

# Changes to member contribution tiers

The Department for Education recently held a consultation on proposed amendments to the Teachers’ Pension Scheme regulations. This included suggested changes to the member contribution rates to ensure the Scheme remains appropriately funded and that members continue to pay an average of 9.6% overall. You can read more about the consultation and the funding [on our website](#).

Following the end of the consultation, the Department for Education have reviewed the results, and these will be available in full shortly. Please continue to check our website for the latest details.

However, regulations are now being finalised to amend the member contribution rates from 1 April 2025 to the following:

Annual Salary Rate for the Eligible Employment from 1 April 2024	Current member contribution Rate	Annual Salary Rate for the Eligible Employment from 1 April 2025	Member contribution Rate from 1 April 2025
Up to £34,289.99	7.4%	Up to £34,872.99	7.4%
£34,290.00 to £46,158.99	8.6%	£34,873.00 to £46,943.99	8.9%
£46,159.00 to £54,729.99	9.6%	£46,944.00 to £55,660.99	9.9%
£54,730.00 to £72,534.99	10.2%	£55,661.00 to £73,768.99	10.5%
£72,535.00 to £98,908.99	11.3%	£73,769.00 to £100,590.99	11.6%
£98,909.00 and above	11.7%	£100,591 and above	12%

Members in the first band (7.4%) won’t see any change in their contribution rate  
Those in the remaining bands will see an increase of 0.3% to their contribution rate  
All bands will increase by 1.7% due to the Pensions Increase from April 2025 (as shown in the table above).

The Department for Education has analysed the impact on take-home pay for an average member, taking account of tax relief on contributions. You can see an example of how this will work in effect below:

Example salary	Net effect (Annual)	Net effect (Monthly)
£30,000	£0	£0
£40,000	£96	£8
£50,000	£120	£10
£65,000	£117	£10
£85,000	£153	£13
£110,000	£198	£17

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