

Weekly Pay for Bank Staff

Frequently Asked Questions

1. What is weekly pay and who is eligible?

This is an offer to staff working Bank shifts at The Robert Jones and Agnes Hunt Orthopaedic Hospital, giving you the opportunity to be reimbursed on a weekly basis for your Bank hours worked.

This is only available to Bank staff. Substantive members of staff working Bank shifts would still be paid on a monthly basis for their substantive role, even if taking up this offer for their Bank shifts.

It is also only available to staff who book their shifts through e-Rostering.

2. Why are we doing it?

Quite simply: you asked for it, so we're making it happen!

This is something that we have consistently been told would incentivise staff to take on more shifts. It has particularly been requested by staff already on substantive contracts at the Trust, who have told us that having the option to be paid weekly for Bank shifts would make them more keen to sign up.

We have been working with our payroll provider and our internal teams to recruit the additional staff required to administer this change, but with that now having been done we are ready to roll it out.

3. When is this available from?

Weekly pay will be available for shifts worked from, and including, Monday 6 March 2023.

4. What are the benefits of moving over to weekly pay?

You have told us that weekly pay would make a big difference to you in terms of being able to access your pay more rapidly, so making it easier to budget. In the midst of what is nationally being labelled a 'cost of living crisis', that can only be a good thing.

5. Are there any implications as to when I commence weekly pay?

Yes. It is important to note that making the decision to opt for weekly pay does have potential implications which you need to consider and understand. These have the potential to impact on your take-home income in the short- to medium-term and mean that opting for weekly pay may not be the right thing for everyone.

Please review the next question in this FAQ set for more information.

6. What are these implications?

There are implications in relation to National Insurance contributions, your tax liability and Universal Credit. Opting to move to weekly pay at any other time than the start of a new financial year will also see you taxed at the base tax rate of 20%. These implications are explained in more detail below:

A. National Insurance Explained

- The weekly threshold for National Insurance Contributions (i.e. the amount you must earn before you pay NI) is £242.00 per week.
- The monthly threshold is £1,048.00 per month.
- The rate of NI Contributions payable is 12.00%.
- If you have a substantive contract and also work on the Bank the way NI Contributions are calculated will change but the amount that is due on all your earnings for both posts will remain the same.
- **If you only work via the Bank the NI calculation will be made weekly.**

If your weekly earnings are below the threshold (£242.00), no NI will be deducted from your weekly pay. However, if your earnings are above the threshold, a deduction of NI will be made from your weekly pay at the appropriate rate.

If you also have a substantive contract, when your monthly salary is calculated for NI purposes an adjustment will be made for the earnings you received weekly where no NI was deducted. Earnings will be aggregated for this calculation and the monthly threshold will then apply.

Both Posts paid Monthly,

Pay Cycle	Taxable Pay	NI Due	Net Pay
Month 2 Bank	£750	0.00	£ 750.00
Month 2 Substantive.	£1500	-£144.24	£1355.76
OVERALL	£2250	-£144.24	£2105.76

One post Monthly, One post Weekly

Pay Cycle	Taxable Pay	NI Due	Net Pay
Week 5	Nil	0.00	0.00
Week 6	Nil	0.00	0.00
Week 7	£300	-£ 6.96	£ 293.04
Week 8	£450	-£ 24.96	£ 425.04
Month 2	£1500	-£ 112.32	£1387.68
OVERALL	£2250	-£ 144.24	£2105.76

B. Tax Explained

It is important to look at your payslips overall on both Weekly and Monthly and appreciate **your tax is correct** albeit computed in a different way.

Currently if you have a substantive post and a monthly bank post they are linked (fully aggregated) together for tax and NI purposes. You would only receive one P60.

Any free pay tax allowances denoted by your tax code will be applied as 1/12th before looking at both monthly slips. NI is also calculated as 1/12th.

If you transfer to Weekly pay you will still be linked (fully aggregated) and receive only one P60.

However, any personal tax code free pay allowances will be applied as 1/52th on each week of earnings within the month before your substantive monthly pay is paid.

If you look at your monthly payslip in isolation you may see more tax being deducted, this will be because you will have already had your free pay allowances in the weeks preceding this resulting in payment of little, or indeed receiving tax refunds of approximately £48 per week which means all monthly is subject to tax.

Example of approximate earnings with Cumulative Tax code 1257L:

Both Posts paid Monthly

Pay Cycle	Taxable Pay	Tax Due	Net Pay
Month 2 Bank	£750	-£150.00	£600.00
Month 2 Substantive.	£1500	-£90.40	£1409.60
OVERALL	£2250	-£240.40	£2009.60

One post Monthly, One post Weekly

Pay Cycle	Taxable Pay	Tax Due	Net Pay
Week 5	Nil	R £48.00	£ 48.00
Week 6	Nil	R £48.00	£ 48.00
Week 7	£300	-£ 12.00	£288.00
Week 8	£450	- £42.00	£408.00
Month 2	£1500	-£282.40	£1217.60
OVERALL	£2250	-£240.40	£2009.60

Transferring your Monthly bank post to Weekly – Illustration of Overall effect on Net Pay after Deductions of Tax and NI

Both Posts paid Monthly,

Pay Cycle	Taxable Pay	Tax Due	NI Due	Net Pay
Month 2 Bank	£750	-£ 150.00		£ 600.00
Month 2 Substantive.	£1500	-£ 90.40	-£ 144.24	£1265.36
OVERALL	£2250	-£ 240.40	-£ 144.24	£1865.36

One post Monthly, One post Weekly

Pay Cycle	Taxable Pay	Tax Due	NI Due	Net Pay
Week 5	Nil	R £48.00	-£ 0.00	£ 48.00
Week 6	Nil	R £48.00	-£ 0.00	£ 48.00
Week 7	£300	-£ 12.00	-£ 6.96	£ 281.04
Week 8	£450	-£ 42.00	-£ 24.96	£ 383.04
Month 2	£1500	-£282.40	-£112.32	£1105.28
OVERALL	£2250	-£240.40	-£144.24	£1865.36

C. Universal Credit

Your universal credit may be affected by multiple earnings within an assessment period. Further information can be found at [Universal Credit: different earning patterns and your payments \(payment cycles\) - GOV.UK \(www.gov.uk\)](https://www.gov.uk/universal-credit-different-earning-patterns-and-your-payments-payment-cycles)

D. Base Rate Tax commencing weekly pay within financial year

Colleagues moving to weekly pay **prior to April 23**, will be taxed at base rate, which is a higher rate of tax (20%).

This in practice means colleagues will pay a higher rate of tax until the new financial tax year when their pay can be aligned to their tax code. This is due to alignment of tax codes being undertaken by HMRC annually.

Any additional tax paid prior to April 23, will be paid back to staff following issue of a P60 later in the 23/24 tax year. From this point HMRC will advise payroll of the appropriate tax code to rectify overpaid tax, therefore spreading the overpaid tax back to the employee through the financial year. This may be rectified much later in the year as payroll are dependent upon tax alignments and notifications from HMRC.

7. How can I be paid weekly?

You need to speak to your line manager and ask them to complete a standard Trust Change Form ([which can be found on Percy](#)). This should be sent to the ESR team at rjah.esr@nhs.net.

8. When will pay day be?

The first available week for weekly pay will be the 6th March, with payment being made on the 17th March.

Colleagues wishing to access weekly pay from the 3rd April, payment will be made on the 14th April.

9. Can I opt into weekly pay at a later date?

Yes, however if you want to move an existing monthly bank post to weekly this can only be done once, in a six-month period, either in April or October.

If you do not have an existing bank post but want to opt into weekly pay (new assignment) you can do this at any time.

10. Can I change my mind regarding weekly pay and move back to monthly pay?

Yes, you can change from weekly to monthly pay and this should also only be done in April or October. However, if you have not done any bank shifts for some time and are receiving tax refunds which you would rather not receive, your individual request will be considered.

11. How will I access my payslip?

If you take up the offer of weekly pay you will only be able to access your payslip electronically. This is due to the logistics of providing paper copies of payslips.

Electronic payslips can easily be accessed via your Electronic Staff Record. For support to do so, please contact the ESR team.

12. What if I have further questions that are not addressed in this document?

Further questions please contact the following:

- Concerns regarding pay, email the STW Pay Services team via Nicola.Walford@nhs.net
- Concerns in respect of changes form completion, contact our ESR team at rjah.esr@nhs.net.
- All other concerns, contact our People Services team on rjah.people.services@nhs.net