

Pay & Tax FAQs

All this information can be found on the government website: www.gov.uk. You may particularly wish to read: <https://www.gov.uk/student-jobs-paying-tax>

I am a student. Does that mean I am exempt from paying tax?

Unfortunately not! Earnings by students are still taxable.

What is the difference between Income Tax and National Insurance?

Income Tax is exactly as it sounds: tax on your income! This will be deducted on everything you earn over your personal allowance (see the next question).

National Insurance is deducted if you earn more than £242 a week. This money goes towards state benefits like the State Pension, Unemployment Benefits and the NHS.

What is a personal allowance?

This is a portion of earnings that are exempt from paying income tax on. The usual personal allowance is £12,570 a year. Any amount you earn over this will be taxed. The amount will usually change at the beginning of the new tax year (6th April).

If you are working in more than one job, it is possible to split your allowance between them. You will need to contact HMRC to ask them to do this.

I have multiple Campus Jobs assignments. What does this mean for my payments?

For tax purposes, your assignments come under one job. Therefore, you can take on as many assignments as you are able within your 20 hour work limit and it will not affect your personal allowance.

What is a P45? How do I get one?

A P45 is the form generated when a worker leaves their job. Working through Campus Jobs means you only have one employer in the eyes of HMRC. Please be aware that creating one will mean you are leaving all of your assignments. If you need one, please email us.

If you would like further clarification on any of this, please email: campusjobs@reading.ac.uk

What is a P60?

A P60 is issued by the Payroll team after the 5th April each year and details how much tax and National Insurance you have paid (if any).

What is PAYE?

PAYE stands for Pay As You Earn. It means that you will not need to worry about calculating and paying your own tax contributions. They will come out of your pay before you receive it. You can see how much you've paid on your payslip.

What is a tax code?

Payroll use your tax code to determine how much tax you should pay. The first time you log into timesheets, you will be asked to complete "new starter" information. This is what Payroll use to set your tax code. Please make sure you complete this as accurately as possible and answer all the questions. You will be able to see your tax code at the top of your payslip.

After that, any changes to your tax code are done by Her Majesty's Revenue and Customs (HMRC). HMRC will usually automatically inform Payroll of those changes. If you make a mistake on this form and your tax code set does not reflect your situation, you will need to contact HMRC.

How do I claim a tax refund or contact HMRC?

Please check your tax code and contact HMRC 0300 200 3300. You can quote the university's PAYE reference: 581/U1

Alternatively you can set up a Government Gateway account online and check/change your details online via this link: <https://www.gov.uk/check-income-tax-current-year>

I am an international student. How does this affect my pay?

Campus Jobs requires you to have a UK bank account to be paid. Please ensure you have one set up in your name that we can pay to.

If you think you should be exempt from paying income tax in the UK, please contact HMRC and they will inform the payroll department directly.

What is a National Insurance Number? And how do I get one?

A National Insurance Number is a number issued by the Department for Work and Pensions which allows them to track where you work and how much tax (if any) you need to pay. UK citizens are normally issued their number automatically after their 16th birthdays.

Non-UK citizens will need to apply for a National Insurance Number through the gov.uk website - www.gov.uk/apply-national-insurance-number. Unfortunately student visa holders are not automatically issued with a National Insurance Number and it is not the same name as your BRP number.

We strongly recommend that you only apply for a National Insurance Number on the gov.uk website, other websites may charge you for their services and it may take longer for your number to be issued.

Please note you should have applied for and provided us with your National Insurance number within 90 days of commencing work.

Can I work outside of the UK?

All Campus Jobs must be completed from within the UK. If you have a role that allows you to work from home, this can (with your managers permission) be completed from anywhere in the UK.

It is not possible to work outside of the UK as we do not have the facility to pay any local taxes or social security contributions for any other countries. Additionally, the Campus Jobs terms & conditions, health & safety procedures and the University's insurance only covers work completed in the UK.

The HMRC App

1. What you can do with the HMRC app

You can use the HMRC app to see:

- your tax code and National Insurance number

- an estimate of the tax you may need to pay (you may be liable to pay income tax and national insurance if you have multiple jobs, or have a placement that causes your income to exceed your personal tax allowance)
- your income and benefits
- your Unique Taxpayer Reference (UTR) for Self-Assessment. This may not be relevant to you, unless you have multiple incomes.

You can use the HMRC app to:

- use the tax calculator to work out your take home pay after Income Tax and National Insurance deductions (if applicable).
- track forms and letters you've sent to HMRC
- claim a refund if you've paid too much tax
- update your postal address
- tell HMRC about changes that might affect your tax status.

2. Getting started

Download the HMRC from your app store.

3. How to sign in

You need a Government Gateway user ID and password to sign in for the first time. If you do not have a user ID, you can create one when you register as an individual.

4. Setting up a personal tax account

You can use the app to set up a personal tax account by giving HMRC your name, National Insurance number and date of birth.

HMRC will ask for details such as your passport number and information about your salary if they need to verify your identity.

Beware of Scams!

HMRC will never phone you. If you receive a call from someone saying they are from HMRC, do not give them any information about you, do not give them your bank account details and hang up the phone.

If you receive an email from HMRC do not click any links contained in an email as they may be a phishing attempt.

For more information view the Fraud Essentials page - www.reading.ac.uk/essentials/Money_matters/Advice/Fraud-Awareness