



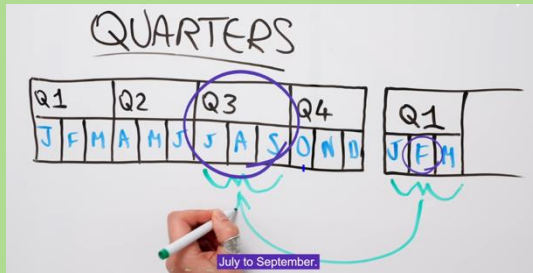
## Lesson 4 Video Recap

### How to qualify for benefits and your pension

#### THE ESSENTIALS

We break down the year into quarters, dividing the year into four periods:

- Q1 is January to March
- Q2 is April to June
- Q3 is July to September
- Q4 is October to December



To qualify for full benefits, you need to have paid at or above the lower earnings limit in the quarter.

#### BENEFITS



When you apply to claim a benefit, we check your contribution record.



For most benefits we look back 6 months.

If you don't fully qualify, you'll get a reduced rate of the benefit depending on how much you have paid.



## THE ESSENTIALS



To claim a full Social Security pension, you need 47 full years of contributions.



You need to have contributed a minimum of 5 full years to get any pension.

## PENSION



If you started working full time at 18 or had student credits for 3 years and started work at 21 by the age of 65, you'll have qualified for a full pension.



You then get your pension at the pension age.

## TAKE CONTROL

There are some exceptions where we can help if you're unable to work.

They prevent the gaps in your contribution record from affecting a claim for benefits or your pension.

- ➔ If you are ill.
- ➔ Whilst you're a full-time student over the age of 18.
- ➔ If you are staying at home to look after a pre-school child.
- ➔ When you've been made redundant and are actively looking for work.

GOOD TO KNOW

### Saturday jobs and summer jobs

Most young people first start working with a Saturday job or summer holiday work.

If you earn less than the amount of the Minimum Earnings Threshold (MET), you won't have to pay any Social Security Contributions.

In 2025 the MET is £553 per month.

Do check your payslip for 'Gross Salary' and 'Social Security Deductions'. If there are any deductions made by mistake, ask your employer to refund you directly.

Remember?



## How to qualify for benefits and your pension

### THE ESSENTIALS



Applications may take up to a month to process. You'll receive confirmation you're your student credits are in place.



You get the letter about contributions and how to apply for student credits, 3 months before your 18th birthday.



Everyone has to pay contributions when they turn 18, but if you are still in full time education, student credits can cover the contributions for you when you turn 18.



You apply for student credits online on the onegov services site.



You can receive up to 60 months of student credits and they don't have to be over a single period of time.

### TAKE CONTROL

- ➔ If you're still in full time education, don't delay, start your application.
- ➔ You need your social security number and a letter confirming you still attending your school or college confirming the courses you are studying, and the finish date.
- ➔ The letter has a list of instructions about what to do, according to your personal circumstances.
- ➔ If you're going into tertiary education at university or college, you'll need to attach the acceptance letter or email unless you are in receipt of Student Finance, then there is no need to attach proof.
- ➔ If you're going to university, you make a fresh application to cover you for Uni. You will need the details of the Uni that has accepted you, and your start dates.

If you earn below the Minimum Earnings Threshold in a month, you'll pay no SSCs and receive Student Credits.



**Remember?**

	MINTY	ARIE	JESS
HOURS PER WEEK	30	8	14
HOURS PER MONTH	120	32	56
PAY PER HOUR	£12.00	£13.00	£18.00
PAY PER MONTH	£1,440	£416	£1,008

MINIMUM EARNINGS THRESHOLD = £553

LEL  
MET

Say you earn an amount between MET and Lower Earnings Limit. You'll have 6% SSCs deducted from your salary by your employer. But that won't be enough to give you a full month of contributions on your record. So we'll apply student credits for that month so that you can have it as a full month of contributions on your record.

**Remember?**

	MINTY	ARIE	JESS
HOURS PER WEEK	30	8	14
HOURS PER MONTH	120	32	56
PAY PER HOUR	£12.00	£13.00	£18.00
PAY PER MONTH	£1,440	£416	£1,008

MINIMUM EARNINGS THRESHOLD = £553  
LOWER EARNINGS LIMIT = £1250

LEL  
MET

If you earn above the LEL, your employer will deduct 6% SSCs from your salary. And the amount will be enough to give you a full month of contributions. You won't need to have student credits.

**Remember?**

	MINTY	ARIE	JESS
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LEL  
MET

The key thing to remember is the higher your hourly rate, the fewer hours it will take you to reach the magic MET.



## GOOD TO KNOW

If your course is longer than 60 months you won't get Student Credits for the extra months, but you also won't be asked to pay Class 2 contributions while you are in full-time education.

If you start working full time, or in a trainee role with some study at college, you won't be eligible for student credits, but your earnings will likely cover your social security contributions.

If you are not working or a full-time student, you may have to pay a standard amount per month. If you find yourself in this situation, talk to one of our advisors at our Union Street offices.

## Student credit application process

If you're going to university, you make a fresh application to cover you for Uni.

You will need the details of the Uni that has accepted you, and your start dates.

If you're still at school / college and turning 18, you'll need your letter confirming your attendance, course details and end date.

*You'll need your social security number, grab it before you start.*

1

- Go to [one.gov.je](http://one.gov.je) and click on services
- In the A-Z go to S and select the Student Credits link
- Read the privacy statement carefully so you are clear what we do with the information that you give to us in the application.
- Then click next.

You can check your progress through the sections of the form, by looking at the section tabs at the top.

## 2

- Select your preferred title
- Add your names, including any previous names, if your name has ever been changed by deed poll.
- Add Date of Birth, Social Security number, And ideally a **personal** rather than school email address.
- Entering your address is easy. Just enter your postcode then select your address from the list.
- Next either confirm you're happy with it, or if yours isn't listed select that so you can enter it manually.
- Then answer yes or no to the question about turning 18.
- For this demo we're going to complete the form as if you are turning 18. So we're applying for credits to cover you for the rest of say, your a-levels.
- Tick yes.
- And click next again

If you've missed any fields or not entered things in the right format, the form won't move on when you click next. The area you need to correct will be shown in red.



3

- The last section is where you confirm which school you're currently attending.
- You answer yes to turning 18, then
- Select the school or college you attend
- Enter the qualification you're studying
- And the date the course started, and ends
- Upload a PDF or photo of your letter
- And click next
- Finally, read the declaration carefully, confirm you agree, and submit your form
- You'll get an email confirmation to say we've got your application.

You'll receive confirmation when your credits are in place. And most importantly, you won't receive scary bills for social security contributions!

Applications may take up to a month to process.

## ITIS rates when you finish full time Education and start working full time

### THE ESSENTIALS



Visit gov.je and search 'tax allowances' to check the rate for the current year.



Tell us when your salary changes especially if you're earning above the personal tax allowance, as you'll need one that covers your estimated tax.



When you get it, give it to your employer ASAP.



You'll get new ITIS rate that covers your estimated tax once you tell us.

### TAKE CONTROL

Once you've finished full time education, and start full time work, you'll probably earn more than the personal tax allowance.

This means you'll start to pay some tax. You'll need to request a new ITIS rate, so we can estimate how much tax you're going to need to pay.

Request your updated ITIS rate as soon as you accept your job offer so we can issue a new rate in time for your start date.

### REQUESTING AN ITIS

- An online enquiry form
- telephone 01534 440300
- face-to-face at the helpdesk in Government's Union Street offices

Tell us what your wages will be, including an estimate of any regular overtime or tips you'll earn.

We will work out your likely tax for the year based on this information, and then what percentage of your wages you need to pay to cover your tax for the year, by the end of the year.

Big Co Ltd			
31 March 2026	Payroll ref: 1001	J Smith	Month No: 3
Tax Rate: 5%	Social Security No: JY987654A		
Payments	Value	Deductions	Value
Basic Pay	2,500.00	Tax Paid	125.00
		Social Security	150.00
		Big Co Pension Plan	125.00
<b>Total Payments</b>	2,500.00	<b>Total Deductions</b>	400.00
		<b>Net Pay</b>	2,100.00
		Totals	Value
		Total Gross	2,500.00
		Taxable Gross	2,500.00
		Tax Paid	125.00
		Employees Soc. Sec.	150.00
		Employers Soc. Sec.	162.50
		Employee Pension	125.00
		Benefit in Kind	
		N/A	0.00

**The key thing about ITIS is you need to tell us if your circumstances change:**

1. If your salary changes, your tax will change, so your ITIS rate may also need to change to cover your tax.
2. It's your responsibility to let us when things change, your employer doesn't do this for you.
3. If you don't tell us, the bigger the change, and the more months that go by, the more you will over-pay or underpay.