

# New Starter Checklist Guide

£ PayToolkit

Statements A, B, C, tax codes and student loan plans explained

2026/27 EDITION · INCLUDES STUDENT LOAN PLAN 5

The HMRC Starter Checklist replaces the old P46. A new employer needs it whenever a new employee can't hand over a P45 from their last job — a first job, a second job, or no P45 received in time. It decides which tax code you start on, so getting the right statement matters: picking the wrong one is the single most common reason people get emergency-taxed or under/overpay in their first few payslips.

## When you need it

- Starting your first-ever job.
- Starting a new job and you don't have a P45 from your previous employer (or it hasn't arrived yet).
- Starting a second job while still employed elsewhere, or alongside a pension.
- You have a P45 but want to tell your new employer about a student loan plan — a P45 shows *that* you're repaying a loan but not *which plan*, so the checklist is still useful even with a P45 to hand.

## Statements A, B and C — pick exactly one

- A** “This is my first job since 6 April, and since then I have not received Jobseeker's Allowance, Employment and Support Allowance or Incapacity Benefit.”

**Tax code used: 1257L (standard cumulative)**

You get your full tax-free Personal Allowance from day one, spread evenly across the year.

- B** “Since 6 April I've had another job but don't have a P45, and/or I've received Jobseeker's Allowance, Employment and Support Allowance or Incapacity Benefit since 6 April.”

**Tax code used: 1257L W1/M1 (emergency, non-cumulative)**

You still get the full personal allowance, but calculated fresh each pay period rather than cumulatively — usually self-corrects once HMRC issues your real tax code.

- C** “I have another job now, and/or I'm getting a State, workplace or private pension.”

**Tax code used: BR (Basic Rate — 20% on everything)**

No personal allowance applied at all on this job, because HMRC assumes you're already using it elsewhere. Correct if true — wrong if this is actually your main job.

If no P45 and no starter checklist is provided at all, employers must use code **0T** — taxed on everything with no personal allowance, recalculated each period. Always fill in the checklist even if you're not sure which statement applies; getting any one of A, B or C beats having no information at all.

## Student loan plans — pick one undergraduate plan, plus postgrad if it applies

The checklist also asks about student loans. Select only one undergraduate plan type (1, 2, 4 or 5) — whichever matches when and where you started your course — and you can add a Postgraduate Loan on top of that if you have one. 2026/27 thresholds:

| Plan     | Typically applies to                                      | 2026/27 threshold | Rate |
|----------|-----------------------------------------------------------|-------------------|------|
| Plan 1   | Pre-2012 English/Welsh starters; most NI/Scottish courses | £26,900/yr        | 9%   |
| Plan 2   | English/Welsh undergrads starting 2012–2023               | £29,385/yr        | 9%   |
| Plan 4   | Scottish-domiciled undergrads                             | £33,795/yr        | 9%   |
| Plan 5   | English undergrads starting Sept 2023 onwards             | £25,000/yr        | 9%   |
| Postgrad | Postgraduate Master's/Doctoral loan, any nation           | £21,000/yr        | 6%   |

Repayments only kick in once your pay in that period is over the threshold for your plan — under it, nothing is deducted for that pay period, regardless of your annual total.

### Quick action checklist

- Check which statement (A, B or C) actually matches your situation — don't guess
- If you have a student loan, confirm your plan type before ticking a box (check your loan account if unsure)
- Add a Postgraduate Loan tick separately if you also have one of those
- Keep a copy of what you submitted — useful if your first payslip's tax code looks wrong
- If you're on W1/M1 or BR and it isn't right for you, contact HMRC to get your tax code corrected
- Starting a second job or getting a pension later? You may need to submit an updated checklist

This guide is general information only, not tax advice. Tax codes and thresholds shown are for 2026/27 and can change; always check HMRC's current guidance or speak to an accountant if your situation is complicated (for example multiple jobs, non-standard tax codes, or overseas study).

Sources: GOV.UK — Starter checklist for PAYE; HMRC Income Tax manual on emergency tax codes; Student Loans Company repayment thresholds 2026/27. Checked 2026. Full guide: [paytoolkit.co.uk/downloads/new-starter-checklist-guide/](https://paytoolkit.co.uk/downloads/new-starter-checklist-guide/)