

CHALLENGE 9

**YOU
SUPERSTAR!**

You were successful at interview and have been offered a job (yaaaay). So, what's next?



GET CLUED UP!

Here's what to expect when you're beginning a new job!

This varies from employer to employer however these are some of the things you might experience, you need to consider and you should put into place!

Before you start:

- Agree on a start date with your new employer
- If the role is part-time discuss what hours and days you are expected to attend
- If you already have a job make sure you hand in your letter of resignation to your current employers, and consider any notice period
- Make sure you have the following documents to hand as your new employer will likely need them for their pre-employment checks:
 - Proof of ID (e.g. passport, driving license)
 - Proof of address (e.g. A utility bill)
- Right to work documentation. This is usually your passport or birth certificate
- Your national insurance number
- P45 form (If you don't have this then don't worry. You can fill out the HMRC new starter checklist instead)
- Any relevant qualifications / training certificates
- Ensure you have plans in place for travelling to and from work and that you know where to park
- Put in place any childcare arrangements (if needed)
- Make sure you have work-appropriate clothes (Yep, time to shop!)



On your first day:

- Be on time
- Be professional (that means turn your personal mobile on silent)
- Make the time to have a chat with your manager about any reasonable adjustments you may need in order for you to do your job effectively. You can find out more about reasonable adjustments on page 19
- Look professional but dress to impress (after all you may have to get your photo taken for your ID badge and you don't want to be regretting that!)
- Come prepared. Make sure you bring a notebook, pen and lunch or money to buy lunch
- You should be given an induction. We know it's nerve wracking but use the opportunity to introduce yourself to your new colleagues
- Don't be afraid to make notes, as you will likely have a lot of information thrown your way



Within the first two months:

- Ensure you have received your 'written statement' which must contain information such as your pay, holiday entitlements, working hours, probation period etc. Not all employers need to provide a contract, but a 'written statement' should always be in place.
- Try and book in a 'supervision' or 'one-to-one' meeting with your manager so that you can have the opportunity to have a good catch up and discuss how you're getting on, or if you are encountering any issues in being able to do your job. It's always best to tackle any issues sooner, rather than later.
- You will receive your first wage and payslip (YAY!!). Often companies pay staff weekly, fortnightly or monthly.



Understanding your first payslip!

So you have just received your first payslip and you see you have deductions for **Tax, National Insurance, student loan and pensions**. What does this mean?

Income tax

Once you secure employment you will begin paying income tax. This is compulsory and is a contribution towards government spending. The taxable year is from the 6th April to the 5th of April.

So how much do I pay?

Well, this depends on how much you earn!

A portion of your income is free from taxation. This is known as the 'personal allowance'. Up-to-date details can be found at www.gov.uk/income-tax-rates

In some instances when you start a new job you may be given an emergency tax code. This will be temporary and may mean that you end up paying too much tax. If you think this is the case raise the issue with your employer.

Don't panic though- if you do end up paying too much tax you will get this reimbursed usually at the end of the tax year. Yay, more money!

National Insurance

When you turn 16 you will be sent your national insurance number. You will be asked for this number when you start a new job or begin claiming any benefits so make sure you keep it safe!

You only begin paying national insurance when you are aged 16 or over and earning above a certain amount a week. Like with tax, this will automatically come out of your wages. For more information visit www.gov.uk/national-insurance/overview

Pensions

What is a pension? Luckily we are not expected to work forever. When you do retire you will no longer be receiving any wages. A pension is a pot of money which you have saved during your working years which is then used during your retirement years for living costs.

Part of your tax and national insurance already goes towards your state pension; however employers are also now legally obliged to offer staff (if eligible) a work place pension scheme. For more information visit www.gov.uk/workplace-pensions/joining-a-workplace-pension

When you start a new job you will automatically be enrolled onto this scheme and each month both yourself and your employer contribute towards your pension's pot. The amount will differ dependent on your wages and company policy. You can opt out of this scheme by writing to your employer.

Student loan

This only applies to those who completed a higher education course and took out a student loan for tuition and / or maintenance.

You start repaying once you earn over a certain amount. The size of your monthly repayments will depend on how much you earn, not what you owe.

You'll be charged interest on the loan from the day you take it out. The terms and conditions can change.

For more details, visit to www.gov.uk/student-finance

Your pay slip will show the amount of tax, national insurance, pension and student loan contributed.

Now don't go out and spend all your money at once!