

Example Payslip – England and Wales

ASSIGNMENT NUMBER 256889741		EMPLOYEE NAME DR. ALASDAIR BLOGGS		LOCATION Royal Memorial Hospital			
DEPARTMENT Medical Staff -		JOB TITLE Core Medical Trainee (MN37)		PAYSCALE DESCRIPTION Specialty Registrar			
		SAL/WAGE 33226.00	INC. DATE 02/08/2008	STANDARD HRS. 40	PT SAL/WAGE 33226.00		
		TAX OFFICE NAME Centre 1	TAX OFFICE REF. 474/S8004	TAX CODE 472L CUMUL	NI NUMBER YJ098765B		
PAY AND ALLOWANCES (- = MINUS AMOUNT)				DEDUCTIONS (R INDICATES REFUND)			
DESCRIPTION	WKD/EARNED	PAID/DUE	RATE	AMOUNT	DESCRIPTION	AMOUNT	BALANCE C/F
Basic Pay	145.78	145.78	18.9932	2768.83	PAYE	1558.33	
Band 1A	145.78	145.78	9.4966	1384.42	NI D	532.22	
Basic Pay Arr.				138.40	Pension	188.97	
Banding Arr.				69.20			
Mileage	600	600	0.4700	282.00			
Year To Date Balances (This Employment Only)				This Period Summary			
GROSS PAY 12881.33		TAXABLE PAY 12346.32		PENSIONABLE PAY 2907.23		TAXABLE PAY 4453.88	
NI LETTER D		TAX PAID 4533.32		TAX PERIOD 4		NON-TAXABLE PAY 0.00	
NI PAY 12881.33	OTHER NI PAY	PREVIOUS TAXABLE PAY 0.00		FREQUENCY MONTHLY		TOTAL PAYMENTS 4642.85	
NI CONTS 532.22	OTHER NI CONTS	PREVIOUS TAX PAID 0.00		PERIOD END DATE 31 JUL 08		TOTAL DEDUCTIONS 2279.52	
PENSIONABLE PAY 6440.67		PENSION CONTS 535.01		PAY DATE 31 JUL 08			
SD REF NUMBER		EMPLOYEE NO. G1234567		PAY METHOD BACS		NET PAY 2363.33	

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We would all notice if our pay didn't arrive in our bank account each month, but are you getting paid the correct amount? Payslips are notoriously hard to understand, so here's a quick summary of the main things to look out for. Please read this in addition reading how to check your payslip.

Wales has now moved to the same payroll system (ESR) as England so the payslips should look very similar (apart from the addition of Welsh translations).

① National Insurance number & Tax Code

- It is crucial to ensure these are correct so that your tax and National Insurance are all dealt with correctly.
- 'NI Number' is the abbreviation of National Insurance Number.
- 'NI D' is the abbreviation for National Insurance and this figure represents your monthly national insurance contribution.
- 'PAYE' is the abbreviation for Pay As You Earn and represents the total amount of tax you have paid in the current tax year which is automatically deducted by your employer.
- BMA tax guidance for junior doctors is available http://www.bma.org.uk/employmentandcontracts/employmentcontracts/junior_doctors/jdpensionandtaxsummary.jsp
- BMA national insurance guidance is available <http://www.bma.org.uk/employmentandcontracts/tax/nicontrib.jsp>

② Superannuation/Pension

- Superannuation is for your contribution to the NHS Pension Scheme & for junior doctors is calculated on 6.5% of basic salary (i.e. excluding banding supplement).
- You can get more information about the scheme at <http://www.nhsbsa.nhs.uk/pensions>.
- BMA pension guidance for junior doctors is available http://www.bma.org.uk/employmentandcontracts/employmentcontracts/junior_doctors/jdpensionandtaxsummary.jsp
- Please note the schemes for those who started in the NHS before and after April 2008 are slightly different – full details are on the DHSSPS website.
- It should also be noted that if you move between different parts of the UK it is important to contact the new scheme to transfer in your existing membership.
- 'Super Paid' refers to your total superannuation (pension) contributions in the current tax year.
- Superannuation at the bottom of the payslip refers to your monthly superannuation contributions.

③ Basic Salary

- This is the key box to check to make sure you are on the correct point of the pay scale.
- For England you can access the current pay scales at: <http://www.nhsemployers.org/PayAndContracts/Pay%20circulars/Pages/PayCircularsMedicalandDental.aspx>.
- For Wales you can access the current pay scales at: <http://www.wales.nhs.uk/page.cfm?pid=4269>
- NB: whilst there are two separate pay scales for England and Wales, the rates are exactly the same.
- It is important to note that there is a point 00 on the scales (called the minimum point) – this is where you will be placed unless you have previous service that enables you to be placed at a higher point.

- At the end of the box 'Job Title' you will see a two letter + two digit code – this tells you which payscale you are on (e.g., MN13 Foundation House Officer 1, MN25 Specialist Registrar, MN37 Specialty Registrar) and they are all listed in the pay circular.
- The general principle when changing grade is that you are placed at the next highest point on the new scale to ensure your basic pay does not decrease.
- For those working in London – the Junior Doctors Handbook contains useful information on the London Weighting Allowance – please double-check to ensure you are getting paid the correct amount, particularly if you are paying for hospital accommodation. You can access the Handbook on the BMA website: <http://www.bma.org.uk/employmentandcontracts/employmentcontracts/jdhandbook.jsp>
- If you are a flexible trainee it is important to note that your basic pay is a proportion of full-time pay, not based on your training percentage.

4 Incremental Date

- This is the point in the year when you move from one pay point to the next reflecting the automatic increase in salary accrued with each additional year you work for the NHS.
- Your incremental date will usually be the date you started working in a new post or on a new grade.
- Be careful in case this is reset to a later date when you move employer (as this would delay when your pay would go up).
- If your incremental date wrong and you are having difficulty getting your local payroll department to correct this then check with Human Resources to see if your 'transfer certificate' from your previous employer has come through - if not then you can use previous payslips as evidence of your correct incremental date and pay point.

5 Pay Banding

- Full information on banding supplements and working out if you're in the correct band is available <http://www.bma.org.uk/employmentandcontracts/pay/juniorbanding.jsp>.

6 Net Pay

- This is the all important amount that will actually appear in your bank account that month! (TOTAL PAYMENTS – TOTAL DEDUCTIONS = NET PAY)

Other Things to watch out for:

- As well as an annual increment to your salary there is also an annual pay award from the Doctors & Dentists Review Body (DDRB). This reports in April each year but it takes time for any pay award to work its way through into payslips. You will normally find your basic pay increases in May or June and in the following month there will be an entry for 'arrear of pay' and 'arrear of banding', making up the amount you've been underpaid since the April award.

What next?

If you see something wrong on your payslip (the most common problems are incremental points/dates being incorrectly applied when changing from one Trust to another and incorrect tax codes) then follow our guidance on the web pages and contact your local payroll department to query this. Often they are acting on information from HR/Medical Staffing so it can also be worthwhile contacting them.

Remember that your Employer can only deduct items you have agreed to (e.g. mess fees, accommodation) – if you have any concerns about additional deductions you have not agreed to then contact payroll to clarify these.

If you are unable to get a satisfactory resolution to the problem then get in touch with askBMA on 0870 60 60 828 or support@bma.org.uk.

The payslips in Northern Ireland and Scotland look completely different from the above payslip although contain similar information – examples payslips for these countries (along with links to their respective pay circulars and pension schemes) are available on the payslip guidance page.