individual allowances use the Calculator.

The figures shown below are for illustrative purpose and relate to employees whose only salary sacrifice is PensionSMART. If you participate in other salary sacrifice scheme (such as childcare) you should also read the general material and FAQs concerning salary sacrifice on the payroll website.

PROFESSIONAL, TECHNICAL AND OPERATIONAL SERVICES, AND LEARNING GRADES

London (For Full Time Staff)

Spine Point	Pensionable Salary per annum	Employee standard Contribution on salary at 6% (corresponds to column A of the PensionSMART Ts & Cs)	PensionSMART Salary (Adjusted Contractual Basic Salary if participating in PensionSMART)	Ee's NICs non-PensionSMART	Ee's NICs PensionSMART	Employer's standard contribution at 21% would be (corresponds to column B of the PensionSMART Ts & Cs)	Total contribution made by the College on behalf of PensionSMART participants (corresponds to column C of the PensionSMART Ts & Cs)	Employee's NI Saving (if participating in PensionSMART)
52	£84,266	£5,055.98	£79,210.43	£3,973.53	£3,872.41	£17,695.95	£22,752.00	£101.12
51	£81,931	£4,915.88	£77,015.44	£3,926.83	£3,828.51	£17,205.58	£22,121.00	£98.32
50	£79,751	£4,785.06	£74,965.88	£3,883.22	£3,787.52	£16,747.70	£21,533.00	£95.70
49	£77,703	£4,662.15	£73,040.43	£3,842.25	£3,749.01	£16,317.54	£20,980.00	£93.24
48	£75,634	£4,538.02	£71,095.57	£3,800.87	£3,710.11	£15,883.05	£20,421.00	£90.76
47	£73,644	£4,418.64	£69,225.38	£3,761.08	£3,672.71	£15,465.24	£19,884.00	£88.37
46	£71,693	£4,301.56	£67,391.05	£3,722.05	£3,636.02	£15,055.45	£19,357.00	£86.03
45	£69,799	£4,187.94	£65,611.02	£3,684.18	£3,600.42	£14,657.78	£18,846.00	£83.76
44	£68,005	£4,080.32	£63,925.04	£3,648.31	£3,566.70	£14,281.13	£18,361.00	£81.61
43	£66,232	£3,973.94	£62,258.44	£3,612.85	£3,533.37	£13,908.80	£17,883.00	£79.48
42	£64,483	£3,868.99	£60,614.14	£3,577.86	£3,500.48	£13,541.46	£17,410.00	£77.38
41	£62,856	£3,771.33	£59,084.25	£3,545.31	£3,469.89	£13,199.67	£16,971.00	£75.42
40	£61,227	£3,673.62	£57,553.38	£3,512.74	£3,439.27	£12,857.67	£16,531.00	£73.47
39	£59,658	£3,579.49	£56,078.75	£3,481.36	£3,409.78	£12,528.23	£16,108.00	£71.58
38	£58,114	£3,486.85	£54,627.38	£3,450.48	£3,380.75	£12,203.99	£15,691.00	£69.73
37	£56,652	£3,399.10	£53,252.61	£3,421.23	£3,353.25	£11,896.86	£15,296.00	£67.98
36	£55,240	£3,314.38	£51,925.34	£3,392.99	£3,326.71	£11,600.34	£14,915.00	£66.28
35	£53,840	£3,230.41	£50,609.70	£3,365.00	£3,300.39	£11,306.42	£14,537.00	£64.61
34	£52,509	£3,150.51	£49,358.06	£3,338.37	£3,220.64	£11,026.80	£14,177.00	£117.73
33	£51,220	£3,073.22	£48,147.14	£3,312.61	£3,123.77	£10,756.27	£13,829.00	£188.84
32	£50,039	£3,002.36	£47,037.04	£3,275.15	£3,034.96	£10,508.27	£13,511.00	£240.19
31	£48,865	£2,931.88	£45,932.76	£3,181.17	£2,946.62	£10,261.57	£13,193.00	£234.55
30	£47,799	£2,867.95	£44,931.25	£3,095.94	£2,866.50	£10,037.83	£12,906.00	£229.44
29	£46,744	£2,804.64	£43,939.44	£3,011.53	£2,787.16	£9,816.26	£12,621.00	£224.37
28	£45,700	£2,742.02	£42,958.28	£2,928.02	£2,708.66	£9,597.06	£12,339.00	£219.36
27	£44,722	£2,683.29	£42,038.21	£2,849.72	£2,635.06	£9,391.52	£12,075.00	£214.66
26	£43,711	£2,622.64	£41,088.09	£2,768.86	£2,559.05	£9,179.25	£11,802.00	£209.81
25	£42,792	£2,567.51	£40,224.24	£2,695.34	£2,489.94	£8,986.27	£11,554.00	£205.40
24	£41,917	£2,515.03	£39,402.10	£2,625.37	£2,424.17	£8,802.60	£11,318.00	£201.20
23	£41,032	£2,461.93	£38,570.26	£2,554.57	£2,357.62	£8,616.76	£11,079.00	£196.95
22	£40,201	£2,412.05	£37,788.83	£2,488.07	£2,295.11	£8,442.18	£10,854.00	£192.96
21	£39,379	£2,362.73	£37,016.12	£2,422.31	£2,233.29	£8,269.56	£10,632.00	£189.02
20	£38,578	£2,314.71	£36,263.78	£2,358.28	£2,173.10	£8,101.48	£10,416.00	£185.18
19	£37,853	£2,271.20	£35,582.21	£2,300.27	£2,118.58	£7,949.22	£10,220.00	£181.69
18	£37,085	£2,225.10	£34,859.92	£2,238.80	£2,060.79	£7,787.85	£10,013.00	£178.01
17	£36,381	£2,182.83	£34,197.74	£2,182.45	£2,007.82	£7,639.92	£9,823.00	£174.63
16	£35,719	£2,143.17	£33,576.27	£2,129.56	£1,958.10	£7,501.08	£9,644.00	£171.46
15	£35,058	£2,103.50	£32,954.82	£2,076.67	£1,908.39	£7,362.25	£9,466.00	£168.28
14	£34,397	£2,063.83	£32,333.36	£2,023.78	£1,858.67	£7,223.41	£9,287.00	£165.11
13	£33,810	£2,028.62	£31,781.70	£1,976.83	£1,814.54	£7,100.17	£9,129.00	£162.29
12	£33,223	£1,993.41	£31,230.05	£1,929.88	£1,770.40	£6,976.93	£8,970.00	£159.48
11	£32,657	£1,959.43	£30,697.79	£1,884.58	£1,727.82	£6,858.02	£8,817.00	£156.76
10	£32,071	£1,924.28	£30,147.10	£1,837.71	£1,683.77	£6,734.99	£8,659.00	£153.94
9	£31,548	£1,892.91	£29,655.55	£1,795.88	£1,644.44	£6,625.18	£8,518.00	£151.44
8	£31,005	£1,860.29	£29,144.63	£1,752.39	£1,603.57	£6,511.03	£8,371.00	£148.82
7	£30,504	£1,830.22	£28,673.44	£1,712.29	£1,565.88	£6,405.77	£8,236.00	£146.41
6	£30,013	£1,800.76	£28,211.95	£1,673.02	£1,528.96	£6,302.67	£8,103.00	£144.06
5	£29,586	£1,775.14	£27,810.57	£1,638.86	£1,496.85	£6,213.00	£7,988.00	£142.01
4	£29,148	£1,748.90	£27,399.50	£1,603.87	£1,463.96	£6,121.16	£7,870.00	£139.91
3	£28,129	£1,747.73	£27,381.07	£1,602.30	£1,462.49	£6,117.05	£7,865.00	£139.81
2	£28,831	£1,729.84	£27,100.88	£1,578.46	£1,440.07	£6,054.45	£7,784.00	£138.39
1	£28,627	£1,717.59	£26,908.92	£1,562.12	£1,424.71	£6,011.57	£7,729.00	£137.41

Please refer to the HR website for the other details which are applicable to the salary scales (i.e Minimum, Maximum points applicable, etc)

PROFESSIONAL, TECHNICAL AND OPERATIONAL SERVICES, AND LEARNING GRADES

Outside London and remote working (For Full Time Staff)

Spine Point	Pensionable Salary per annum	Employee standard Contribution on salary at 6% (corresponds to column A of the PensionSMART Ts & Cs)	PensionSMART Salary (Adjusted Contractual Basic Salary if participating in PensionSMART)	Ee's NICs non-PensionSMART	Ee's NICs PensionSMART	Employer's standard contribution at 21% would be (corresponds to column B of the PensionSMART Ts & Cs)	Total contribution made by the College on behalf of PensionSMART participants (corresponds to column C of the PensionSMART Ts & Cs)	Employee's NI Saving (if participating in Pensionsmart)
52	£80,966	£4,857.96	£76,107.97	£3,907.52	£3,810.36	£17,002.85	£21,861.00	£97.16
51	£78,631	£4,717.85	£73,912.99	£3,860.82	£3,766.46	£16,512.48	£21,230.00	£94.36
50	£76,450	£4,587.03	£71,863.43	£3,817.21	£3,725.47	£16,054.60	£20,642.00	£91.74
49	£74,402	£4,464.13	£69,937.97	£3,776.24	£3,686.96	£15,624.44	£20,089.00	£89.28
48	£72,333	£4,339.99	£67,993.12	£3,734.86	£3,648.06	£15,189.95	£19,530.00	£86.80
47	£70,344	£4,220.61	£66,122.93	£3,695.07	£3,610.66	£14,772.14	£18,993.00	£84.41
46	£68,392	£4,103.53	£64,288.60	£3,656.04	£3,573.97	£14,362.35	£18,466.00	£82.07
45	£66,498	£3,989.91	£62,508.57	£3,618.17	£3,538.37	£13,964.68	£17,955.00	£79.80
44	£64,705	£3,882.29	£60,822.59	£3,582.30	£3,504.65	£13,588.02	£17,470.00	£77.65
43	£62,932	£3,775.91	£59,155.99	£3,546.84	£3,471.32	£13,215.70	£16,992.00	£75.52
42	£61,183	£3,670.96	£57,511.69	£3,511.85	£3,438.43	£12,848.36	£16,519.00	£73.42
41	£59,555	£3,573.31	£55,981.79	£3,479.30	£3,407.84	£12,506.57	£16,080.00	£71.46
40	£57,927	£3,475.59	£54,450.93	£3,446.73	£3,377.22	£12,164.57	£15,640.00	£69.51
39	£56,358	£3,381.47	£52,976.29	£3,415.36	£3,347.73	£11,835.13	£15,217.00	£67.63
38	£54,814	£3,288.83	£51,524.92	£3,384.48	£3,318.70	£11,510.89	£14,800.00	£65.78
37	£53,351	£3,201.07	£50,150.16	£3,355.22	£3,284.01	£11,203.76	£14,405.00	£71.21
36	£51,939	£3,116.35	£48,822.89	£3,326.98	£3,177.83	£10,907.24	£14,024.00	£149.15
35	£50,540	£3,032.38	£47,507.25	£3,298.99	£3,072.58	£10,613.32	£13,646.00	£226.41
34	£49,208	£2,952.49	£46,255.60	£3,208.65	£2,972.45	£10,333.70	£13,286.00	£236.20
33	£47,920	£2,875.19	£45,044.69	£3,105.59	£2,875.58	£10,063.17	£12,938.00	£230.01
32	£46,739	£2,804.34	£43,934.58	£3,011.11	£2,786.77	£9,815.17	£12,620.00	£224.34
31	£45,564	£2,733.85	£42,830.31	£2,917.13	£2,698.42	£9,568.47	£12,302.00	£218.71
30	£44,499	£2,669.92	£41,828.80	£2,831.90	£2,618.30	£9,344.73	£12,015.00	£213.60
29	£43,444	£2,606.62	£40,836.98	£2,747.49	£2,538.96	£9,123.16	£11,730.00	£208.53
28	£42,400	£2,543.99	£39,855.83	£2,663.99	£2,460.47	£8,903.96	£11,448.00	£203.52
27	£41,421	£2,485.26	£38,935.76	£2,585.68	£2,386.86	£8,698.42	£11,184.00	£198.82
26	£40,410	£2,424.62	£37,985.63	£2,504.82	£2,310.85	£8,486.15	£10,911.00	£193.97
25	£39,491	£2,369.48	£37,121.79	£2,431.30	£2,241.74	£8,293.17	£10,663.00	£189.56
24	£38,617	£2,317.00	£36,299.65	£2,361.33	£2,175.97	£8,109.50	£10,427.00	£185.36
23	£37,732	£2,263.90	£35,467.81	£2,290.54	£2,109.42	£7,923.66	£10,188.00	£181.12
22	£36,900	£2,214.02	£34,686.38	£2,224.03	£2,046.91	£7,749.08	£9,963.00	£177.12
21	£36,078	£2,164.70	£33,913.67	£2,158.27	£1,985.09	£7,576.46	£9,741.00	£173.18
20	£35,278	£2,116.68	£33,161.33	£2,094.24	£1,924.91	£7,408.38	£9,525.00	£169.33
19	£34,553	£2,073.18	£32,479.75	£2,036.23	£1,870.38	£7,256.12	£9,329.00	£165.85
18	£33,785	£2,027.07	£31,757.47	£1,974.76	£1,812.60	£7,094.75	£9,122.00	£162.16
17	£33,080	£1,984.81	£31,095.28	£1,918.41	£1,759.62	£6,946.82	£8,932.00	£158.79
16	£32,419	£1,945.14	£30,473.82	£1,865.52	£1,709.91	£6,807.98	£8,753.00	£155.61
15	£31,758	£1,905.47	£29,852.37	£1,812.63	£1,660.19	£6,669.15	£8,575.00	£152.44
14	£31,097	£1,865.80	£29,230.91	£1,759.74	£1,610.47	£6,530.31	£8,396.00	£149.27
13	£30,510	£1,830.59	£28,679.25	£1,712.79	£1,566.34	£6,407.07	£8,238.00	£146.45
12	£29,923	£1,795.38	£28,127.60	£1,666.84	£1,522.21	£6,283.83	£8,079.00	£143.63
11	£29,357	£1,761.40	£27,595.34	£1,620.54	£1,479.63	£6,164.92	£7,926.00	£140.91
10	£28,771	£1,726.25	£27,044.65	£1,573.67	£1,435.57	£6,041.89	£7,768.00	£138.10
9	£28,248	£1,694.88	£26,553.10	£1,531.84	£1,396.25	£5,932.08	£7,627.00	£135.59
8	£27,704	£1,662.27	£26,042.17	£1,488.35	£1,355.37	£5,817.93	£7,480.00	£132.98
7	£27,203	£1,632.19	£25,570.99	£1,448.25	£1,317.68	£5,712.67	£7,345.00	£130.57
6	£26,712	£1,602.73	£25,109.50	£1,408.98	£1,280.76	£5,609.57	£7,212.00	£128.22
5	£26,285	£1,577.11	£24,708.12	£1,374.82	£1,248.65	£5,519.90	£7,097.00	£126.17
4	£25,848	£1,550.87	£24,297.05	£1,339.83	£1,215.76	£5,428.06	£6,979.00	£124.07
3	£25,828	£1,549.70	£24,278.62	£1,338.27	£1,214.29	£5,423.95	£6,974.00	£123.98
2	£25,530	£1,531.81	£23,998.43	£1,314.42	£1,191.87	£5,361.35	£6,893.00	£122.55
1	£25,326	£1,519.56	£23,806.47	£1,298.08	£1,176.52	£5,318.47	£6,838.00	£121.56

Please refer to the HR website for the other details which are applicable to the salary scales (i.e Minimum, Maximum points applicable, etc)

ACADEMIC, RESEARCH AND TEACHING GRADES

London (For Full Time Staff)

Spine Point	Pensionable Salary per annum	Employee standard Contribution on salary at 6% (corresponds to column A of the PensionSMART Ts & Cs)	PensionSMART Salary (Adjusted Contractual Basic Salary if participating in PensionSMART)	Ee's NICs non-PensionSMART	Ee's NICs PensionSMART	Employer's standard contribution at 21% would be (corresponds to column B of the PensionSMART Ts & Cs)	Total contribution made by the College on behalf of PensionSMART participants (corresponds to column C of the PensionSMART Ts & Cs)	Employee's NI Saving (if participating in Pensionsmart)
29	£78,576	£4,714.57	£73,861.61	£3,859.72	£3,765.43	£16,501.00	£21,216.00	£94.29
28	£75,365	£4,521.93	£70,843.50	£3,795.51	£3,705.07	£15,826.74	£20,349.00	£90.44
27	£72,287	£4,337.20	£67,949.50	£3,733.93	£3,647.19	£15,180.21	£19,517.00	£86.74
26	£69,332	£4,159.90	£65,171.84	£3,674.83	£3,591.64	£14,559.67	£18,720.00	£83.19
25	£66,510	£3,990.59	£62,519.24	£3,618.40	£3,538.58	£13,967.06	£17,958.00	£79.82
24	£63,797	£3,827.83	£59,969.42	£3,564.14	£3,487.59	£13,397.42	£17,225.00	£76.55
23	£61,208	£3,672.51	£57,535.92	£3,512.37	£3,438.92	£12,853.77	£16,526.00	£73.45
22	£58,729	£3,523.74	£55,205.21	£3,462.78	£3,392.30	£12,333.08	£15,857.00	£70.48
21	£56,345	£3,380.72	£52,964.66	£3,415.11	£3,347.49	£11,832.53	£15,213.00	£67.62
20	£54,063	£3,243.77	£50,819.12	£3,369.46	£3,304.58	£11,353.21	£14,597.00	£64.88
19	£51,885	£3,113.07	£48,771.51	£3,325.89	£3,173.72	£10,895.76	£14,009.00	£152.17
18	£49,895	£2,993.70	£46,901.31	£3,263.60	£3,024.10	£10,477.95	£13,472.00	£239.50
17	£48,056	£2,883.36	£45,172.66	£3,116.48	£2,885.81	£10,091.76	£12,975.00	£230.67
16	£46,297	£2,777.85	£43,519.63	£2,975.80	£2,753.57	£9,722.47	£12,500.00	£222.23
15	£44,616	£2,676.98	£41,939.32	£2,841.30	£2,627.15	£9,369.42	£12,046.00	£214.15
14	£43,003	£2,580.19	£40,423.00	£2,712.26	£2,505.84	£9,030.67	£11,611.00	£206.42

Please refer to the HR website for the other details which are applicable to the salary scales (i.e Minimum, Maximum points applicable, etc)

ACADEMIC, RESEARCH AND TEACHING GRADES

Outside London and remote working (For Full Time Staff)

Spine Point	Pensionable Salary per annum	Employee standard Contribution on salary at 6% (corresponds to column A of the PensionSMART Ts & Cs)	PensionSMART Salary (Adjusted Contractual Basic Salary if participating in PensionSMART)	Ee's NICs non-PensionSMART	Ee's NICs PensionSMART	Employer's standard contribution at 21% would be (corresponds to column B of the PensionSMART Ts & Cs)	Total contribution made by the College on behalf of PensionSMART participants (corresponds to column C of the PensionSMART Ts & Cs)	Employee's NI Saving (if participating in Pensionsmart)
29	£75,276	£4,516.54	£70,759.16	£3,793.71	£3,703.38	£15,807.90	£20,324.00	£90.33
28	£72,065	£4,323.90	£67,741.05	£3,729.50	£3,643.02	£15,133.64	£19,458.00	£86.48
27	£68,986	£4,139.17	£64,847.05	£3,667.92	£3,585.14	£14,487.11	£18,626.00	£82.78
26	£66,031	£3,961.88	£62,069.38	£3,608.83	£3,529.59	£13,866.56	£17,828.00	£79.24
25	£63,209	£3,792.56	£59,416.79	£3,552.39	£3,476.54	£13,273.96	£17,067.00	£75.85
24	£60,497	£3,629.81	£56,866.96	£3,498.14	£3,425.54	£12,704.32	£16,334.00	£72.60
23	£57,908	£3,474.48	£54,433.47	£3,446.36	£3,376.87	£12,160.67	£15,635.00	£69.49
22	£55,428	£3,325.71	£52,102.76	£3,396.77	£3,330.26	£11,639.98	£14,966.00	£66.51
21	£53,045	£3,182.69	£49,862.21	£3,349.10	£3,260.98	£11,139.43	£14,322.00	£88.12
20	£50,762	£3,045.74	£47,716.67	£3,303.45	£3,089.33	£10,660.11	£13,706.00	£214.12
19	£48,584	£2,915.05	£45,669.05	£3,158.73	£2,925.52	£10,202.66	£13,118.00	£233.21
18	£46,595	£2,795.67	£43,798.86	£2,999.56	£2,775.91	£9,784.85	£12,581.00	£223.65
17	£44,756	£2,685.33	£42,070.21	£2,852.44	£2,637.62	£9,398.66	£12,084.00	£214.82
16	£42,997	£2,579.82	£40,417.18	£2,711.76	£2,505.37	£9,029.37	£11,609.00	£206.39
15	£41,316	£2,478.95	£38,836.87	£2,577.27	£2,378.95	£8,676.32	£11,155.00	£198.32
14	£39,703	£2,382.16	£37,320.55	£2,448.22	£2,257.64	£8,337.57	£10,720.00	£190.58

Please refer to the HR website for the other details which are applicable to the salary scales (i.e Minimum, Maximum points applicable, etc)

For illustration purpose and for internal use ONLY. E & O E. You should always get proper advice from a Qualified Financial Adviser before you make any commitments.
NI Savings shown are only applicable for NI Category A employees

SAUL PensionSMART Ready Reckoner for 2024/25 tax year, and pay scale applicable from 1 August 2024

PensionSMART salary adjustments for spine points are set out in the tables below (for Central London and outside London respectively). For fixed salaries or individual allowances use the Calculator.

The figures shown below are for illustrative purpose and relate to employees whose only salary sacrifice is PensionSMART. If you participate in other salary sacrifice scheme (such as childcare) you should also read the general material and FAQs concerning salary sacrifice on the payroll website.

PROFESSIONAL, TECHNICAL AND OPERATIONAL SERVICES, AND LEARNING GRADES

London (For Full Time Staff)

Spine Point	Pensionable Salary per annum	Employee standard Contribution on salary at 6% (corresponds to column A of the PensionSMART Ts & Cs)	PensionSMART Salary (Adjusted Contractual Basic Salary if participating in PensionSMART)	Ee's NICs non-PensionSMART	Ee's NICs PensionSMART	Employer's standard contribution at 15% would be (corresponds to column B of the PensionSMART Ts & Cs)	Total contribution made by the College on behalf of PensionSMART participants (corresponds to column C of the PensionSMART Ts & Cs)	Employee's NI Saving (if participating in PensionSMART)
52	£84,266	£5,055.98	£79,210.43	£3,973.53	£3,872.41	£12,639.96	£17,696.00	£101.12
51	£81,931	£4,915.88	£77,015.44	£3,926.83	£3,828.51	£12,289.70	£17,206.00	£98.32
50	£79,751	£4,785.06	£74,965.88	£3,883.22	£3,787.52	£11,962.64	£16,748.00	£95.70
49	£77,703	£4,662.15	£73,040.43	£3,842.25	£3,749.01	£11,655.39	£16,318.00	£93.24
48	£75,634	£4,538.02	£71,095.57	£3,800.87	£3,710.11	£11,345.04	£15,883.00	£90.76
47	£73,644	£4,418.64	£69,225.38	£3,761.08	£3,672.71	£11,046.60	£15,465.00	£88.37
46	£71,693	£4,301.56	£67,391.05	£3,722.05	£3,636.02	£10,753.89	£15,055.00	£86.03
45	£69,799	£4,187.94	£65,611.02	£3,684.18	£3,600.42	£10,469.84	£14,658.00	£83.76
44	£68,005	£4,080.32	£63,925.04	£3,648.31	£3,566.70	£10,200.80	£14,281.00	£81.61
43	£66,232	£3,973.94	£62,258.44	£3,612.85	£3,533.37	£9,934.86	£13,909.00	£79.48
42	£64,483	£3,868.99	£60,614.14	£3,577.86	£3,500.48	£9,672.47	£13,541.00	£77.38
41	£62,856	£3,771.33	£59,084.25	£3,545.31	£3,469.89	£9,428.34	£13,200.00	£75.42
40	£61,227	£3,673.62	£57,553.38	£3,512.74	£3,439.27	£9,184.05	£12,858.00	£73.47
39	£59,658	£3,579.49	£56,078.75	£3,481.36	£3,409.78	£8,948.74	£12,528.00	£71.58
38	£58,114	£3,486.85	£54,627.38	£3,450.48	£3,380.75	£8,717.13	£12,204.00	£69.73
37	£56,652	£3,399.10	£53,252.61	£3,421.23	£3,353.25	£8,497.76	£11,897.00	£67.98
36	£55,240	£3,314.38	£51,925.34	£3,392.99	£3,326.71	£8,285.96	£11,600.00	£66.28
35	£53,840	£3,230.41	£50,609.70	£3,365.00	£3,300.39	£8,076.02	£11,306.00	£64.61
34	£52,509	£3,150.51	£49,358.06	£3,338.37	£3,220.64	£7,876.29	£11,027.00	£117.73
33	£51,220	£3,073.22	£48,147.14	£3,312.61	£3,123.77	£7,683.05	£10,756.00	£188.84
32	£50,039	£3,002.36	£47,037.04	£3,275.15	£3,034.96	£7,505.91	£10,508.00	£240.19
31	£48,865	£2,931.88	£45,932.76	£3,181.17	£2,946.62	£7,329.70	£10,262.00	£234.55
30	£47,799	£2,867.95	£44,931.25	£3,095.94	£2,866.50	£7,169.88	£10,038.00	£229.44
29	£46,744	£2,804.64	£43,939.44	£3,011.53	£2,787.16	£7,011.61	£9,816.00	£224.37
28	£45,700	£2,742.02	£42,958.28	£2,928.02	£2,708.66	£6,855.05	£9,597.00	£219.36
27	£44,722	£2,683.29	£42,038.21	£2,849.72	£2,635.06	£6,708.23	£9,392.00	£214.66
26	£43,711	£2,622.64	£41,088.09	£2,768.86	£2,559.05	£6,556.61	£9,179.00	£209.81
25	£42,792	£2,567.51	£40,224.24	£2,695.34	£2,489.94	£6,418.76	£8,986.00	£205.40
24	£41,917	£2,515.03	£39,402.10	£2,625.37	£2,424.17	£6,287.57	£8,803.00	£201.20
23	£41,032	£2,461.93	£38,570.26	£2,554.57	£2,357.62	£6,154.83	£8,617.00	£196.95
22	£40,201	£2,412.05	£37,788.83	£2,488.07	£2,295.11	£6,030.13	£8,442.00	£192.96
21	£39,379	£2,362.73	£37,016.12	£2,422.31	£2,233.29	£5,906.83	£8,270.00	£189.02
20	£38,578	£2,314.71	£36,263.78	£2,358.28	£2,173.10	£5,786.77	£8,101.00	£185.18
19	£37,853	£2,271.20	£35,582.21	£2,300.27	£2,118.58	£5,678.01	£7,949.00	£181.69
18	£37,085	£2,225.10	£34,859.92	£2,238.80	£2,060.79	£5,562.75	£7,788.00	£178.01
17	£36,381	£2,182.83	£34,197.74	£2,182.45	£2,007.82	£5,457.09	£7,640.00	£174.63
16	£35,719	£2,143.17	£33,576.27	£2,129.56	£1,958.10	£5,357.92	£7,501.00	£171.46
15	£35,058	£2,103.50	£32,954.82	£2,076.67	£1,908.39	£5,258.75	£7,362.00	£168.28
14	£34,397	£2,063.83	£32,333.36	£2,023.78	£1,858.67	£5,159.58	£7,223.00	£165.11
13	£33,810	£2,028.62	£31,781.70	£1,976.83	£1,814.54	£5,071.55	£7,100.00	£162.29
12	£33,223	£1,993.41	£31,230.05	£1,929.88	£1,770.40	£4,983.52	£6,977.00	£159.48
11	£32,657	£1,959.43	£30,697.79	£1,884.58	£1,727.82	£4,898.58	£6,858.00	£156.76
10	£32,071	£1,924.28	£30,147.10	£1,837.71	£1,683.77	£4,810.71	£6,735.00	£153.94
9	£31,548	£1,892.91	£29,655.55	£1,795.88	£1,644.44	£4,732.27	£6,625.00	£151.44
8	£31,005	£1,860.29	£29,144.63	£1,752.39	£1,603.57	£4,650.74	£6,511.00	£148.82
7	£30,504	£1,830.22	£28,673.44	£1,712.29	£1,565.88	£4,575.55	£6,406.00	£146.41
6	£30,013	£1,800.76	£28,211.95	£1,673.02	£1,528.96	£4,501.91	£6,303.00	£144.06
5	£29,586	£1,775.14	£27,810.57	£1,638.86	£1,496.85	£4,437.86	£6,213.00	£142.01
4	£29,148	£1,748.90	£27,399.50	£1,603.87	£1,463.96	£4,372.26	£6,121.00	£139.91
3	£28,129	£1,747.73	£27,381.07	£1,602.30	£1,462.49	£4,369.32	£6,117.00	£139.81
2	£28,831	£1,729.84	£27,100.88	£1,578.46	£1,440.07	£4,324.61	£6,054.00	£138.39
1	£28,627	£1,717.59	£26,908.92	£1,562.12	£1,424.71	£4,293.98	£6,012.00	£137.41

Please refer to the HR website for the other details which are applicable to the salary scales (i.e Minimum, Maximum points applicable, etc)

PROFESSIONAL, TECHNICAL AND OPERATIONAL SERVICES, AND LEARNING GRADES

Outside London and remote working (For Full Time Staff)

Spine Point	Pensionable Salary per annum	Employee standard Contribution on salary at 6% (corresponds to column A of the PensionSMART Ts & Cs)	PensionSMART Salary (Adjusted Contractual Basic Salary if participating in PensionSMART)	Ee's NICs non-PensionSMART	Ee's NICs PensionSMART	Employer's standard contribution at 15% would be (corresponds to column B of the PensionSMART Ts & Cs)	Total contribution made by the College on behalf of PensionSMART participants (corresponds to column C of the PensionSMART Ts & Cs)	Employee's NI Saving (if participating in Pensionsmart)
52	£80,966	£4,857.96	£76,107.97	£3,907.52	£3,810.36	£12,144.89	£17,003.00	£97.16
51	£78,631	£4,717.85	£73,912.99	£3,860.82	£3,766.46	£11,794.63	£16,512.00	£94.36
50	£76,450	£4,587.03	£71,863.43	£3,817.21	£3,725.47	£11,467.57	£16,055.00	£91.74
49	£74,402	£4,464.13	£69,937.97	£3,776.24	£3,686.96	£11,160.32	£15,624.00	£89.28
48	£72,333	£4,339.99	£67,993.12	£3,734.86	£3,648.06	£10,849.97	£15,190.00	£86.80
47	£70,344	£4,220.61	£66,122.93	£3,695.07	£3,610.66	£10,551.53	£14,772.00	£84.41
46	£68,392	£4,103.53	£64,288.60	£3,656.04	£3,573.97	£10,258.82	£14,362.00	£82.07
45	£66,498	£3,989.91	£62,508.57	£3,618.17	£3,538.37	£9,974.77	£13,965.00	£79.80
44	£64,705	£3,882.29	£60,822.59	£3,582.30	£3,504.65	£9,705.73	£13,588.00	£77.65
43	£62,932	£3,775.91	£59,155.99	£3,546.84	£3,471.32	£9,439.79	£13,216.00	£75.52
42	£61,183	£3,670.96	£57,511.69	£3,511.85	£3,438.43	£9,177.40	£12,848.00	£73.42
41	£59,555	£3,573.31	£55,981.79	£3,479.30	£3,407.84	£8,933.26	£12,507.00	£71.46
40	£57,927	£3,475.59	£54,450.93	£3,446.73	£3,377.22	£8,688.98	£12,165.00	£69.51
39	£56,358	£3,381.47	£52,976.29	£3,415.36	£3,347.73	£8,453.66	£11,835.00	£67.63
38	£54,814	£3,288.83	£51,524.92	£3,384.48	£3,318.70	£8,222.06	£11,511.00	£65.78
37	£53,351	£3,201.07	£50,150.16	£3,355.22	£3,284.01	£8,002.68	£11,204.00	£71.21
36	£51,939	£3,116.35	£48,822.89	£3,326.98	£3,177.83	£7,790.89	£10,907.00	£149.15
35	£50,540	£3,032.38	£47,507.25	£3,298.99	£3,072.58	£7,580.94	£10,613.00	£226.41
34	£49,208	£2,952.49	£46,255.60	£3,208.65	£2,972.45	£7,381.21	£10,334.00	£236.20
33	£47,920	£2,875.19	£45,044.69	£3,105.59	£2,875.58	£7,187.98	£10,063.00	£230.01
32	£46,739	£2,804.34	£43,934.58	£3,011.11	£2,786.77	£7,010.84	£9,815.00	£224.34
31	£45,564	£2,733.85	£42,830.31	£2,917.13	£2,698.42	£6,834.62	£9,568.00	£218.71
30	£44,499	£2,669.92	£41,828.80	£2,831.90	£2,618.30	£6,674.81	£9,345.00	£213.60
29	£43,444	£2,606.62	£40,836.98	£2,747.49	£2,538.96	£6,516.54	£9,123.00	£208.53
28	£42,400	£2,543.99	£39,855.83	£2,663.99	£2,460.47	£6,359.97	£8,904.00	£203.52
27	£41,421	£2,485.26	£38,935.76	£2,585.68	£2,386.86	£6,213.15	£8,698.00	£198.82
26	£40,410	£2,424.62	£37,985.63	£2,504.82	£2,310.85	£6,061.54	£8,486.00	£193.97
25	£39,491	£2,369.48	£37,121.79	£2,431.30	£2,241.74	£5,923.69	£8,293.00	£189.56
24	£38,617	£2,317.00	£36,299.65	£2,361.33	£2,175.97	£5,792.50	£8,110.00	£185.36
23	£37,732	£2,263.90	£35,467.81	£2,290.54	£2,109.42	£5,659.76	£7,924.00	£181.12
22	£36,900	£2,214.02	£34,686.38	£2,224.03	£2,046.91	£5,535.06	£7,749.00	£177.12
21	£36,078	£2,164.70	£33,913.67	£2,158.27	£1,985.09	£5,411.76	£7,576.00	£173.18
20	£35,278	£2,116.68	£33,161.33	£2,094.24	£1,924.91	£5,291.70	£7,408.00	£169.33
19	£34,553	£2,073.18	£32,479.75	£2,036.23	£1,870.38	£5,182.94	£7,256.00	£165.85
18	£33,785	£2,027.07	£31,757.47	£1,974.76	£1,812.60	£5,067.68	£7,095.00	£162.16
17	£33,080	£1,984.81	£31,095.28	£1,918.41	£1,759.62	£4,962.01	£6,947.00	£158.79
16	£32,419	£1,945.14	£30,473.82	£1,865.52	£1,709.91	£4,862.84	£6,808.00	£155.61
15	£31,758	£1,905.47	£29,852.37	£1,812.63	£1,660.19	£4,763.68	£6,669.00	£152.44
14	£31,097	£1,865.80	£29,230.91	£1,759.74	£1,610.47	£4,664.51	£6,530.00	£149.27
13	£30,510	£1,830.59	£28,679.25	£1,712.79	£1,566.34	£4,576.48	£6,407.00	£146.45
12	£29,923	£1,795.38	£28,127.60	£1,665.84	£1,522.21	£4,488.45	£6,284.00	£143.63
11	£29,357	£1,761.40	£27,595.34	£1,620.54	£1,479.63	£4,403.51	£6,165.00	£140.91
10	£28,771	£1,726.25	£27,044.65	£1,573.67	£1,435.57	£4,315.64	£6,042.00	£138.10
9	£28,248	£1,694.88	£26,553.10	£1,531.84	£1,396.25	£4,237.20	£5,932.00	£135.59
8	£27,704	£1,662.27	£26,042.17	£1,488.35	£1,355.37	£4,155.67	£5,818.00	£132.98
7	£27,203	£1,632.19	£25,570.99	£1,448.25	£1,317.68	£4,080.48	£5,713.00	£130.57
6	£26,712	£1,602.73	£25,109.50	£1,408.98	£1,280.76	£4,006.83	£5,610.00	£128.22
5	£26,285	£1,577.11	£24,708.12	£1,374.82	£1,248.65	£3,942.78	£5,520.00	£126.17
4	£25,848	£1,550.87	£24,297.05	£1,339.83	£1,215.76	£3,877.19	£5,428.00	£124.07
3	£25,828	£1,549.70	£24,278.62	£1,338.27	£1,214.29	£3,874.25	£5,424.00	£123.98
2	£25,530	£1,531.81	£23,998.43	£1,314.42	£1,191.87	£3,829.54	£5,361.00	£122.55
1	£25,326	£1,519.56	£23,806.47	£1,298.08	£1,176.52	£3,798.90	£5,318.00	£121.56

Please refer to the HR website for the other details which are applicable to the salary scales (i.e Minimum, Maximum points applicable, etc)

ACADEMIC, RESEARCH AND TEACHING GRADES

London (For Full Time Staff)

Spine Point	Pensionable Salary per annum	Employee standard Contribution on salary at 6% (corresponds to column A of the PensionSMART Ts & Cs)	PensionSMART Salary (Adjusted Contractual Basic Salary if participating in PensionSMART)	Ee's NICs non-PensionSMART	Ee's NICs PensionSMART	Employer's standard contribution at 15% would be (corresponds to column B of the PensionSMART Ts & Cs)	Total contribution made by the College on behalf of PensionSMART participants (corresponds to column C of the PensionSMART Ts & Cs)	Employee's NI Saving (if participating in Pensionsmart)
29	£78,576	£4,714.57	£73,861.61	£3,859.72	£3,765.43	£11,786.43	£16,501.00	£94.29
28	£75,365	£4,521.93	£70,843.50	£3,795.51	£3,705.07	£11,304.81	£15,827.00	£90.44
27	£72,287	£4,337.20	£67,949.50	£3,733.93	£3,647.19	£10,843.01	£15,180.00	£86.74
26	£69,332	£4,159.90	£65,171.84	£3,674.83	£3,591.64	£10,399.76	£14,560.00	£83.19
25	£66,510	£3,990.59	£62,519.24	£3,618.40	£3,538.58	£9,976.47	£13,967.00	£79.82
24	£63,797	£3,827.83	£59,969.42	£3,564.14	£3,487.59	£9,569.59	£13,397.00	£76.55
23	£61,208	£3,672.51	£57,535.92	£3,512.37	£3,438.92	£9,181.26	£12,854.00	£73.45
22	£58,729	£3,523.74	£55,205.21	£3,462.78	£3,392.30	£8,809.34	£12,333.00	£70.48
21	£56,345	£3,380.72	£52,964.66	£3,415.11	£3,347.49	£8,451.81	£11,833.00	£67.62
20	£54,063	£3,243.77	£50,819.12	£3,369.46	£3,304.58	£8,109.43	£11,353.00	£64.88
19	£51,885	£3,113.07	£48,771.51	£3,325.89	£3,173.72	£7,782.69	£10,896.00	£152.17
18	£49,895	£2,993.70	£46,901.31	£3,263.60	£3,024.10	£7,484.25	£10,478.00	£239.50
17	£48,056	£2,883.36	£45,172.66	£3,116.48	£2,885.81	£7,208.40	£10,092.00	£230.67
16	£46,297	£2,777.85	£43,519.63	£2,975.80	£2,753.57	£6,944.62	£9,722.00	£222.23
15	£44,616	£2,676.98	£41,939.32	£2,841.30	£2,627.15	£6,692.45	£9,369.00	£214.15
14	£43,003	£2,580.19	£40,423.00	£2,712.26	£2,505.84	£6,450.48	£9,031.00	£206.42

Please refer to the HR website for the other details which are applicable to the salary scales (i.e Minimum, Maximum points applicable, etc)

ACADEMIC, RESEARCH AND TEACHING GRADES

Outside London and remote working (For Full Time Staff)

Spine Point	Pensionable Salary per annum	Employee standard Contribution on salary at 6% (corresponds to column A of the PensionSMART Ts & Cs)	PensionSMART Salary (Adjusted Contractual Basic Salary if participating in PensionSMART)	Ee's NICs non-PensionSMART	Ee's NICs PensionSMART	Employer's standard contribution at 15% would be (corresponds to column B of the PensionSMART Ts & Cs)	Total contribution made by the College on behalf of PensionSMART participants (corresponds to column C of the PensionSMART Ts & Cs)	Employee's NI Saving (if participating in Pensionsmart)
29	£75,276	£4,516.54	£70,759.16	£3,793.71	£3,703.38	£11,291.35	£15,808.00	£90.33
28	£72,065	£4,323.90	£67,741.05	£3,729.50	£3,643.02	£10,809.74	£15,134.00	£86.48
27	£68,986	£4,139.17	£64,847.05	£3,667.92	£3,585.14	£10,347.93	£14,487.00	£82.78
26	£66,031	£3,961.88	£62,069.38	£3,608.83	£3,529.59	£9,904.69	£13,867.00	£79.24
25	£63,209	£3,792.56	£59,416.79	£3,552.39	£3,476.54	£9,481.40	£13,274.00	£75.85
24	£60,497	£3,629.81	£56,866.96	£3,498.14	£3,425.54	£9,074.52	£12,704.00	£72.60
23	£57,908	£3,474.48	£54,433.47	£3,446.36	£3,376.87	£8,686.19	£12,161.00	£69.49
22	£55,428	£3,325.71	£52,102.76	£3,396.77	£3,330.26	£8,314.27	£11,640.00	£66.51
21	£53,045	£3,182.69	£49,862.21	£3,349.10	£3,260.98	£7,956.74	£11,139.00	£88.12
20	£50,762	£3,045.74	£47,716.67	£3,303.45	£3,089.33	£7,614.36	£10,660.00	£214.12
19	£48,584	£2,915.05	£45,669.05	£3,158.73	£2,925.52	£7,287.61	£10,203.00	£233.21
18	£46,595	£2,795.67	£43,798.86	£2,999.56	£2,775.91	£6,989.18	£9,785.00	£223.65
17	£44,756	£2,685.33	£42,070.21	£2,852.44	£2,637.62	£6,713.33	£9,399.00	£214.82
16	£42,997	£2,579.82	£40,417.18	£2,711.76	£2,505.37	£6,449.55	£9,029.00	£206.39
15	£41,316	£2,478.95	£38,836.87	£2,577.27	£2,378.95	£6,197.37	£8,676.00	£198.32
14	£39,703	£2,382.16	£37,320.55	£2,448.22	£2,257.64	£5,955.41	£8,338.00	£190.58

Please refer to the HR website for the other details which are applicable to the salary scales (i.e Minimum, Maximum points applicable, etc)

Pay Scale effective date: 01/08/2024

Rates For Tax Year: 2024/25 (enter as 20XX/YY)

National Insurance bands and corresponding rates (from 6 April 2024)

Description of bands	NI Bands	Category A	Category A
		Employee NI Rate	Employer NI Rate
Lower Earnings Limit (LEL)	6,396.00	0.0%	0.0%
Primary Threshold (PT)	12,570.00	0.0%	0.0%
Secondary Threshold (ST)	9,100.00	0.0%	0.0%
Upper Secondary Threshold (UST)	50,270.00	8.00%	13.80%
Apprentices Upper Secondary Threshold (AUST)	50,270.00	8.00%	13.80%
Upper Earnings Limit (UEL)	50,270.00	8.00%	13.80%
Over UEL	99,999,999.00	2.00%	13.80%
n/a	-	0.0%	0.0%

Contribution Rates

	Employee	Employer
USS	6.1%	14.5%
SAUL CARE	6%	21%
SAUL Start	6%	15%

Instructions for updating:

Review and update the data in blue shaded cells on all three sheets.

NI bands and rates should be reviewed every April - band levels usually index and rates subject to review.

The number of bands may vary over time there is flexibility in the table to change the number of bands if necessary, just ensure the levels are in ascending order (top to bottom) and the rate corresponds to earnings BELOW the band level entered

The top band must be set to 99999999 (a very high number that no salary should ever be above)

Employee and employer contribution rates for USS and SAUL should not change regularly, but may very rarely be amended - check with HR Strategic Support and Reward team before changing these values