



National Indian Students Union (UK)

NATIONAL INSURANCE NUMBER

Your National Insurance (NI) number is a unique reference code which records NI contributions and credits to your NI account. The Contributions agency and Inland Revenue use this to file the information, which they hold on you.

If you work and you are a student you are liable to pay income tax and National Insurance contributions on your earnings.

Overview:

A National Insurance number is made up of a combination of letters and numbers – two letters, six numbers and then another letter, For example: J Z 56 27 96 D Every UK citizen is issued with a National Insurance number at birth and the number is sent out shortly before an individual turns 16. The number can be found on documents such as **P45s, P60s**, wage slips and other correspondence from the Inland Revenue.

Keep your number safe and do not disclose it to anyone who does not need it, its purpose is only to record NI contributions and credits paid or entitled to.

Know your NINO!

You should tell your employer your National Insurance Number (NINO) when you start work. Always quote your NINO correctly. Using the correct NINO will make sure the National Insurance contributions that you pay are recorded against your name and will also help you pay the right amount of tax.

National Insurance – Do I have to pay it?

Your employer should deduct National Insurance contributions from your earnings whenever you earn above a certain level (*£139 per week for the tax year 6 April 2011 to 5 April 2012*).

National Insurance – Can I claim it back?

For National Insurance, your earnings are looked at weekly or monthly rather than annually like income tax. Unless your employer has incorrectly deducted National Insurance contributions based on the above limits, you cannot obtain a refund.

What about working for myself/running my own business?

If you are running your own business you need to register with HMRC for self employment and National Insurance contributions within 3 months of starting your business. You will pay tax on profit you make in excess of your Personal Allowance. To see if you have exceeded your Personal Allowance you also need to take into account anything you earn from working in a job for someone else.

Lost Numbers

If you have a number but cannot remember it, you can find it on any official papers you may have at home, have a look out for any of the following:

- An end of year statement of tax and NI paid (P60)
- Old pay slips
- Official correspondence
- Employers wage records

The number will not change, even if you go abroad, marry or change names. If you are still unable to find your number, your nearest Social Security office or Inland Revenue (NI Contributions) office will tell you what to do. You will need to complete an application form, but only one replacement card is allowed. For more information you can phone the **National Insurance Enquiry Line on 0845 600 0643**. Any change in details, such as title, name or address should be notified to the Contributions Agency so that their records can be kept up to date.

International Students All employers must make sure that prospective employees are entitled to be in the UK and to take up employment here. They may ask you to produce some proof of your right to stay and work in the UK.

If you are starting a job for the first time in the UK you need to apply for an N.I. number. Once you have confirmation of employment, ring Jobcentre Plus to make an appointment on 0845 6000 643. You may be asked to attend an **Evidence of Identity Interview**.

Evidence of identity' interview

Jobcentre Plus will use this interview to check that you are who you say you are, where applicable, your eligibility to work in the United Kingdom and to protect your national insurance and security accounts.

What to expect

The interview will usually be one-to-one (unless, for example, you need an interpreter). The interviewer will ask you questions about who you are, why you want an NI number, your background and circumstances. The interviewer will also ask to see the information/documentation you were asked to bring with you to the interview. During the interview an application for an NI number form will be completed and you will be asked to sign this form.

You will have to bring with you certain documents to prove identity such as:

- Passport
- National Identity Card
- Birth Certificate
- Marriage Certificate
- Payslips
- A Work Permit
- A letter from your employer
- Your Contract of Employment
- Details of registration with employment agencies