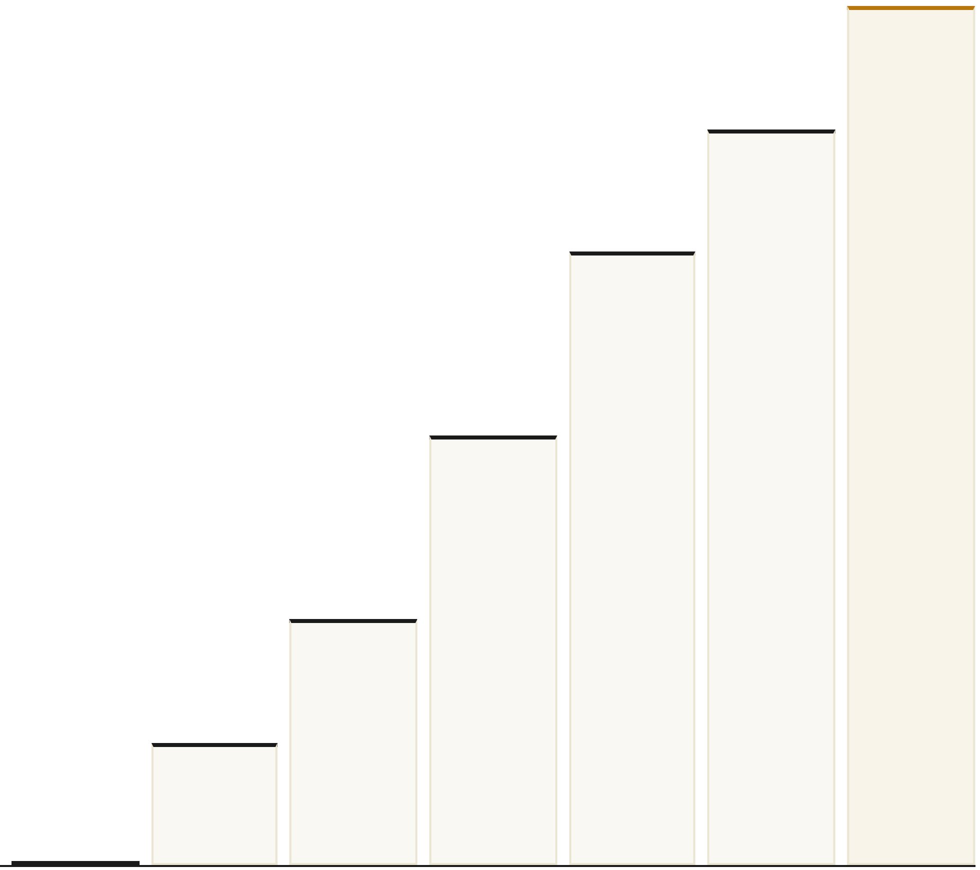
RESIDENT INDIVIDUAL INCOME TAX

Ghana's Graduated Personal Income Tax 2020–2026

A comparative analysis of statutory rate schedules, taxpayer liability and the September 2026 amendment

RESEARCH LEAD

Michael Siaw Larbi



PUBLISHED BY

MSL BUSINESS SCHOOL

THE RESEARCH QUESTION

Does the September 2026 schedule increase tax liability for all resident individuals?

PRINCIPAL FINDING

The September 2026 schedule does not increase liability for all resident individuals. Relative to the 2024 schedule, the effect depends on the level of annual chargeable income.[1]

UP TO GH¢5,880	ABOVE GH¢5,880 AND BELOW GH¢45,800	ABOVE GH¢45,800
LIABILITY UNCHANGED	2026 LIABILITY LOWER	2026 LIABILITY HIGHER

At exactly GH¢45,800 of annual chargeable income, the 2024 and 2026 liabilities are equal.

This comparison applies within the principal range examined up to annual chargeable income of GH¢600,000.

KEY RESULT · TAX-FREE THRESHOLD[2]

GH¢3,828 → GH¢7,056

+84.3% | 2020–2026

KEY RESULT · LIABILITY CROSSOVER[1]

GH¢45,800 annual

≈ GH¢3,816.67 monthly

KEY RESULT · MAXIMUM FULL-YEAR SCHEDULE CHANGE VS 2024[1]

Normalised comparison of the annual statutory schedules

Maximum reduction	Maximum increase
GH¢133.80	GH¢209.20

The 2026 schedule does not produce a higher liability than the 2020, 2022 or 2023 schedules at any point within the principal range to GH¢600,000.[1]

The upper marginal-rate structure has also changed materially.[2] See pages 3–4.

The 2026 amendment requires application of the statutory in-year change-of-rate rule.[3] See page 10.

Basis of comparison. Chargeable income is held constant and each statutory rate schedule is applied to the same nominal amount. The analysis is not an inflation-adjusted comparison of real disposable income.

[1] TaxLawGH calculations from the annual statutory schedules. [2] GRA resident individual PAYE schedule effective 1 January 2020; Acts 1071, 1094, 1111 and 1178. [3] Income Tax Act, 2015 (Act 896), First Schedule, para. 9.

2020–2026

The tax-free threshold increased throughout the period, while higher-rate thresholds moved differently

Five statutory rate structures define the period from 2020 to September 2026

	2020–2021[1]	2022[2]	2023[3]	2024 to August 2026[4]	GRA IMPLEMENTATION from 1 September 2026[5]
Tax-free threshold	GH¢3,828	GH¢4,380	GH¢4,824	GH¢5,880	GH¢7,056
Entry into 25%, after	GH¢42,468	GH¢43,260	GH¢43,704	GH¢46,760	GH¢44,016
Entry into 30%, after	GH¢240,000	GH¢240,000	GH¢240,444	GH¢238,760	GH¢236,016
Entry into 35%	Not in schedule	Not in schedule	above GH¢600,000	stated as above GH¢600,000*	above GH¢600,000
Top marginal rate	30%	30%	35%	35%	35%

The 2020 general resident individual schedule remained the relevant graduated structure through 2021.

* The 2024 enacted schedule contains an internal threshold inconsistency. The listed annual bands accumulate to GH¢605,000, while the same schedule states that the 35% rate applies to chargeable income exceeding GH¢600,000. This issue is addressed in the methodology.

[1] GRA resident individual PAYE schedule effective 1 January 2020. [2] Income Tax (Amendment) (No. 2) Act, 2021 (Act 1071). [3] Income Tax (Amendment) Act, 2023 (Act 1094). [4] Income Tax (Amendment) (No. 2) Act, 2023 (Act 1111). [5] Income Tax (Amendment) Act, 2026 (Act 1178). Annual chargeable income.

STRUCTURAL ANALYSIS

The tax-free threshold increased, while entry into the higher marginal bands did not move uniformly

2020 · 2022 · 2023 · 2024 · **2026**

PANEL A

Annual tax-free threshold[1]

2020	GH¢3,828
2022	GH¢4,380
2023	GH¢4,824
2024	GH¢5,880
2026	**GH¢7,056**

Bars from GH¢0 · scale to GH¢8,000

+84.3%

2020 to 2026

Nil-rate band up GH¢3,228 since 2020.

PANEL B

Entry into the 25% rate[1]

2020	GH¢42,468
2022	GH¢43,260
2023	GH¢43,704
2024	GH¢46,760
2026	**GH¢44,016**

Bars from GH¢0 · scale to GH¢50,000

–GH¢2,744

2026 versus 2024

The 25% rate begins earlier under 2026 than under 2024.

PANEL C

Entry into the 30% rate[1]

2020	GH¢240,000
2022	GH¢240,000
2023	GH¢240,444
2024	GH¢238,760
2026	**GH¢236,016**

Bars from GH¢0 · scale to GH¢250,000

–GH¢3,984

2026 versus 2020

The 30% rate begins at a lower nominal income in 2026 than in 2020.

PANEL D

The top marginal rate[1]

2020	30%
2022	30%
2023	35% above GH¢600,000
2024	35% above GH¢600,000*
2026	**35% above GH¢600,000**

The 35% rate, introduced in 2023, materially altered the treatment of very high incomes.

* See the 2024 threshold note in the methodology.

KEY RESULT · HIGH-INCOME CROSSOVER[2]

The long-run comparison reverses only at very high levels of chargeable income.

2026 versus 2020

Liabilities converge at

GH¢608,676

annual chargeable income

Monthly equivalent **GH¢50,723**

2026 versus 2022

Liabilities converge at

GH¢605,076

annual chargeable income

Monthly equivalent **GH¢50,423**

Above these points, the 2026 schedule produces a higher liability than 2020 or 2022, because its top marginal rate is 35%, compared with 30% under the earlier schedules.

[1] GRA resident individual PAYE schedule effective 1 January 2020; Acts 1071, 1094, 1111 and 1178. Cumulative annual chargeable income. [2] TaxLawGH calculations from the annual statutory schedules.

2023 | 2024 | 2026

The 2026 schedule widens the nil-rate band and narrows the 5%, 10% and 17.5% bands

Detailed comparison of the 2023, 2024 and 2026 statutory schedules

ANNUAL RESIDENT INDIVIDUAL RATE SCHEDULES

RATE	2023 band [1]	2024 band [2]	2026 band [3]
0%	First GH¢4,824	First GH¢5,880	**First GH¢7,056**
5%	Next GH¢1,320	Next GH¢1,320	**Next GH¢960**
10%	Next GH¢1,560	Next GH¢1,560	**Next GH¢1,200**
17.5%	Next GH¢36,000	Next GH¢38,000	**Next GH¢34,800**
25%	Next GH¢196,740	Next GH¢192,000	**Next GH¢192,000**
30%	Next GH¢359,556	Next GH¢366,240	**Next GH¢363,984**
35%	Exceeding GH¢600,000	Stated as exceeding GH¢600,000*	**Exceeding GH¢600,000**

CHANGE FROM 2024 TO 2026

0% band
GH¢5,880 → GH¢7,056
+GH¢1,176 | +20.0%

5% band
GH¢1,320 → GH¢960
−GH¢360 | −27.3%

10% band
GH¢1,560 → GH¢1,200
−GH¢360 | −23.1%

17.5% band
GH¢38,000 → GH¢34,800
−GH¢3,200 | −8.4%

25% band
GH¢192,000 → GH¢192,000
No change

30% listed band
GH¢366,240 → GH¢363,984
−GH¢2,256

* The 2024 enacted schedule contains an internal threshold inconsistency. The listed annual bands accumulate to GH¢605,000, while the same schedule states that the 35% rate applies to chargeable income exceeding GH¢600,000. This issue is addressed in the methodology.

INTERPRETATION

The net liability effect cannot be determined from the movement in the tax-free threshold alone. It depends on the extent to which chargeable income passes through the subsequent bands.

[1] Income Tax (Amendment) Act, 2023 (Act 1094), s.13(a). [2] Income Tax (Amendment) (No. 2) Act, 2023 (Act 1111). [3] Income Tax (Amendment) Act, 2026 (Act 1178). Annual chargeable income.

WORKED ILLUSTRATION · 2026 SCHEDULE[1]

Application of the graduated rates to GH¢10,000 of monthly chargeable income

PRINCIPAL FINDING

A marginal rate of 25% does not mean that the entire GH¢10,000 is taxed at 25%.

GH¢0 MONTHLY CHARGEABLE INCOME, DRAWN TO SCALE GH¢10,000

FIRST GH¢768, ENLARGED

The first GH¢3,668 passes through the 0%, 5%, 10% and 17.5% bands. Only the remaining GH¢6,332 is subject to the 25% rate. No part of this illustration reaches the 30% or 35% bands.

SLICE 1	SLICE 2	SLICE 3	SLICE 4	SLICE 5 · REMAINING CHARGEABLE INCOME
GH¢588	GH¢80	GH¢100	GH¢2,900	GH¢10,000 less GH¢588 less GH¢80 less GH¢100 less GH¢2,900 = GH¢6,332
Rate **0%**	Rate **5%** · GH¢80 × 5%	Rate **10%** · GH¢100 × 10%	Rate **17.5%** · GH¢2,900 × 17.5%	Rate **25%** · GH¢6,332 × 25%
Tax GH¢0.00	Tax GH¢4.00	Tax GH¢10.00	Tax GH¢507.50	Tax GH¢1,583.00

KEY RESULT · TOTAL TAX

GH¢2,104.50

MARGINAL RATE

25%

The marginal rate is the rate applicable to the next cedi of chargeable income at this income level.

EFFECTIVE RATE

21.045%

GH¢2,104.50 ÷ GH¢10,000

PORTION ACTUALLY TAXED AT 25%

GH¢6,332 63.32%

[1] Income Tax (Amendment) Act, 2026 (Act 1178); monthly equivalent of the annual statutory schedule (annual bands ÷ 12).

2020–2026 COMPARISON

The direction and magnitude of change vary with chargeable income

Monthly-equivalent tax using the applicable full-year statutory schedules[1]

2020 2022 2023 2024 **2026**

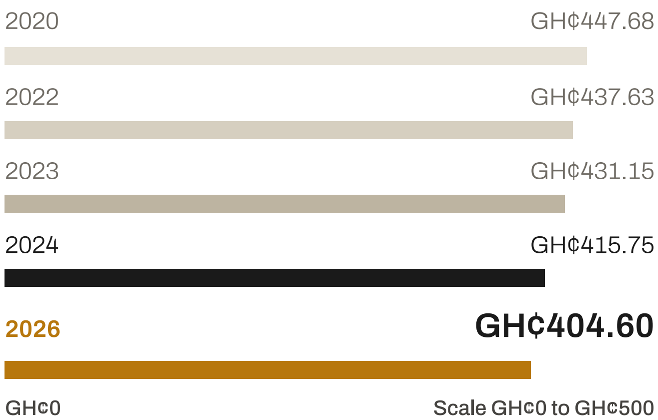
PRINCIPAL FINDING

At GH¢3,000 of monthly chargeable income, the 2026 schedule produces the lowest liability of the five schedules examined. At GH¢5,000 and GH¢20,000, the 2024 schedule produces the lowest liability.

Reading the bars. Each scenario uses an independent horizontal scale. Bar lengths should be compared within each scenario, not across scenarios. Bars start at GH¢0.

SCENARIO A GH¢3,000 monthly chargeable income

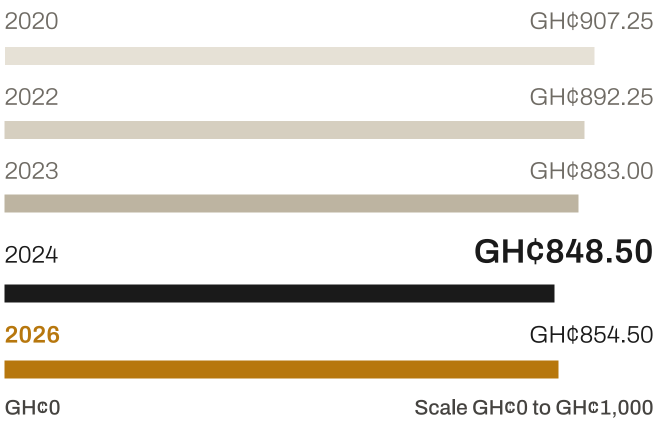
LOWEST LIABILITY: 2026



2026 versus 2024	**GH¢11.15 lower per month**
2026 versus 2020	**GH¢43.08 lower per month**
2026 effective rate	**13.49%**

SCENARIO B GH¢5,000 monthly chargeable income

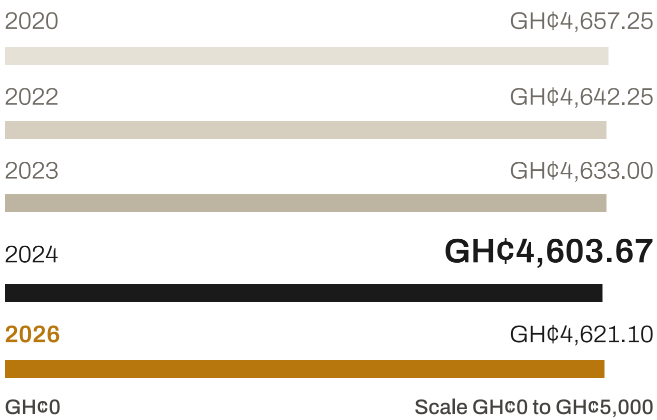
LOWEST LIABILITY: 2024



2026 versus 2024	**GH¢6.00 higher per month**
2026 versus 2020	**GH¢52.75 lower per month**
2026 effective rate	**17.09%**

SCENARIO C GH¢20,000 monthly chargeable income

LOWEST LIABILITY: 2024



2026 versus 2024	**GH¢17.43 higher per month**
2026 versus 2020	**GH¢36.15 lower per month**
2026 effective rate	**23.11%**

[1] TaxLawGH calculations. Monthly chargeable income × 12, annual statutory schedule applied, result ÷ 12. Schedules: GRA 2020; Acts 1071, 1094, 1111 and 1178.

THE INCOME LADDER

Relative to 2024, the 2026 liability changes direction at GH¢45,800 of annual chargeable income

PRINCIPAL FINDING

UP TO GH¢5,880	ABOVE GH¢5,880 AND BELOW GH¢45,800	ABOVE GH¢45,800
UNCHANGED	**2026 LIABILITY LOWER**	**2026 LIABILITY HIGHER**

At exactly GH¢45,800 of annual chargeable income, the 2024 and 2026 liabilities are equal. Within the principal comparison range up to annual chargeable income of GH¢600,000.

MONTHLY CHARGEABLE INCOME	2023 TAX	2024 TAX	2026 TAX	2026 VS 2024	2026 VS 2023	2026 EFFECTIVE RATE
GH¢1,000	GH¢81.15	GH¢65.75	**GH¢54.60**	−GH¢11.15	−GH¢26.55	5.46%
GH¢2,000	GH¢256.15	GH¢240.75	**GH¢229.60**	−GH¢11.15	−GH¢26.55	11.48%
GH¢3,000	GH¢431.15	GH¢415.75	**GH¢404.60**	−GH¢11.15	−GH¢26.55	13.49%
CROSSOVER AGAINST 2024 = GH¢45,800 ANNUAL · ≈ GH¢3,816.67 MONTHLY						
GH¢4,000	GH¢633.00	GH¢598.50	**GH¢604.50**	+GH¢6.00	−GH¢28.50	15.11%
GH¢5,000	GH¢883.00	GH¢848.50	**GH¢854.50**	+GH¢6.00	−GH¢28.50	17.09%
GH¢7,500	GH¢1,508.00	GH¢1,473.50	**GH¢1,479.50**	+GH¢6.00	−GH¢28.50	19.73%
GH¢10,000	GH¢2,133.00	GH¢2,098.50	**GH¢2,104.50**	+GH¢6.00	−GH¢28.50	21.05%
GH¢20,000	GH¢4,633.00	GH¢4,603.67	**GH¢4,621.10**	+GH¢17.43	−GH¢11.90	23.11%
GH¢30,000	GH¢7,631.15	GH¢7,603.67	**GH¢7,621.10**	+GH¢17.43	−GH¢10.05	25.40%
GH¢50,000	GH¢13,631.15	GH¢13,603.67	**GH¢13,621.10**	+GH¢17.43	−GH¢10.05	27.24%

SHADING

Negative: 2026 liability is lower

Positive: 2026 liability is higher

Deeper shade = larger difference

KEY RESULT · MAXIMUM FULL-YEAR SCHEDULE REDUCTION

GH¢133.80

2026 schedule versus 2024 schedule · normalised annual comparison

KEY RESULT · MAXIMUM FULL-YEAR SCHEDULE INCREASE

GH¢209.20

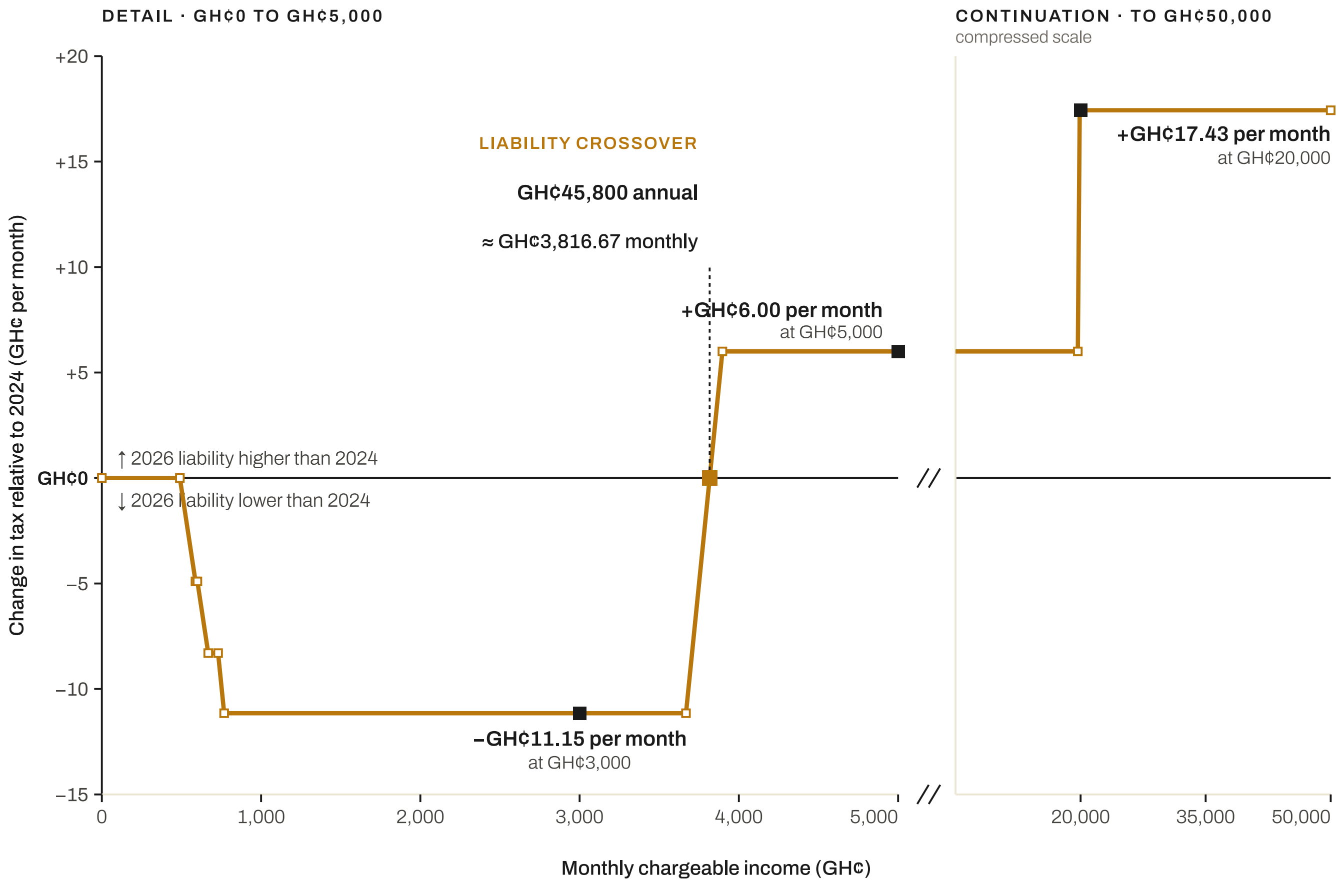
2026 schedule versus 2024 schedule · normalised annual comparison

TaxLawGH calculations, Acts 1094, 1111 and 1178. Monthly × 12, annual schedule applied, ÷ 12. Effective rate = 2026 tax ÷ monthly chargeable income. Maxima within GH¢0–GH¢600,000.

COMPARATIVE LIABILITY ANALYSIS

The 2026 liability exceeds the 2024 liability above GH¢45,800 of annual chargeable income

Change in monthly-equivalent tax: 2026 schedule less 2024 schedule[1]



Straight segments join the plotted observations; no smoothing. The horizontal axis is broken at GH¢5,000 and the right panel is compressed. Both panels share one vertical scale.

KEY RESULT · LIABILITY CROSSOVER

ANNUAL CHARGEABLE INCOME

GH¢45,800

MONTHLY EQUIVALENT

≈ GH¢3,816.67

WHY THE CROSSOVER OCCURS

The change in liability is caused by the interaction of the different band widths. No new marginal tax rate is introduced at the crossover point.

[1] TaxLawGH calculations from Act 1111 (2024) and Act 1178 (2026) annual statutory schedules ÷ 12.

FIRST SCHEDULE, PARAGRAPH 9

Treatment of a change in tax rates during the year of assessment

Paragraph 9 of the First Schedule to the Income Tax Act provides a specific method where an applicable income tax rate changes during a year of assessment.[1]

STATUTORY METHOD

Compute whole-year tentative tax separately under the pre-change and post-change schedules, then apportion the two tentative amounts according to the months for which the respective rates apply.

WORKED ILLUSTRATION · ASSUMPTIONS

Annual chargeable income	**GH¢120,000**
Implementation date adopted	**1 September 2026**

Chargeable income is constant throughout the year. The statutory method remains the same where income varies, although the relationship with monthly payroll deductions may differ.

IMPLEMENTATION BASIS[2]

Act 1178 received presidential assent on 26 August 2026. The Ghana Revenue Authority stated 1 September 2026 as the effective date of implementation. For this payroll illustration, the publication adopts the GRA's stated 1 September 2026 implementation date.

1 STEP 1

Determine tentative tax using the pre-change schedule

Apply the 2024 schedule to the entire annual chargeable income of **GH¢120,000**

Tentative tax

GH¢25,182.00

2 STEP 2

Determine tentative tax using the post-change schedule

Apply the 2026 schedule to the same annual chargeable income of **GH¢120,000**

Tentative tax

GH¢25,254.00

3 STEP 3

Apportion the two tentative amounts

JAN TO AUG · PRE-CHANGE | SEP TO DEC · POST

Pre-change period

January to August: 8 months

8/12 × GH¢25,182

GH¢16,788.00

Post-change period

September to December: 4 months

4/12 × GH¢25,254

GH¢8,418.00

4 STEP 4

Determine income tax for the year

GH¢16,788.00 + GH¢8,418.00

GH¢25,206.00

Average monthly equivalent **GH¢2,100.50**

If the pre-change schedule applied for the full year

GH¢25,182

If the post-change schedule applied for the full year

GH¢25,254

KEY RESULT

Tax resulting from the paragraph 9 method using the GRA's stated 1 September 2026 implementation date

GH¢25,206

[1] Income Tax Act, 2015 (Act 896), First Schedule, para. 9. [2] Income Tax (Amendment) Act, 2026 (Act 1178); Ghana Revenue Authority, notice on implementation of Act 1178. Tentative taxes: TaxLawGH calculations under Acts 1111 and 1178.

FREQUENTLY ASKED QUESTION · TAXLAWGH ANALYSIS AS AT 24 SEPTEMBER 2026

How should September 2026 payroll be treated where payroll was processed using the pre-change schedule?

The GRA has stated that the amended rates apply from 1 September 2026.[1] This analysis proceeds on that date and addresses employers who had already processed September payroll using the pre-change schedule.

TAXLAWGH POSITION AS AT 24 SEPTEMBER 2026

1 **September withholding is not conclusive of annual liability.**

Where September 2026 payroll has already been processed using the pre-change schedule, our view is that the September deduction should not be treated as conclusive of the employee's income tax liability for the 2026 year of assessment.

2 **The annual withholding estimate should be reconsidered and revised where necessary.**

The employer should reconsider the employee's estimated annual employment tax liability using the applicable 2026 rules and revise the withholding estimate where necessary.

3 **Regulation 8 must be considered where a shortfall remains.**

Where a withholding shortfall remains, the requirements of regulation 8(2)–(3) must also be considered.

WORKED PAYROLL ILLUSTRATION At GH¢10,000 monthly chargeable income	Pre-change monthly-equivalent tax	Post-change monthly-equivalent tax	Difference
	GH¢2,098.50	GH¢2,104.50	GH¢6.00

The difference illustrates the payroll adjustment issue. It does not convert the September withholding amount into a separate final determination of the employee's annual tax liability.

LEGAL BASIS

1. Employment withholding is connected to the employee's liability for the year.

Regulation 3(1) of the Income Tax Regulations, 2016 (L.I. 2244) requires an employer to withhold appropriate tax from qualifying cash payments made during a year of assessment to meet the employee's employment tax liability for that year.[2]

2. The withholding calculation uses an estimated annual employment tax liability.

Regulation 4(1)–(3) determines the amount to be withheld from a qualifying cash payment by reference to the employee's estimated employment tax liability for the year, less tax already withheld from prior qualifying cash payments. The remaining estimated liability is allocated by reference to the current qualifying cash payment and the qualifying cash payments estimated to remain in the year.[3]

3. An employer may revise an earlier estimate.

Regulation 4(3)(b) expressly permits an employer to consider whether an earlier estimate remains accurate and, where it does not, to make a new estimate.[4]

4. A September payslip does not, by itself, determine the employee's ultimate 2026 liability.

Ordinary PAYE withheld under the graduated rates is not a separate final tax on each month's salary. Section 120(1)–(2) of the Income Tax Act provides a tax credit for non-final withholding tax treated as paid by the taxpayer for the relevant year of assessment.[5]

5. The Regulations also address under-withholding.

Where an employer ultimately withholds less than the amount required, regulation 8(2)–(3) governs the amount that should have been withheld and the employer's obligation to account for the shortfall.[6]

SCOPE NOTE

Ordinary employment income under the graduated resident rates only. Payments subject to final withholding, including qualifying bonus or overtime, are not addressed.[7]

[1] GRA, notice on implementation of Act 1178. [2] Income Tax Regulations, 2016 (L.I. 2244), reg. 3(1). [3] L.I. 2244, reg. 4(1)–(3). [4] L.I. 2244, reg. 4(3)(b). [5] Income Tax Act, 2015 (Act 896), s. 120(1)–(2). [6] L.I. 2244, reg. 8(2)–(3). [7] L.I. 2244, reg. 5. See also L.I. 2244, reg. 9; Act 896, s. 114 and First Schedule, para. 9.

RESEARCH METHODOLOGY

Basis of calculation and interpretation

INTERPRETATION OF THE RESULTS

The principal comparisons use chargeable income, not gross salary. They compare nominal statutory rate schedules and are not adjusted for inflation. Monthly-equivalent figures are derived from the annual statutory schedules unless otherwise stated.

1 SCOPE

The analysis covers the graduated income tax rates applicable to the chargeable income of resident individuals. It does not model: non-resident taxation; final withholding tax on qualifying bonus or overtime (L.I. 2244, reg. 5); individual personal relief claims; benefits in kind; variations in pension contributions; multiple employments; business or investment income; taxpayer-specific deductions.

2 CHARGEABLE INCOME, NOT GROSS SALARY

Gross employment remuneration and chargeable income are not necessarily identical. Retirement contributions, deductions, taxable allowances, benefits and personal reliefs may affect the amount to which the graduated rates apply. **"GH¢10,000 of monthly chargeable income" should not be interpreted as automatically meaning "GH¢10,000 of gross salary".**

3 YEARS SHOWN

The historical analysis presents the years in which the general resident individual schedule materially changed: 2020; 2022; 2023; 2024; and 2026. For an intervening year, the immediately preceding applicable schedule remained relevant.

4 LIKE-FOR-LIKE FULL-YEAR COMPARISON

Each selected monthly chargeable income was multiplied by 12, subjected to the relevant annual statutory schedule and divided by 12. This isolates differences in the annual schedules and avoids distortions from monthly rounding conventions.

5 NORMALISED STATUTORY SCHEDULE ANALYSIS

The historical comparisons are **normalised statutory schedule comparisons**, not assertions that every schedule applied for a complete calendar year in the year in which it was introduced.

6 THE 2026 IN-YEAR CHANGE

Act 1178 received presidential assent on 26 August 2026. The Ghana Revenue Authority stated 1 September 2026 as the effective date of implementation. For the payroll illustrations and period labels in this publication, 1 September 2026 is adopted. The paragraph 9 change-of-rate illustration therefore applies the pre-change schedule to January–August and the post-change schedule to September–December on that stated implementation basis.

7 2024 THRESHOLD INCONSISTENCY

The 2024 enacted schedule lists: first GH¢5,880; next GH¢1,320; next GH¢1,560; next GH¢38,000; next GH¢192,000; and next GH¢366,240. These aggregate to **GH¢605,000**, while the same schedule states that the 35% rate applies to chargeable income **exceeding GH¢600,000**. The GRA's published schedule reproduces this inconsistency.

TaxLawGH has not silently amended the enacted figures. The principal 2024 comparisons are confined to annual chargeable income of **GH¢600,000 or below**.

8 2026 MONTHLY CONVERSION

Monthly-equivalent figures are derived from the annual statutory schedule by dividing the annual bands by 12.

9 ROUNDING

Calculations are performed at full precision. Final displayed monetary amounts are rounded to the nearest pesewa using conventional half-up rounding. Differences may arise where an operational monthly payroll table rounds individual tax bands before applying the relevant rates.

10 NOMINAL, NOT REAL, COMPARISON

The findings should not be interpreted as a measure of the change in real disposable income between 2020 and 2026.

PRIMARY AUTHORITIES

Income Tax Act, 2015 (Act 896), as amended. First Schedule, paras. 1 and 9; ss. 114 and 120.

Income Tax (Amendment) (No. 2) Act, 2021 (Act 1071). 2022 schedule.

Income Tax (Amendment) Act, 2023 (Act 1094). 2023 schedule.

Income Tax (Amendment) (No. 2) Act, 2023 (Act 1111). 2024 schedule.

Income Tax (Amendment) Act, 2026 (Act 1178). 2026 schedule.

Income Tax Regulations, 2016 (L.I. 2244). Regs. 3, 4, 5, 8 and 9.

Ghana Revenue Authority. Resident individual PAYE schedule effective 1 January 2020.

Ghana Revenue Authority. Amendments – Income Tax Act, 2026 (Act 1178), implementation notice.

PUBLICATION DETAILS

AUTHOR AND RESEARCH LEAD	Michael Siaw Larbi
RESEARCH AND CALCULATIONS	TaxLawGH Research
PUBLISHED BY	MSL Business School
RESEARCH DATE	24 September 2026
RESEARCH BRIEF	No. 01
VERSION	1.0

SUGGESTED CITATION

Larbi, M. S. (2026), *Ghana's Graduated Personal Income Tax 2020–2026: A Comparative Analysis of Statutory Rate Schedules, Taxpayer Liability and the September 2026 Amendment*, TaxLawGH Research Brief 01, MSL Business School.

TaxLawGH Research is a research initiative published by MSL Business School.

TAXLAWGH GHANA PAYE CALCULATOR

Calculate your PAYE under the current Ghana tax rates

Use the TaxLawGH Ghana PAYE Calculator to calculate PAYE, employee SSNIT and estimated take-home pay using the current resident individual income tax schedule.

Current resident schedule implemented from 1 September 2026.

Published, prepared and maintained by MSL Business School through TaxLawGH.

SCAN TO CALCULATE

taxlawgh.com/ghana-paye-calculator