

National Tutoring and Catch-up: Pension Implications

The Government has announced National Tutoring and Catch-up Programmes, to run during the 2020/21 school year.

Details of the National Tutoring Programme (NTP) are available at: <https://educationendowmentfoundation.org.uk/covid-19-resources/national-tutoring-programme/ntp-faqs/>.

In addition to this, schools are receiving catch-up premium funding during 2020/21, which will be added to individual school budgets. In anticipation of this, some employers have already started advertising for additional teachers for catch-up activities, or are offering overtime to teachers to undertake catch-up activities outside normal school hours.

The NASUWT is in discussion with Teachers' Pensions about which NTP roles are pensionable in the Teachers' Pension Scheme (TPS).

For teachers undertaking catch-up teaching, the employment relationship will determine whether this is pensionable in the TPS, as teachers will have to be employed by a state-funded school, local authority or academy trust, rather than an agency, to be in the TPS.

However, if a teacher was to work additional hours (overtime) in their own school on catch-up teaching, and they are a member of the career average pension scheme, this would be likely to be pensionable overtime and would increase the teacher's annual pensionable pay.

This is significant because teachers have a tiered contribution structure, where their annual pensionable pay determines the level of their pension contributions:

Annual Salary Rate for Eligible Employment from 1 April 2020	Member Contribution Rate
Up to £28,168.99	7.4%
£28,169 to £37,918.99	8.6%
£37,919 to £44,960.99	9.6%
£44,961 to £59,587.99	10.2%
£59,588 to £81,254.99	11.3%
£81,255 and above	11.7%

If a teacher was to move into a higher employee pension contribution tier because of the increase in their pensionable pay, this could reduce, or even negate, the additional income earned by undertaking catch-up teaching.

Members considering undertaking the NTP or catch-up teaching, who are members of the career average pension scheme, are therefore advised to:

- ascertain from their employer whether their NTP or catch-up teaching is pensionable in the TPS; and
- if the additional teaching is pensionable in the TPS, take independent financial advice on the impact on their pay and pension of undertaking this.

If members are unsure of whether they are in the career average pension scheme, this information is available from Teachers' Pensions at: <https://www.teacherspensions.co.uk/members/member-hub.aspx>.



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