

# Contributions: Students no. 30

This leaflet provides you with information about your Social Security position while undergoing full-time education.



States of Guernsey  
Social Security

If, after reading this leaflet, you still have unanswered questions, please contact us on **732502**.

This leaflet should be read with Leaflet 50, which contains all the current benefit payments and contribution rates, available from [www.gov.gg/sscontributions](http://www.gov.gg/sscontributions)

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*This leaflet is for guidance and must not be treated as a complete and authoritative statement of the law.*

# Contents

|   |           |
|---|-----------|
| <b>Contents.....</b>  | <b>3</b>  |
| <b>Students - where YOU fit in.....</b>                         | <b>4</b>  |
| <b>Registration cards for Students who work.....</b>            | <b>5</b>  |
| <b>Checking on continuation of education.....</b>               | <b>5</b>  |
| <b>Students who leave the island permanently .....</b>          | <b>5</b>  |
| <b>Full-time education finishes.....</b>                        | <b>6</b>  |
| <b>Paying back contributions for periods of education .....</b> | <b>6</b>  |
| <b>Claiming benefit.....</b>                                    | <b>7</b>  |
| <b>Correspondence courses and private study .....</b>           | <b>7</b>  |
| <b>For further information .....</b>                            | <b>8</b>  |
| <b>What to do if you have a complaint.....</b>                  | <b>9</b>  |
| <b>How we collect and use information.....</b>                  | <b>10</b> |

# Students – where YOU fit in

Generally speaking the Social Insurance Scheme applies to all persons in Guernsey, Alderney, Herm and Jethou who are over school-leaving age. There are three classes of Insured Persons, paying different rates of contribution. The reason you pay contributions is to give yourself the protection of insurance. Your payments will then entitle you to claim benefits.

The classes are :-

## **Class 1 – Employed Persons**

Most people who work for wages or salary under a contract of service are in this class.

## **Class 2 – Self-Employed Persons**

Those people who are in business for themselves and other people who are working for gain but not under the control of an employer.

## **Class 3 – Non-Employed Persons**

All insured persons who are not employed or self-employed. This leaflet deals with how students who are receiving full-time education are regarded

## **Registration cards for Students who work**

Every student who is over school-leaving age and works with earnings over the lower Earnings Limit must give their employer, within seven days of starting work, a Social Insurance Registration Card. The Registration Card is a plastic card which contains your name and social security number and tells your employer the percentage rate at which contributions should be deducted from your earnings. These cards are obtained from Social Security or the Alderney States Office.

## **Checking on continuation of education**

In order to maintain up-to-date information Social Security may from time to time contact you regarding your position in respect of your education.

## **Students who leave the island permanently**

You should let Social Security know if you leave the island permanently. If you hold a registration card you should return it with a note stating that you have left the island.

## **Full-time education finishes**

When your full-time education finishes you must contact Social Security. Should you have been unable to find employment you can register at the Job Centre, Edward T Wheadon House, Le Truchot, St Peter Port. If you have previously worked you may be able to claim Unemployment Benefit and contribution credits which will help safeguard your insurance record and future entitlement to benefits.

From the beginning of the year in which you reach 20, if you are not working and have finished your full-time education, you become liable for the payment of Class 3 (non-employed) contributions. You can apply to have your rate of contributions based on your income as supplied by the Director of Income Tax. If this figure falls below our Lower Income Limit you will not be required to pay contributions (further details available in leaflet 42).

## **Paying back contributions for periods of education**

If you are or have been a student you are allowed to pay back contributions for the period that you were undergoing full-time education. This enables you to fill any gaps in your insurance record and safeguard your future entitlement to benefits.

There is a time limit on the repayment of contributions which must be repaid during the period of six years following the end of your course. The payments can be made by way of instalments or in a lump sum.

## **Claiming benefit**

If shortly after ceasing to be a student you claim sickness benefit, incapacity benefit or unemployment benefit before you have been able to satisfy the contribution conditions, special credits may sometimes be awarded to assist your claim.

Leaflets and further information about available benefits can be obtained from Social Security and the Alderney States Office. Details on the various benefits are also available from [www.gov.gg](http://www.gov.gg)

## **Correspondence courses and private study**

If you are taking a full-time course of study at home or by a private teacher or by correspondence you should contact Social Security and ask for advice about your insurance position.

## For further information

If you are unsure of the meaning of any particular point in this leaflet, please contact Social Security, or the Alderney States Office, where staff will be pleased to help you, and from where copies of other leaflets may be obtained.

More information is also available on the States website here:  
[www.gov.gg](http://www.gov.gg)

If you are writing to Social Security, please quote your social insurance number, if known.



## What to do if you have a complaint

If you are dissatisfied with any aspect of our services please let a member of staff know at the time so that we can try to resolve the issue immediately. If you wish to make a formal complaint to Social Security, please contact us for a complaints leaflet and return the completed complaints form to **Social Security, Edward T. Wheadon House, Le Truchot, St Peter Port, GY1 3WH.**

You can also request more information by email and return your complaint form to **[socialsecuritycomplaints@gov.gg](mailto:socialsecuritycomplaints@gov.gg)** or send your complaint or a compliment to us online at the States website, by visiting **[www.gov.gg/ccs](http://www.gov.gg/ccs)** and completing the electronic form.



## How we collect and use information

Social Security processes personal information for social security purposes in order to carry out functions relating to the relevant social security and associated legislation that it administers. The information collected will depend on your business with us, but will be no more than is required for that purpose. We may get information about you from others for any of our purposes if the law allows us to do so. We may also share information with certain other organisations if the law allows us to. Any personal information you give to us will be processed in accordance with the Data Protection (Bailiwick of Guernsey) Law, 2001. If you wish to know more about the information we have about you, or about the way we use it, you can ask at the Office of the Committee for Employment & Social Security or by emailing:

**[employmentandsocialsecurity@gov.gg](mailto:employmentandsocialsecurity@gov.gg)**