

EMPLOYMENT GUIDE



Scottish Registered Charity, no.SCO19863

UNIVERSITY OF ST ANDREWS STUDENTS' ASSOCIATION



Making Money: A Guide to Employment in St Andrews (2014-15)

With the steady rise in fees, accommodation and living expenses, it is no surprise that students look for some extra income; and even though the town is small, there are lots of jobs available if you are willing to search. This employment guide is filled with everything you need to know about working in St Andrews. Whether you are looking to find work, you're having problems at work or you are ready to leave your job, this guide has it all, and much more.

It is crammed with all the aspects of employment you'll ever need, plus a few tips for you to be able to navigate the world of employment. We wish you all the best.

Fay Morrice
Director of Student Development and Activities



UK and EU Students

The first thing you need to consider in looking for a term-time job is your eligibility to work. For most UK and EU students, this is simple (although if your home country has recently joined the EU, you should check the rules). You can take any employment, and can work and earn as much as you feel you need to. However, the Students' Association strongly recommend that you don't work any more than 20 hours a week if you're on a full-time course, as this can cause problems with your academic progress.

International Students

Students that require permission to enter or remain in the UK from the immigration services face stricter criteria if they want to work during their time in the UK. Most students who require a visa will find that they face other restrictions. In general, students from outside the EEA should take advice on their eligibility before seeking or accepting any offer of employment. When you applied to study at St Andrews, under the UK Immigration Rules (Students) you will have been asked to show that you have enough money to pay for your studies and living expenses, supporting yourself and any family that you may bring with you. This means that you cannot rely on earnings from work in the UK to fund your degree course, however it does not exclude you from working in the UK whilst you are a student. Your right to work is determined by the Visa with which you have been issued. Useful websites:

- www.st-andrews.ac.uk/international
- www.ukcisa.org.uk

You and your visa

If you are coming to St Andrews on a course of study which is longer than six months you should have been given immigration conditions which allow you to work during your studies. However if your course is for less than six months, you will not be allowed to work and this prohibition cannot be changed. To check whether or not you are allowed to work, you should examine the Visa, entry clearance stamp, immigration stamp or UK Residence Permit in your passport. The wording will explain what conditions are placed upon your stay and whether or not you can work.

Your passport will probably contain one of the following statements:

- 'No work or recourse to public funds' OR 'No recourse to public funds. Work prohibited' – This means that you are not allowed to do any work, whether paid or unpaid.
- 'No recourse to public funds. Work and any changes must be authorised' – This is the usual wording for students and is called a restriction. It means you are allowed to work with certain conditions. Employers have a legal obligation to check your Visa status so you should be prepared to show them your Visa.

Restrictions on working

If you have a work restriction, you can;

- Work for up to 20 hours per week during term time
- Work any number of hours during vacations

However, you must not:

- Engage in business, be self-employed, or provide services as a professional sportsperson or entertainer
- Pursue a career by filling a permanent full time vacancy

'Term time' in this context means any period where you are supposed to be doing academic work, such as going to class, preparing for exams, doing coursework or writing an essay or dissertation. 'Vacation' refers to the period where you do not have to attend classes, revise for examinations or do any academic work. For those students at St Andrews who are on a course that runs from September to June, this would refer to Christmas, spring and summer vacations and the inter-semester break between the end of semester 1 and beginning of semester 2.

For students on one-year Masters programmes, 'vacation' would refer to the Christmas and spring vacations and the inter-semester break between the end of semester 1 and beginning of semester 2. The summer vacation is not included as you are expected to be writing your dissertation/theses at this time. During vacation periods you are not limited to 20 hours per week – you may work full time if you wish.

In addition, if you have finished your course of study, still have time left on your student immigration permission and are simply waiting on results/graduation, you can work full time until the end of your leave (providing that it is not for a period of more than four months)

In general, students from outside the EU should take advice on their eligibility before seeking or accepting any offer of employment. You can do this by contacting Student Services.

National Insurance Number

UK students should already have a National Insurance (NI) Number. If you don't know this number you can obtain it from documents such as payslips, P45 or P60 forms from previous employment. Alternatively, you can call the NI Enquiry Centre on 0300 200 3502.

EU and overseas students should apply for a NI number. During term-time, the University Careers Centre organises NI interviews in St Andrews (please email careers@st-andrews.ac.uk for more details).

Alternatively, you can book an application interview at Jobcentre Plus (usually in Edinburgh or Dundee). For more information how to do that look here: www.gov.uk/apply-national-insurance-number

You can normally start work even if you're in the process of getting your NI number.

What types of work are on offer?

Most work available to students in St Andrews is in customer service roles – bars, supermarkets, and coffee shops. There are also cleaning and security jobs, and a limited amount of office work and other vacancies.

Probably the biggest single employers for St Andrews students are the University itself, and the Students' Association. These tend to be good places to work, since at least your employer should understand the demands of mixing student life with earning a living! Generally they offer relatively good working conditions too. However, many smaller shops and bars use student staff too, and they can be a friendly and interesting place to work.

Looking for work

It's a good idea to begin looking as soon as possible. Many employers will be looking to recruit before term begins, to allow time for training: some (such as the Students' Association) may even be looking for staff at the end of the previous term.

Web searches are usually a good place to start with larger employers such as supermarkets or national retailers. If you have a job at home with a national company represented in St Andrews (for example, a supermarket) they might be able to transfer you or find out about vacancies in a local branch.

Otherwise, for smaller firms, normally you will need to make contact in person. It helps to have a CV handy that highlights any work experience you might have and gives contact details. If you don't have a term-time address yet, this won't always be a problem – but you must have some reliable way that employers can get in touch. A current email will usually do.

The University Careers Service runs a Job Shop for part-time student vacancies. This can be found at:

www.st-andrews.ac.uk/careers/students/internshipsexperience/part-timework/
Other good places to look are in the local paper (the St Andrews Citizen) and the Job Centre, located near the West Port.

Accepting an offer of work

Assuming you've managed to find an offer of work, you need to consider whether to accept it. Before you do so, give some thought to whether the vacancy is really compatible with the demands of your course – are the shifts suitable? Are the expected hours too much?

Don't accept unsuitable offers of work. This would include any offer of work that you suspect may break the law – for example, work that pays less than the minimum wage (see later entry), or appears to have unsafe working conditions. Such offers can be reported to the authorities – details of how to do this can be obtained from the or Student Services. But it would also include any offer of work that might wind up harming your academic performance, or where you might wind up unable to keep up with both your work and your studies.

If you intend to accept an offer, let the employer know as soon as possible, preferably in writing. Make sure you know when you have to begin work, and if there is any training or paperwork you have to do first. Some employers may have a formal induction session (which might even be paid) to attend to these details, but this is not compulsory. With smaller employers in particular, training and induction is likely to be 'on-the-job'.

Starting Work

When you start work, you should be given a statement of your main terms and conditions of employment (the 'contract') to sign. Legally your employer must give you this within two months of your start date, but most will do so on your first day, or even before you start work. You should read this carefully before signing. Do not sign if you have questions or doubts about anything in the terms and conditions. Instead, you should either ask your employer about these, or seek independent advice. You might want to keep a copy of the contract for yourself, to refer to.

Your statement of terms and conditions should include information about how much and how often you're paid, arrangements for different types of leave (holidays, sickness absence, etc.), and notice periods. It may also include information about trade union recognition, pension arrangements, and other issues.

Before you begin work, you should also receive some training and familiarisation with the place of work. In particular, you should receive instruction on any health and safety issues relating to your work. For example, you should be given information about cleaning products used, use of ladders, environmental hazards such as noise, etc. This is vital both for your own health and safety and for that of your work colleagues and customers.

Your employer may have written risk assessments that you are expected to read and sign, perhaps included in a staff handbook. Smaller employers may give verbal instructions or keep other records. For some jobs, specialist training such as food safety instruction might be required. You might also require protective equipment for some jobs: your employer has a duty to supply this and to ensure it is in good working order.

For further information on health and safety requirements, see www.hse.gov.uk

You should also be given information about breaks, length and frequency of shifts, etc. There are legal restrictions that apply to these matters. For example, you are entitled by law to a twenty-minute rest break if your shift is more than six hours long. The regulations governing working hours can be found at: www.gov.uk/maximum-weekly-working-hours

Some employers might offer more generous breaks than this, but the above is your minimum entitlement. You should also note rest breaks usually have to be taken away from working areas, and that larger employers are required to provide a staffroom for this purpose.

If you feel that your employer is not complying with the law in any of these areas, we recommend you seek independent and confidential advice from sources such as the Students' Association, Student Services or your trade union (if you are a member).

Pay and other rewards

Your rate of pay will largely be a matter between yourself and your employer. However, there are some safeguards in place.

National Minimum Wage (NMW)

Your employer can't pay you less than the National Minimum Wage. At present the NMW is:

Age	Rate
16-17 years	£3.72 per hour
18-21 years	£5.03 per hour
22+	£6.31 per hour

The NMW changes on 1st October each year. From 1st October 2014, the new rates will be:

Age	Rate
16-17 years	£3.79 per hour
18-21 years	£5.13 per hour
22+	£6.50 per hour

Although certain types of work are exempt from NMW (for example, student work placements that are part of a course) almost any term-time job you're likely to get is covered by it. There are specific rules about how commission payments, tips, etc. count towards the NMW. You should make sure you're familiar with these.

If you're unsure about whether you are receiving the NMW or want further information about it, you can call 0800 917 2368 or go to: www.gov.uk/pay-and-work-rights-helpline

Other pay restrictions

Except for the age difference in the NMW rates, your employer can't pay you a different wage than another worker doing the same job if this difference is due to age, full-time vs. part-time status, sex, disability, or any other non-work related criteria. If you suspect that this is happening, you should seek advice from Student Services or Citizen's Advice.

Deductions

There may be certain deductions made from your pay. These come in two types: deductions by the Inland Revenue (IR), and deductions by your employer.

Inland Revenue Deductions

These consist of income tax and National Insurance payments. Students, just as any other employee, are liable to pay both tax and NI on their earnings. However, employees can earn a certain amount before paying income tax – this is called the tax allowance. Presently, this is about £10,000 per year. Earnings above this are taxed at 20% (up to £41,865). So you may not have to pay much or any tax on your term-time earnings.

Crucially, however, you must let the Inland Revenue know about your earnings in order for your employer to apply the correct tax code. What this means is that you must complete and return to your employer a form P46 (or, if you have one from previous employment, a form P45) when starting work. If you do not do this, you may be placed on an emergency tax code and might wind up paying tax that you shouldn't be paying. If this happens, you should be refunded the difference once your correct tax code is applied: but obviously, it's best not to have to pay it in the first place!

Further information about income tax and tax codes can be found here:
<http://www.hmrc.gov.uk/incometax/tax-codes.htm>

National Insurance is currently paid at the rate of 12% on all earnings between £153 and £805 per week and at 2% thereafter. This is automatically deducted from your earnings and you do not need a code or other information.

Employer Deductions

Your employer is allowed to make certain deductions from your wages, either on their own behalf or on behalf of others. These include:

- Payments towards costs of uniforms or other equipment that becomes the property of the employee.
- Payments towards the cost of professional training or registration.
- Payments towards stock or till shortages.
- Contributions to a pension scheme (if you are a member).
- Accommodation costs (if a place to live is provided with the job).
- Legally required deductions on behalf of others such as student loan repayments or earnings arrestment orders.
- Repayments on advances or overpayment of wages.

The first five of these require you to give your agreement. Your terms and conditions might contain information about deductions, so check carefully – if you sign the statement you may be agreeing to deductions. Normally deductions for anything other than the last three reasons cannot reduce your hourly rate below the NMW.

If you suspect your employer has made an unfair or unauthorised deduction from your payslip, you should seek independent advice.

You should always be paid in full and without delay. If your employer cannot pay you on the usual date for whatever reason (for example, because there is a bank holiday) you should receive your pay early, rather than late. If you incur bank charges or other costs as a result of being paid late your employer may be liable for these.

The payslip

You are entitled to a statement of your earnings (often called a 'payslip') every time you are paid. This should clearly list the total (gross) amount earned as well as the amount paid to you after any deductions (net). It should detail any deductions and give the reason for these (tax, national insurance, or whatever else).

Additional income

As well as your basic wages, you may have other sources of income.

- If you are a parent and are working, you may qualify for child tax credits – you should see a money adviser for advice about applying.
- You might be given tips. As noted above, these may in some circumstances count towards the NMW, but more often they won't. Many workplaces have a system for pooling and dividing tips amongst staff (sometimes called a 'tronc'). Rules for this must be explained to you, and they can't discriminate unfairly between staff.
- You may get bonuses or commission payments. Again, the rules for these must be made available, and the system for awarding them cannot discriminate on the grounds of age, sex, race, etc.

Paid holidays

All workers are entitled to paid holidays. This entitlement will accrue from the first day you work. A full-time worker qualifies for 28 days per year, and a part-time worker for the proportionate equivalent – so if you work two shifts per week for five months, you will qualify for four days' paid holiday.

Problems at work

Hopefully you will not encounter too many of these! However, the Students' Association recommends that students should consider joining a trade union, if your employer recognises one. This is by far the best way to receive expert advice and help if you encounter serious problems in the workplace.

Grievance and Discipline

Problems in the workplace generally fall into two areas – discipline and grievance. If your employer is unhappy with your conduct, this is a disciplinary issue. If you are unhappy with your employer or another employee (for example, if you feel you are being harassed, discriminated against or otherwise mistreated), this is a grievance.

Your employer must have clear procedures to deal with both types of issue. These will usually, but not always be, written procedures. Regardless of the type of procedure used, you should be told how both disciplinary and grievance issues will be dealt with when you start work and given access to a copy of any written procedure.

The procedures themselves must allow you to be given notice of any meeting to consider these issues; to be given a written statement of any allegations to be discussed at such a meeting; to be accompanied to any such meeting; and to have the right of appeal against any decision.

Normally, however, you can expect almost all disciplinary and grievance issues to be dealt with relatively informally by your employer or manager.

For more about disputes at work, go to: www.acas.org.uk

Dismissal

Your employer can dismiss you for several legitimate reasons:

- Your contract has come to an end.
- They no longer have work to offer you.
- You are or have become incapable of doing the job.
- You are guilty of serious misconduct or breaking the law.
- Any other 'substantial' reason.

You cannot be dismissed, however, for:

- Asserting your rights under the Working Time Directive, National Minimum Wage legislation, or any other statutory right.
- Joining a trade union.
- Raising Health and Safety concerns or asserting a right under H&S legislation.
- Any reason that discriminates on the grounds of sex, race, or other protected characteristics – for example, if you are pregnant.

In addition, dismissals that don't follow the agreed discipline procedure (see above) will most likely be regarded as unfair or wrongful dismissal.

If you are dismissed for reasons you consider to be wrongful or unfair – or are dismissed and told it's for a fair reason, but you believe the real reason was an unfair one – you may be entitled to pursue the matter through an Employment Tribunal. You will need to seek expert advice on this. This can be obtained from a trade union, a lawyer, or Citizen's Advice.

Leaving

Eventually, for whatever reason, it's almost guaranteed that you will be leaving your employment. (It's quite common for students at St Andrews to take several jobs over the course of their degree.)

There are one or two things to note here. First, you should make sure you resign in writing, stating the date of your resignation. This is especially important if your contract does not have a date on which it ends. Without formal notice of resignation, your employer won't send out your P45, which you will need when starting your next job. You should normally state your reasons for leaving, too – even if it is just that the term is over!

Make sure that you have given your employer sufficient notice – the required period is normally stated in your terms and conditions. Your employer might agree to take less notice than this, but they might insist on the stated period. If no notice period is stipulated, you should give a week's notice.

You should also give some thought to references. Future employers will normally want at least one employment reference – even if it is from a term-time job. You should approach the most appropriate person – normally your line manager – before you leave to confirm that they're happy to give you a reference. (If you have not given the agreed period of notice, they're unlikely to want to do so.)

Remember that employers have a legal duty to both referees and those seeking a reference to tell the truth. This means that employers should not attempt to threaten you with a 'bad reference' – but it also means that poor attendance or conduct issues in term-time jobs could affect your future.

Contact

Careers Centre
6 St Marys Place, St Andrews.
Tel: 01334 46 2688. careers@st-andrews.ac.uk.

The Advice and Support Centre
The ASC, 79 North Street, St Andrews.
Tel: 01334 46 2020. theasc@st-andrews.ac.uk.

Student Services
Eden Court, The Scores, St Andrews.
Tel: 01334 46 2720.

- Joyce Lapeyre (Money Advisor): moneyadvice@st-andrews.ac.uk.
- Jacky Lawson (International Student Adviser): theasc@st-andrews.ac.uk.

Fay Morrice (Director of Student Development and Activities)
Students' Association, St Mary's Place, St Andrews.
Tel: 01334 46 2700. dosda@st-andrews.ac.uk.

Glossary

Income Tax: Any earnings you have over £10,000 will be subject to income tax. It is very rare for a student working part time to earn over this amount, but if you do, you will be taxed at 20% for any earnings over £10,000 (correct for tax year 2014-2015), and 40% on earnings between £31,866 and £150,000. This will be deducted automatically from your wages.

Minimum Wage: The minimum amount of money your employer is allowed to pay you. This is dependent on your age; from the first of October, if you are aged between 16 and 17 you must be paid at least £3.79 per hour. If you are aged between 18-21 you must be paid at least £5.13 per hour, and if you are 22 or over, you must be paid a minimum of £6.50 per hour.

National Insurance: This is paid by workers in the UK, contributing to their state pension and other benefits such as Jobseekers Allowance. The amount you pay depends on how much you earn - 12% on weekly earnings between £153 and £805, and 2% on anything over £805. This will be deducted automatically from your wages.

National Insurance Number (NINO): This is a unique reference number to the amount of National Insurance contributions you make whilst you are employed. You don't need to have a NINO to apply for jobs, but you will need one when you start working.

P45: This is a form you will get from an employer when you stop working for them. It contains information on how much you have earned during the tax year, and any tax and NINO contributions you have made. You will need one for if you get another job, as you give over certain parts of it to your new employer.

P46: This is a form you will get when starting a job if you don't have a P45. Your employer will fill this out and send it to the tax office (you get to keep a part of it for your own records) to make sure your tax and NINO contributions are up to date.

P60: This is what you will receive at the end of the tax year, which is around the beginning of April. It will detail your earnings during the year, along with any tax and NINO contributions you may have made.