

Splitting your tax code

Your tax code tells me how much tax to deduct from your wages. Everyone has an amount they can earn tax free before they start paying tax in any one year. This amount is currently around 10600 for most people

If you have more than one job, then you can ask HMRC to split your tax free allowance between these jobs. This means that if you have £10,000 tax free allowance, you can ask them to assign £5000 of it to one job and £2500 to each of two other jobs.

If you don't do this, the HMRC will allocate the full £10000 to one job and you'll pay tax at the basic rate of 20% on all other jobs.

This doesn't matter if you think you are going to earn over your tax free amount in your main job, but if you are going to earn less you might want the tax taken off as you go through the year, rather than getting it back as a lump sum at the end of the year.

To change your tax code, just call HMRC on the numbers below and get them to do it. Make sure you have a comfy chair and a bit of time because it can take a while to get through!

Telephone

- 0300 200 3300

Opening times

- 8am to 8pm, Monday to Friday
- 8am to 4pm Saturday
- Closed Sundays and bank holidays

Best time to call

- Phone lines are less busy before 10am, Monday to Friday

Please have your National Insurance number with you when you phone