



fxu advice

What is National Insurance?

National insurance is a scheme where people in work make payments towards benefits and is administered by HM Revenue and Customs (HMRC). Certain benefits are only payable if you meet the national insurance contribution conditions.

What is my National Insurance (NINO) Number for?

A national insurance number (NINO) is a number unique to you which is used to keep track of your national insurance contributions and benefits which you are paid. This record of payments will help decide how much benefit you will receive should you require them. You should quote it on letters or forms you send to HMRC, Department for Work and Pensions (DWP) or the Social Security Agency in Northern Ireland. Keep your number safe and do not disclose it to anyone who does not need it.

Do I need to tell my employer?

You should tell your employer your NINO as soon as you know it, as they will use it to advise HMRC what National Insurance Contributions (NICS) they have deducted and paid over so that these can be recorded on your National Insurance account. If your employer does not have the correct National Insurance number then there could be a delay in establishing how much benefit you should get when you claim.

What if I am self-employed?

You will need your NINO number when you apply to pay self-employed National Insurance contributions.

What is the National Insurance number card?

The National Insurance number card is a plastic card, which is issued automatically just before your 16th birthday if your parent claimed child benefit for you. If you have not received your National Insurance card automatically you should; If you are under 20, telephone the National Insurance Registration Helpline 0845 915 7006, or if you are 20 or over, telephone Department for Work and Pensions, Job Centre plus on 0845 600 0643. The card is meant to be a reminder of your number and nothing else. It does not provide proof of your identity and should not be used as such.

If you live abroad a card will not be sent to you. If you live in the UK but have a temporary or unsafe address you will be able to collect your card from your nearest DWP office, or Social Security office in Northern Ireland about 8 weeks after your application is made.

What do I do if I have lost my National Insurance number card?

Report it to your nearest DWP office (Jobcentre Plus), Social Security office in Northern Ireland or HM Revenue & Customs office. If you want a replacement card you will need to complete an application form. Remember that you are only allowed one replacement.

How do I apply for a national insurance number?

If you do not have a NINO you should telephone the National Employment NINO application number on 0845 600 0643 to arrange an interview. This interview will normally take place at your local Jobcentre Plus. It will seek to establish your identity and you will need to prove who you are. You can do this by taking along documents such as a birth certificate, driving license, identity cards etc.

Do I need to let someone know if my circumstances change?

Yes. If you change your name (e.g. get married, divorced or widowed) or address you should write to your nearest DWP office, Social Security office in Northern Ireland or HM Revenue & Customs office quoting your National Insurance number. Tell them what change has occurred and when it happened.

If you do not keep your details updated, you may not be credited with the correct contributions. HMRC will not be able to keep your records up-to-date and contact you if they need to.

Do I need it when I apply for a student loan?

When applying for a student loan you are required to state your NINO. Your loan will not be processed without it; also, all numbers are checked before any loan payments will be released from the Student Loans Company. If you are an EU or International student you will not need a NINO to apply for a fee loan, but, you will need to apply for one if you want to work in the UK.

Take good care of your National Insurance card as you will only be sent one replacement if you lose it.

For further information about National insurance contributions see:

http://www.adviceguide.org.uk/index/life/benefits/national_insurance_contributions_and_benefits.htm

http://www.direct.gov.uk/en/MoneyTaxAndBenefits/Taxes/BeginnersGuideToTax/DG_4015904

FXU Advice Service

Help with: Money, Hardship Fund (Access to Learning Fund),

Benefits, Childcare, Housing, Tenancy Agreements, Academic problems, student life!

We are here to help you!

FXU Advice Service Available (Term time only):

Tremough Find us in the Annex (opposite the Refectory/Bar)

Ring: 01326 370447 for an appointment

Woodlane Find us in the Library Building, Woodlane

Ring: 01326 213742 for an appointment

Email advice@fxu.org.uk