

# Do I have to pay Tax and National Insuance?

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I disagree with my marks  
I hate my course  
I've been accused of plagiarism

Housing:

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How can I fund my course?  
I'm really bad with money  
My boss owes me money

General

How do I complain about the University?  
I've got a University disciplinary hearing

Advice & Representation Centre  
1st Floor, Falmer House, Brighton, BN1 9QF  
Tel: 01273 877038 Fax: 01273 873501  
Email: [advice@ussu.sussex.ac.uk](mailto:advice@ussu.sussex.ac.uk)



Advice & Representation

[www.sussexstudent.com/advice](http://www.sussexstudent.com/advice)



It is a common belief that students do not have to pay tax. Unfortunately this is NOT true and everyone has to pay both income tax and national insurance contributions once you earn above a certain limit.

If your earnings are at least equal to what's called the primary threshold you will have to pay national insurance contributions. The primary threshold for the 2011/12 tax year is £102 per week.

If you don't have a national insurance number you can apply for one through the Department for Work and Pensions (DWP) once you have a job.

You only have to pay income tax on any income you earn above your personal allowance. The personal allowance for a single person in the 2011/12 tax year is £7,475

If your earnings are below your personal allowance but you have had income tax deducted by your employer you should be able to claim this money back from your tax office using claim form P50.

If you are planning on only working during vacations and it is unlikely that you will earn more than your personal allowance, it's worth completing form P38(S) when you start the job so that you won't have to pay tax.

If you have more than one job, you will still be

liable to pay both income tax and national insurance contributions for each job that your earnings exceed your personal allowance (for income tax) and the primary threshold (for national insurance contributions).

For further information please see the resources listed below:

#### **Leaflets/resources available from the Advice & Representation Centre:**

- Money Matters 2011/12- a guide to student finance (Advice & Representation Centre).

#### **Websites:**

- Advice & Representation Centre employment advice pages at [www.sussexstudent.com/advice](http://www.sussexstudent.com/advice).

#### **Talk to someone:**

- Advice & Representation Centre [www.sussexstudent.com/advice](http://www.sussexstudent.com/advice) or call 01273 877038.
- To apply for a national insurance number call the National Employment NINO application number (0845 600 0643) or your local Jobcentre Plus.
- If you've lost your National Insurance card or need a new number call the National Insurance Registrations Helpline on 0845 915 7006.
- For general enquiries about national insurance contributions ring the National Insurance Contributions Office on 0845 302 1479
- For queries about income tax contact HM Revenue & Customs on 0845 366 7856 or your local tax office (details can be found in telephone directories or via the HMRC website [www.hmrc.gov.uk](http://www.hmrc.gov.uk) )