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Nicky is the owner of HR Support Consultancy. She has a BA (Hons) in Business Studies, is a member of the Chartered Institute of Personnel and Development and has been a practising HR manager for more than 20 years. HR Support Consultancy has provided the BVNA Members Advisory Service (formerly known as the Industrial Relations Service) since it began in 2002.

## Your pay

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Most of us work for money – either a salary (usually paid monthly) or a wage (usually paid weekly). Some employers pay their employees every two weeks.

Pay is the reason most of us work and if there are problems with how we are paid this can be very difficult.

Although most employers make a payment at a regular time, it can be worth arranging your own finances so if there is a few days' delay before direct debits are made from your own bank account; in case there is a delay in your employer paying you for some reason.

Every employee is entitled to a detailed pay slip so the details of how the pay has been worked out is understood. It is a good idea to keep these, for at least a year so you can access the details if the need arises.

Your pay slip should be given to you either before your pay date or the same day.

You should be able to see clearly what deductions have been made – Tax (collected by the government under the Pay as You Earn System) and national insurance (you pay national insurance if you earn over £155 a week, paying this means you will be entitled to claim certain benefits such as a state pension and maternity allowance and job seekers allowance).

Your pay slip should tell you what your gross pay (your pay before any deductions) and your net or 'take home' pay is (your pay after the deductions have been made).

At the end of the (financial) year your employer must give you a form called a P.60. This is a summary of all your total pay and deductions for the year, you should be given this form before 31 May and it is an important form which you should keep.

You should check that your National Insurance number is correct and that your tax code is correct. Your employer will use your tax code to work out how much tax you pay. If you think your tax code is incorrect, you can contact HMRC (Her Majesty's Revenue and Customs 0300 200 3300). Your tax code usually changes each year when the government changes personal allowances which is the amount you can earn without having to pay tax.

When you leave a job, your employer will give you a P.45 form, this will show how much tax you've paid so far in the financial year. There are four parts to this form, part 1 is sent to HMRC by your old employer, you should give parts 2 and 3 to your new employer (or the Jobcentre Plus if you're not working) and the part 1A is for you to keep.

If you have any queries at all with your pay you should raise this in the first instance with your employer.

If you leave your employment and you have a query with your pay you have three months in which raise a concern or query.

So, the important things to remember are:

1. Read your payslip.
2. Check the details and talk to your employer if anything is wrong or if you don't understand anything.
3. Talk to HMRC about any queries with your tax code.
4. Keep your payslips for one year.
5. Read and check your P.60 each year and keep it.
6. Read and check your P.45 if you have one and keep it.

**For further support with this or any other HR issue, BVNA members can call the BVNA Advisory Service Helpline on 01822 870270 or email [nickyackerley@hrsupportconsultancy.co.uk](mailto:nickyackerley@hrsupportconsultancy.co.uk).**