



National Insurance number and bank account

Two things you need before your first pay day

16+ | Getting ready for work



National Insurance number

Your National Insurance number makes sure your earnings and tax are recorded properly. Most young people are sent it by letter just before their 16th birthday, if their family claimed Child Benefit.



If you can't find it

- Check for the letter at home
- Look on a payslip or letter from HMRC
- Use the HMRC app or your personal tax account online, with help from an adult
- If you never had one, you can apply to HMRC



Bank account

- Employers pay wages into a bank account
- Many banks offer accounts for 16 and 17 year olds, sometimes from 11
- You'll usually need ID and proof of address. Ask the bank what they accept
- Keep your card and PIN safe and never share them



Stay safe

Never let anyone use your bank account to move money for them. This is called being a "money mule" and it is a crime.

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