

What happens if I claim Jobseeker's Allowance (JSA) while unemployed?

Jobseeker's Allowance (JSA):

- is normally only payable to unemployed people aged 18 and over
- can be paid to people aged 16 or 17 in certain circumstances

If you have already been in work and have a form P45:

- give it to the Jobcentre when you first make a claim

National Insurance contributions are not payable on JSA:

- although JSA is a taxable income (like wages and salaries) income tax is not taken off your JSA when it is paid to you

If any tax has been deducted from wages paid to you since the start of the tax year:

- the Inland Revenue keep it to cover the tax due on the JSA you get

When you stop claiming, or at the end of the tax year (5 April) if this comes first:

- the Jobcentre will usually work out your tax position and send you any refund due after taking account of your JSA

When you first claim JSA:

- it is very important to give your P45 from your last employer to the Jobcentre
- the Jobcentre needs your P45 to work out whether you will get a tax refund when you stop claiming JSA or at the end of the tax year

If you do not have a P45 and have not been regularly employed since leaving school or college, or are studying full-time and have not been regularly employed since the previous 6 April:

- ask at the Jobcentre for a form P187 School Leaver's or Student's Declaration

When you find a job and start work after claiming JSA:

- you will receive form P45 from the Benefits Agency which should be given to your employer