

National Insurance

This information is for undergraduates, postgraduates and international students unless stated otherwise

What is National Insurance?

National Insurance is a system where all employers and workers pay towards specific state benefits. It pays for the NHS, unemployment benefit, sickness and disability allowances and the state pension. Her Majesty's Revenue and Customs (HMRC) administer National Insurance.

Some employers ask for a National Insurance number when you apply for a job with them: however, legally, you are not required to provide them with your National Insurance number straight away, but you should provide it within 90 days of starting work.

Do students have to pay National Insurance?

Everyone who is employed in the UK needs to pay National Insurance contributions.

How much National Insurance do students pay?

Students pay National Insurance at the same rate as all other workers. For people who are solely in paid employment (i.e. who are not self-employed) they pay Class 1 National Insurance contributions, which are currently as follows:

What you earn weekly	What you earn monthly	How much you'll pay in National Insurance
£0 - £157 per week	£0 - 860 per month	Nothing
£157 - £866 per week	£680 - £3,750 per month	12%
£866 +	£3,750 +	2%

If you have more than one job please contact HMRC to ensure you are paying the right amount of National Insurance.

How do I pay National Insurance?

National Insurance is usually taken out of your salary through 'Pay as you Earn' (PAYE). If this isn't happening or you are self-employed please speak to an adviser.

What is a National Insurance Number (NINO)?

National Insurance Numbers are a personal number issued by the Government to all British citizens when they are 16. This is made up of letters and numbers, for example AB 12 34 56 C.

They are free to obtain.

If you are an EU or International student you need to apply for a NINO to begin working or apply for financial support through Student Finance.

How do students apply for a National Insurance Number?

To apply for a National Insurance number call 0800 141 2075. You will be asked a series of questions including

- Your name and address
- The course you are studying
- When you came to the UK and which country you are from
- Are you working and if so the details of your employers
- Contact details
- Passport and visa details where relevant

Obtaining an National Insurance Number is free of charge. Please be aware there are agencies that try to scam student by charging to obtaining a number, these agencies should be avoided.

You might be asked to attend an interview with Job Centre Plus where you will be asked about your circumstances. You will be asked to bring with you evidence (passport etc.) of your identity and situation. More information will be included in a letter which states your interview date, time and venue.

If you are an international student whose visa was issued outside the UK then you will be sent an application form in the post. If you would like help completing this application form please contact an adviser.

Why do students need to be interviewed for a NINO?

The purpose of the interview is to ensure your identity and your right to work in the UK. They take place at a Job Centre Plus centre, usually in Oxford, High Wycombe or Slough.

If you have a problem getting to the location please contact the Job Centre, contact details will be on your appointment letter.

The interview is quite short however you may have to wait to be seen, so should expect to be there for a while.

When will I get my National Insurance Number?

After your interview your NINO will be sent to you in the post, this may take a few weeks. You will be sent a letter with your National Insurance Number on it - please keep this safe!

National Insurance Numbers and Student Finance

All students who apply for support from Student Finance need a National Insurance Number. This is because repayments of student loans are paid via PAYE and uses your NINO to track them. Student Finance should assist students in obtaining a NINO and will share information with HMRC. You should receive letters from Student Finance and HMRC regarding your identity interview.

Once you have received your NINO please pass this information onto Student Finance.

Unknown or lost National Insurance Number

If you don't know or can't find your national insurance number then please call the National Insurance helpline number (0800 141 2075). You may be asked to complete a form for it to be sent to you again.

Your NINO can be found on your payslips, P60 or letters about tax, benefits or pension.

Your NINO might also be printed on the back of your Biometric Residence Permit.

You will not be given your National Insurance number over the phone; you will be sent it in the post.

UK Student Loans, Grants or Bursaries

Students are not required to pay National Insurance contributions on any form of student support.

Moving home or changing name?

You need to inform HMRC when you change your personal details or become self-employed. Your personal details include:

- Name change
- Change of Address

This is to ensure your National Insurance record is kept up to date. You can do this online through your Government Gateway account (<https://www.gov.uk/tell-hmrc-change-of-details>) or call the helpline on 0300 200 3500

Find out more

The following websites contain more information about National Insurance

- www.gov.uk/national-insurance
- www.citizensadvice.org.uk/benefits/benefits-introduction/national-insurance-contributions-and-benefits/

If you would like further advice or to speak with somebody in person then a Students' Union Adviser may be able to help. The specialist advisers offer a confidential service, independent from the University so they can discuss your case with you in private.

Contact us by email at advice@rusu.co.uk, or visit us in the RUSU building.

You can book an appointment or attend a drop-in session. Drop in runs on Monday, Tuesday, Thursday & Friday (11.00am-1.30pm) and Wednesday (2pm-4.30pm)