

## **Work & Money**

### **WORK**

#### **Finding work**

There are a number of ways people can find out about job opportunities within the area. Many people find work through private employment agencies, or advertisements in the local press. Jobcentre Plus is a government agency which provides a free service to help you find a job. You can call in to your local office, search for jobs online, or use the Jobseeker Direct telephone line 0845 60 60 234.

Careers Scotland can provide information and advice about the skills and qualification requirements for jobs, availability of learning opportunities, funding for training, etc. It is a government-funded service available free-of-charge to anyone wishing help to plan their future employment, training or learning.

#### **Work permits and registration**

If you are a British citizen, a Swiss national or a national of a country in the European Economic Area (EEA) you do not need permission to work in the United Kingdom. If you are from one of the 8 “Accession States” which joined the European Union in May 2004 (Czech Republic, Estonia, Hungary, Latvia, Lithuania, Poland, Slovakia, Slovenia), you must register with Workers Registration Scheme.

If you are not from the EEA, you will need to make sure you have the correct visa to work in the UK. The Working in the UK website provides information about the various routes open to Foreign Nationals who want to come and work in the United Kingdom.

If you are an asylum seeker you must request permission to work from the Home Office, which will only usually be granted if you have been waiting more than 12 months for an initial decision on your application. If you have been granted Refugee Status or Leave to Remain, you do not need a permit to work in the UK. The Scottish Refugee Council can provide advice, information and assistance.

More information on moving to, living and working in Scotland can be found at Scotland is the Place.

#### **European Economic Area**

The countries of the EEA are:

Austria	Belgium	Cyprus	Czech Republic	Denmark
Estonia	Finland	France	Germany	Greece
Hungary	Iceland	Italy	Latvia	Liechtenstein
Lithuania	Luxembourg	Malta	Netherlands	Norway
Poland	Portugal	Slovakia	Slovenia	Spain
Sweden				

### **Workers Registration Scheme**

From May 1 2004, most nationals of the new European Union member states (except Cyprus and Malta) who wish to work for more than one month for an employer in the UK need to register under the Worker Registration Scheme. If you do not register within one month of starting, your work will become illegal.

To register, you will need to provide:

- A letter from your employer confirming the start date of your employment;
- Two passport photographs;
- Your passport or ID card; and
- Payment of £70.

You need to register again if you change jobs, but you do not have to pay or send your documents again.

Once you have been working legally in the UK for 12 months without a break you will have full rights of free movement and will no longer need to register on the Worker Registration scheme. You can then get a residence permit confirming your right to live and work in the UK. You will also then have access to state support should you lose your job.

You may be entitled to some state benefits while you are working, particularly if you have children or if someone in your household needs care or support. Telephone 0845 601 6619 for advice.

To get an application form and more information, telephone 08705 210 224 or visit the Working in the UK website. Particularly, you may find the site's section on frequently asked questions very helpful. There is also a booklet. available in English or in the following translations:

Czech  
Estonian  
Hungarian  
Latvian  
Lithuanian  
Polish

Slovakian  
Slovenian

## **Your rights at work**

All workers in the UK are entitled to a legal National Minimum Wage, and are protected by a system of laws including on working hours, health and safety, discrimination, deductions from wages and more.

The Trades Union Congress (TUC), the organisation that represents Britain's trade unions, has produced a leaflet for people coming to work in the UK. The leaflet provides comprehensive information on your rights, and where to go for help and advice.

The leaflet can be downloaded in the following languages:

Czech	Polish,
English,	Russian
Estonian,	Slovak
Hungarian,	French.
Latvian,	Spanish.
Lithuanian,	

On the online advice pages of the Citizens Advice Bureau you will also find a leaflet specifically on migrant workers and their rights.

## **National Minimum Wage**

This is the minimum that you can be paid for each hour that you work:

- if you are 22 or over you should get at least £5.05 an hour
- if you are aged 18 to 21 you should get at least £4.25 an hour
- if you are 16 or 17 you should get at least £3.00 an hour.

Tips given directly to you do not count, but any paid through your pay packet do.

Your employer can make deductions from your wages. See the TUC leaflets for more information on the rules on deductions.

## **Equal Opportunities**

Discrimination is illegal in Scotland on the grounds of Race, Gender, Disability, Belief & Religion, Sexual Orientation and Age. Some of the laws apply only to employment but some also apply to goods, facilities and services, education and property. Anti-discrimination legislation is enforced at present by the Commission for Racial Equality (CRE), Equal Opportunities Commission (EOC) and the Disability Rights Commission (DRC) as well as

through private solicitors. The three commissions are soon to be merged into one single Commission for Equality and Human Rights.

For up-to-date information on all Equality and Diversity issues, including how to find free-of-charge advice, help and training, contact the Highlands & Islands Equality Forum Telephone 01463 251734 or email [hief@scvo.org.uk](mailto:hief@scvo.org.uk).

All of the above information and more is also covered by the Working in the UK: Newcomer's Handbook which is available from the online shop of the Centre for Economic and Social Inclusion.

## **Money Matters**

### **Tax & National Insurance**

Every worker in the UK needs a National Insurance Number to work legally. This number keeps a track of Your National Insurance contributions, which are a kind of tax. You apply for a National Insurance Number by telephoning 0845 6000 643. Someone will ask for your details and tell you what you need to do next.

You will also have to pay Income Tax. The amount of tax you pay depends on a number of factors. Every worker has a tax Code, which an employer uses to work out how much tax they should pay on your behalf. If you are starting your first job in the UK you will probably have to pay "emergency tax" (at a higher rate) until you have been given a tax code.

Some employers may offer you a job without paying tax or National Insurance (known as "cash in hand"). This is against the law. If they are breaking this law, they may well break other employment laws, such as those which protect your safety at work. It will be very hard to enforce any of your legal rights if you are working illegally.

### **Bank accounts**

It is important to open an account with a bank or building society, as most employers will pay your wages directly into your account. Various types of accounts are available from each bank and building society, and you may want to seek information from more than one, if there is a choice in your area. You can also bank at Post Offices.

To open an account, you must provide proof of identity (passport, national identity card or national driving licence) and proof of UK address (tenancy agreement or letter from your employer)

The British Banking Association produces leaflets with information on opening accounts for people coming from outside the UK.

### **Highland Council Money Advice Team**

The Highland Council Money Advice Team offers a free, confidential and non-judgemental advice and assistance service for those worried about their financial situation. The team has officers based in Inverness 01463 228709; Wick 01955 607752; Fort William 01397 707005  
You can also contact them by email: [money.advice@highland.gov.uk](mailto:money.advice@highland.gov.uk)

### **Credit unions**

Credit unions are financial co-operatives owned and controlled by their members. They offer savings and good value loans for members in the local area.

Inverness Credit Union Ltd  
74 Telford Street  
Inverness, IV3 6RT  
Telephone: 01463 220884

Lochaber Credit Union Ltd  
Community Clinic  
Glen Nevis Place  
Fort William, PH33 6DA  
Telephone: 01397 700746

### **Welfare benefits**

There are many different benefits available in the UK for people without work, people on a low income, people with children, older people, people with disabilities, or who are sick or who have support needs.

The rules about who can qualify for any particular benefit or tax credit are often complicated, and may be dependent on your immigration status or work permit.

If you have money problems, or if think you may be entitled to claim a benefit or tax credit, contact your local advice centre.

### **Useful URLs**

**Jobcentre Plus** <http://www.jobcentreplus.gov.uk>

**Careers Scotland** <http://www.careers-scotland.org.uk>

**Working in the UK** <http://www.workingintheuk.gov.uk/>

**Scottish Refugee Council** <http://www.scottishrefugeecouncil.org.uk/>

**Scotland is the Place** [www.scotlandistheplace.com](http://www.scotlandistheplace.com)

**Trades Union Congress** <http://www.tuc.org.uk/>

**The Advice Guide** <http://www.adviceguide.org.uk>

**Highlands and Islands Equality Forum** [www.hief.org.uk](http://www.hief.org.uk)

**Centre for Economic and Social Inclusion** <http://www.cesi.org.uk>

**Post Office** <http://www.postoffice.co.uk>

**British Bankers Association**

<http://www.bba.org.uk/bba/jsp/polopoly.jsp?d=138&a=3970>

**Highland Council** <http://www.highland.gov.uk>