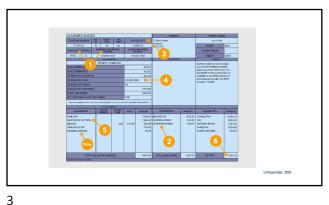




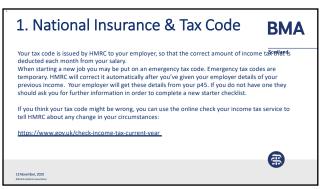
4

6



1. National Insurance & Tax **BMA** Code It is crucial to ensure these are correct so that your tax and NI are dealt with correctly. Your level of national insurance contribution depends on how much you earn and whether you're employed or self employed.

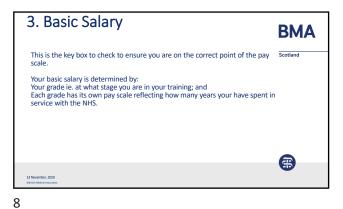
Your National Insurance Number (NI) is unique to you and never changes, even if you go abroad, marry, register as a civil partner, change your name, etc National insurance guidance is available on the gov.uk website:

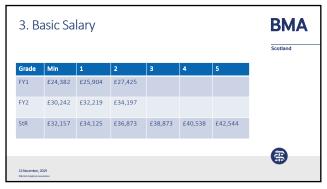


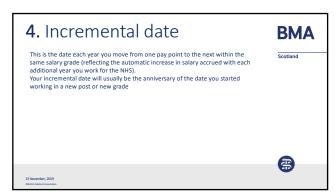
1. National Insurance & Tax code **BMA** Along with the student debt many junior doctors have, the rising cost of postgraduate medical training can create a concerning financial burden upon individual doctors. However, there are ways you can alleviate some of these costs with various tax relief options. BMA tax guidance for junior doctors provides details on : tax returns, tax relief, claiming

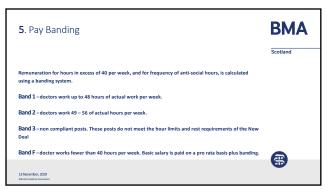
5

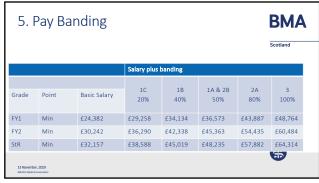






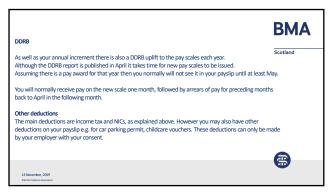












Resolving Problems

What to do if you being pald incorrectly?

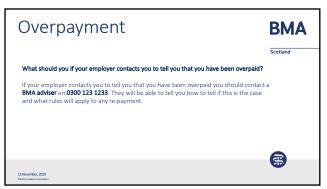
If you have trouble understanding your payslip, or feel you are being paid incorrectly the first step is to contact your employer's payroll department.

When you contact them, try to have as much information with you as possible: Staff pay number
Current tax code
National insurance number
Date you started working for the NHS (this can sometimes help with incremental point problems)
Date you started working for that employer

If you remain concerned that your pay is incorrect then call a BMA adviser on 0300 123
1233. They will be able to help you understand your pay and how to get it corrected.

16

15





17 18

