



## Student tax

For most students these days, university is not just about study but also some form of employment. Whether it is an essential work placement or a part-time evening and/or weekend job, three quarters of all students find they need to supplement their student loan and bursary. In addition they will probably have a vacation job and may also at some stage be involved with buying and selling property.

Whatever the source of your income, the Inland Revenue is interested. And with an ever increasing number of employed students, they want the student community to be informed. For this purpose a new website was launched in March 2008 in conjunction with the National Union of Students (NUS):

[www.studenttaxadvice.org.uk](http://www.studenttaxadvice.org.uk)

Its purpose is to make dealing with tax easier for you. It also aims to make the process transparent. If you have paid any tax up-front during the year but have in fact earned less than the Personal Allowance (£6,475 for the tax year 2009/10) you should be eligible for a refund. It is free but you do have to fill in the form on the website.

You will find other useful financial information there too:

- claiming the minimum wage
- requesting a lost P45 or P60
- self-employment
- claiming a tax refund

If none of these cover your problem you can also Ask a Question.

### Other helpful websites

- [www.stccalculator.hmrc.gov.uk/UserDetails.aspx](http://www.stccalculator.hmrc.gov.uk/UserDetails.aspx) provides you with the student tax check form
- [www.studenttaxrefund.org.uk](http://www.studenttaxrefund.org.uk) from Student Tax Services helps you assess your refund
- [www.direct.gov.uk/en/MoneyTaxAndBenefits](http://www.direct.gov.uk/en/MoneyTaxAndBenefits) covers Council Tax, capital gains Tax (CGT) if you sell an asset (such as your student house) that has gone up in value, also Self Assessment and an R85 form to apply to receive tax free interest on any savings (such as trust funds that matured when you reached 18 or 21)
- [www.hmrc.gov.uk/students](http://www.hmrc.gov.uk/students) has information on National Insurance, repaying student loans, and financial issues when you graduate and move into full time employment or need assistance while job-hunting
- [www.dcsf.gov.uk/studentsupport](http://www.dcsf.gov.uk/studentsupport) if you are a parent looking for help.
- [www.nationalebtline.co.uk](http://www.nationalebtline.co.uk) if you've got into debt which you can't handle then contact this National Debt Line

**Please note: Be careful what you divulge and who to** None of these sites will email you requesting login or user details and passwords. Only bogus operations would do that.

