

Tax Talk

A

Additional Personal Allowance (APA): An extra child allowance that can be claimed by single or unmarried parents.

B

Benefits in Kind: Anything that's not money received from an employer for free or at a reduced cost.

C

Child-care tax relief: An extra tax deduction that people who work and pay for registered childcare can get.

Class 1 Contributions: Payments that employers and employees make for Social Security.

Customer Hub: Spaces containing service desks and meeting rooms, in the government building where the public can request help and support from customer advisors.

E

Effective rate of tax: The percentage of your total income that you pay in tax for the year.

F

Full year rate: An ITIS percentage rate calculation that's worked out for a full year.

G

Gross salary: Total pay before any taxes, social security, or other deductions are taken out. Includes your base pay, bonuses and any overtime.

I

ITIS rate: The scheme that Jersey uses for employees to pay tax.

J

JerseyMe: A digital ID that does not require a smartphone app.

L

Long Term Care (LTC) Scheme: Provides financial support to Jersey residents who need care for the rest of their life.

Lower Earnings Limit (LEL): If you earn less than this amount your Class 1 social security contribution will not be enough to claim benefits or a pension

Lower income threshold: An amount, under which you will pay no income tax.

M

Marginal relief: The amount of tax you have not had to pay because paying 26% on what's left after allowances and reliefs worked out to be less tax than paying 20% standard rate.

Marginal tax rate: 26% on everything after all allowances and reliefs.

Minimum Earnings Threshold: The amount of earnings under which you do not have to pay social security contributions.

Tax Talk**N**

Notice Of Assessment (NOA): The document that confirms how we worked out your personal tax for the year, showing income, allowances and any other deductions that effects the tax calculation.

O

OneGov Account: An online customer portal that Jersey citizens use to access Government of Jersey and parish online services.

P

Part year rate: An ITIS percentage calculation that's worked out part way through the year.

Payment Reference: A reference that's used to match any payments made to the right account.

Payments (directly) On Account (POA): Payments made directly to Revenue Jersey, rather than by ITIS by people whose main income is not from employment, for example they are self-employed or retired.

Pension contribution: Payments into a pension plan for your retirement.

Pension income: Money you get from a pension plan when you retire.

R

Ringfencing: Financially or legally separating a pool of money so that it can only be used for a specific purpose.

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Social Security Fund: A government managed pool of money for paying out benefits like retirement pensions and incapacity (sickness) benefit.

States Pension Age: The age at which a state pension starts to be paid.

Student credits: Credits you can apply to receive that keep your contribution record up to date when you turn 18 if you're still in full time education.

Standard rate: 20% tax on everything (except any pension contributions into a qualifying Jersey pension).

T

Tax allowance: An amount you can claim as a deduction that reduces the amount income that you pay tax on.

Tax expenses: An amount you can claim as a deduction because it's a work-related cost you pay yourself.

Tax Identification Number: A unique 10-digit number that everyone gets in the tax system.

Tax relief: Broad term that means that the amount of tax you have to pay is reduced (for example by a tax allowance).

W

Welcome Host: Government employees who help guide customers to the right service in the customer hub.

Y

YOTI: A digital ID that uses a smartphone app.

Terminology

A	Additional Personal Allowance (APA)	R	OneGov Account
B	Benefits in Kind	S	Part Year Rate
C	Child-care tax relief	T	Payment Reference
D	Class 1 Contributions	U	Payments (directly) On Account (POA)
E	Customer Hub	V	Pension Contribution
F	Effective Rate of Tax	W	Pension Income
G	Full Year Rate	X	Ringfencing
H	Gross Salary	Y	Social Security Fund
I	ITIS rate	Z	Standard Rate
J	JerseyMe	AA	States Pension Age
K	Long Term Care (LTC) Scheme	BB	Student Credits
L	Lower Earnings Limit (LEL)	CC	Tax Allowance
M	Lower income threshold	DD	Tax Expenses
N	Marginal Relief	EE	Tax Identification Number
O	Marginal Tax Rate	FF	Tax Relief
P	Minimum Earnings Threshold	GG	Welcome Host
Q	Notice Of Assessment (NOA)	HH	YOTI

Definitions

1	Payments made directly to Revenue Jersey, rather than ITIS. People's main income is not from employment. (For example, they are self-employed or retired.)	18	A government managed pool of money for paying out benefits like retirement pensions and incapacity (sickness) benefit.
2	Payments into a pension plan for your retirement.	19	A digital ID that does not require a smartphone app.
3	The percentage of your total income that you pay in tax for the year.	20	Money you get from a pension plan when you retire.
4	An amount you can claim as a deduction that reduces the amount income that you pay tax on.	21	Your total pay before tax and other deductions, including bonuses and overtime.
5	Payments that employers and employees make for Social Security.	22	An extra tax deduction that people who work and pay for registered childcare can get.
6	An ITIS percentage rate calculation that's worked out for a full year.	23	Amount of earnings under which employers don't deduct or pay social security contributions.
7	If you earn less than this amount your social security contribution will not be enough to claim benefits or a pension.	24	An ITIS percentage calculation that's worked out part way through the year.
8	Financially or legally separating a pool of money to be used for a specific purpose.	25	An online customer portal that Jersey citizens use to access Government of Jersey and parish online services.
9	A deduction you can claim from your working income for work related costs.	26	A unique 10-digit number that everyone gets in the tax system.
10	Broad term that means that the amount of tax you have to pay is reduced (for example by a tax allowance).	27	An amount, under which you will pay no income tax.
11	20% tax on everything except pension contributions into a qualifying Jersey pension.	28	An extra child allowance that can be claimed by single or unmarried parents.
12	Financial support for residents needing lifelong care.	29	The scheme that Jersey uses for employees to pay tax.
13	Public service areas where people can get help from advisors.	30	Anything that's not money received from an employer for free or at a reduced cost.
14	Credits you can apply to receive that keep your contribution record up to date when you turn 18 and are in full time education.	31	Gov employees who guide customers in the hub.
15	A digital ID that uses a smartphone app.	32	26% on everything after allowances and reliefs
16	A unique 10-digit tax number.	33	The age at which a state pension can be paid.
17	Document showing your yearly tax, income, allowances, and deductions.	34	Tax saved because 26% on your remaining income was less than the 20% standard rate.



Lesson 3



Revenue Jersey Terminology

Match each terminology letter with the correct definition number.

TASK

Terminology	Definition	Terminology	Definition
A		R	
B		S	
C		T	
D		U	
E		V	
F		W	
G		X	
H		Y	
I		Z	
J		AA	
K		BB	
L		CC	
M		DD	
N		EE	
O		FF	
P		GG	
Q		HH	