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Managing your pay: a guide for the foundation year doctor

Introduction

Being paid is a pleasant monthly experience. However, you need to understand how your pay is calculated and be able to spot any discrepancies. You should always be polite when questioning perceived errors.

Payslips and payroll

Your payslip may look bewildering at first (Robertson, 2008), but you will get used to it. Most trusts now use the electronic staff record and payslip layouts are standard throughout. This means you do not have to familiarize yourself repeatedly with different sorts of payslips in each job. It is in your interests to check your payslip.

Non-statutory deductions, such as those for parking or accommodation, should not be made without your permission. However, in reality, you will not have access to certain services without agreeing to these. Statutory deductions include tax and national insurance.

Your payroll department may be outsourced to a non-NHS provider. There is no need to worry about this, as it should work no differently. Indeed, it may be the same experienced NHS staff who have transferred over to the new provider. The organization should understand doctors' pay systems. There will be a specific tie-line or external number to ring, or switchboard can put you through. E-mail contact is also available. You should still be able to use an internal envelope for correspondence – the hospital post room will aggregate all payroll mail and send it externally. However, ask medical human resources if you have got any concerns.

There are deadlines for items to be sent to payroll to make sure they are included in the next 'pay run'. This is often very early in the month for the end of that month. Dates will be on the trust intranet

or available from payroll or medical human resources. When you first start with a new employer, make sure you complete and bring the required documentation for medical human resources in good time, thoroughly and as accurately and up-to-date as possible. Induction often, unfortunately, coincides with the payroll cut-off. If you have missed it, either initially or because paperwork has been returned, ask payroll if they can send you an 'advance' payment by cheque so that you are not waiting till the end of the following month. This amount may be less than expected, but arrears will be credited and transactions recorded on your payslip once you are established on the payroll.

Your payslip will be sent to a Trust location such as your department or post-graduate centre and not your home address. If it does not arrive, contact payroll or the post room.

Salary

You are normally paid monthly in arrears, that is, at the end of the month you have done the work. It may not be the last day – check pay dates on the trust intranet or with payroll, as they vary. Payments are made directly into your bank by BACS (Bankers' Automated Clearing Services) once you have supplied your details to medical human resources. You may want to confirm with your bank that the money has definitely entered your account, or that it is due to be paid in, particularly when you start work in a new trust.

Check that your basic and banded pay is correct and matches your contract, along with your incremental date. Whether you believe you have been under- or overpaid, you need to contact medical human resources. They will make arrangements for you to be awarded any extra entitlement or to pay any money back if necessary.

If you start partway through a month, as is common for doctors in training, your pay is proportioned. The number of days you are actually employed in that month (including weekends even if not worked) is divided by the number of days in that

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particular month and multiplied by the gross (before tax and national insurance deductions) monthly pay. If you start a new job on a Monday, try to ensure your previous pay includes the preceding Sunday or you will lose pay and could be disadvantaged in terms of service continuity, which could affect pension, sickness rights and maternity or paternity rights. This is different from other industries, where pay is based on 5-day working (Monday to Friday).

There are two different types of basic pay rise, related to:

- The cost of living
- Your increment.

They can be paid at different times of the year. The cost of living award may be staged, depending on what has been negotiated nationally. It may be backdated to a particular month, such as April. This may not be automatic if you have left a trust and are no longer on the payroll, so be prepared to contact them.

Tax

Ring your local tax office if in doubt – they can be very helpful. Their telephone number and your employer's reference will be on the trust intranet, or payroll or medical human resources can supply the details. The employer reference will also be on your payslip.

Some of your salary is automatically tax-free – this applies to everyone. You may be due a refund at the end of the financial year (April to April) if you have not worked for the whole of it. This is because of the way your tax-free allowance is divided among employed months. You will not be taxed on your pension contributions.

You may be able to claim tax relief on certain professional expenses, such as General Medical Council and defence organization fees. This is not automatic, so you need to contact the tax office for advice and a form.

Travel expenses are not always taxed at source, shown by the initials 'NT'. However, you may still owe tax, particularly on mileage over a certain amount. It is best to check with payroll and the tax office.

You should declare for tax any extra remuneration outside the payroll system, such as cremation fees.

Conclusions

Get to know your payslip and check each one for correct pay and deductions. Notify medical human resources of any queries. Do not be afraid to consult the tax office, who can give helpful advice. If you treat people with courtesy, they will be pleased to help you. **BJHM**

Conflict of interest: Dr Hooke has worked in both management and medicine. Her views are her own and do not necessarily reflect those of her employer or any other organization that she is associated with. Dr Hooke is not qualified to give financial or tax advice and would recommend that all readers consult the appropriate authorities if in doubt.

Robertson A (2008) Are you being paid? *BMJ Careers* 4 Nov (<http://careers.bmj.com/careers/advice/view-article.html?id=3117> accessed 19 June 2009)

Useful website

Her Majesty's Revenue and Customs (tax office):
www.hmrc.gov.uk

KEY POINTS

- Check your payslip carefully and ask medical human resources about any perceived discrepancies.
- Contact the tax office to declare extra income and claim tax relief.
- If you miss the payroll deadline, you may have to wait till the end of the following month.
- Payment is normally made directly into your bank account and not by cheque.
- Complete paperwork on time, accurately and in full.
- Be polite and honest with medical human resources, payroll and the tax office.