Pay & Tax FAQs

We’ve put together this handy FAQ’s guide to cover all areas relating to being paid through PAYE in the UK and any deductions you should be aware of as a worker.

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 £166 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 £12,500 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 only want to leave one assignment, please also let us know so we can amend your dates accordingly.

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 HM 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 and contact HMRC?

Please check your tax code and contact HMRC: 03002003300. 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

The HMRC App

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)

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

Getting started

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).
- get 6-digit access codes to make your HMRC accounts more secure
- claim a refund if you’ve paid too much tax
- update your postal address
- tell HMRC about changes that might affect your tax status.

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.

Whenever you use the app again, depending on what your handset supports, you can sign in using:

- a 6-digit PIN
- your fingerprint
- facial recognition

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.

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. To set up a bank account you will need to make an appointment at a local branch such as Santander (on Whiteknights Campus) or banks in Reading Town Centre, they may ask to see your ID and proof of address.

The tax free personal allowance mentioned above will still apply to you whilst you work in the UK, however you will need to provide us with employment information upon first using the Campus Jobs Timesheet System as well as applying for a National Insurance Number within 90 days of commencing work.

Applying for a National Insurance Number

If you do not already have a National Insurance number, you need to apply for one within 90 days of starting your assignment. Call the National Insurance number application line to apply:

National Insurance number application line (England, Scotland and Wales)
Telephone: 0800 141 2075
Textphone: 0800 141 2438
Monday to Friday, 8am to 6pm

Please note that you cannot do the process online, and sites offering to do this for you are not official.

After you’ve applied by telephone

You’ll get a letter from the Department for Work and Pensions (DWP) asking you to come to a National Insurance number interview at Jobcentre Plus.

The letter will also tell you which documents to bring to prove your identity, such as:

- passport or identity card
- residence permit
- birth or adoption certificate
- marriage or civil partnership certificate
- driving licence

At the interview, you’ll be asked about your circumstances and why you need a National Insurance number. You’ll also be told how long it’ll take to get your National Insurance number. Please print off your Campus Jobs applications to prove that you’re seeking work.

Could I have to pay any other deductions?

Anyone who is over 22 and earns over £833 in one month could get auto-enrolled into the University of Reading Pension Scheme (URPS). Find more information at: [http://student.reading.ac.uk/essentials/careers_and_professional_development/campus-jobs/policies-and-useful-information/faqs.aspx](http://student.reading.ac.uk/essentials/careers_and_professional_development/campus-jobs/policies-and-useful-information/faqs.aspx)