



HM Revenue
& Customs

Research report

Juvenile National Insurance (NI) Number Registration – call to action letter

Understanding communication needs

**Behavioural & Customer Insight Team
Room 3E/03
100 Parliament Street
London
SW1A 2BQ**

January 2016

Juvenile National Insurance (NI) Number Registration***About HMRC Process Transformation***

The government is committed to reducing burdens for taxpayers and building a transparent and accessible tax system fit for the digital age.

HMRC Process Transformation has been set up to play a leading role in driving radical transformation across HMRC. This work includes radically re-designing HMRC's processes to become more customer-focussed, intelligence led and digitally enabled.

Contents

Research requirement (background to the project)	4
When the research took place	5
Who did the work (research agency)	5
Method, Data and Tools used, Sample	5
Main Findings	10
Appendix	20

© Crown Copyright 2016 - Published by Her Majesty's Revenue and Customs.

Disclaimer: The views in this report are the authors' own and do not necessarily reflect those of HM Revenue & Customs.

Juvenile National Insurance (NI) Number Registration

Juvenile National Insurance (NI) Number Registration

Research requirement (background to the project)

HMRC supports the Government's 'Digital by Default' strategy by providing opportunities for customers to interact with them online, ensuring a more efficient experience for the customer, at a lower overall cost to HMRC. To support this aim HMRC is looking to transition many of its processes online, including National Insurance (NI) number registration. Currently most people are automatically given a number as they approach age 16. When a claim to Child Benefit is made, the young person is allocated a Child Reference Number (CRN) and when that young person reaches 15 years 9 months, HMRC is able to issue them a NI number notification letter. However, the current process generates a high volume of additional correspondence. It is hoped that offering customers the ability to manage their tax affairs via an online personal tax account will reduce this kind of low value contact going forward and encourage future engagement with other Government digital services.

Under the proposed new NI number registration process HMRC will issue a 'call to action' letter to all recipients of Child Benefit asking them to set up or log into their own digital account. They will be required to verify their child's details, which would trigger an electronic communication to the child to register to receive their NI number digitally. Customers unable or unwilling to opt into the digital process will revert to the existing process.

HMRC wished to receive feedback from Child Benefit recipients (i.e. parents and guardians), whose child is aged 14 or 15, about what information the 'call to action' letter should contain, the way it should be presented and understand likely action that parents would take on receipt of the letter. Specifically, the project was designed to understand:

- Comprehension of the call to action letter: the level of comprehension across the target population, their level of understanding of how the new process works in principle and how this differs by sub-group, recommendations on how the letter could be improved;

Juvenile National Insurance (NI) Number Registration

- Actions customers are likely to take on receiving the letter: is the message persuasive enough to encourage positive behaviour, is it clear what they need to do to opt in, will they seek clarification from HMRC and if so on what and how
- The positive impact of the call to action letter: what encourages customers to opt in, what are the perceived benefits; and
- Issues associated with not opting in: the barriers to uptake, the most effective ways of overcoming these barriers, the perceived drawbacks and actions HMRC could take to encourage or facilitate opting in.

When the research took place

- Fieldwork took place between 23rd November and 4th December 2015.
- The primary phase of analysis and reporting took place between 30th November and 8th December 2015.

Who did the work (research agency)

The research was conducted by TNS BMRB, an independent social research agency for UK and international policymakers.

Method, Data and Tools used, Sample

The research comprised qualitative face to face depth interviews with 21 child benefit recipients of a child aged 14-15 years. A mix of single parents and married or co-habiting parents were recruited, across a range of age groups and gender. Respondents had different levels of digital access or literacy and the sample included some with existing HMRC digital accounts and some without.

Juvenile National Insurance (NI) Number Registration

Participants were shown letters about the new system for receiving a NI number to assess likely reactions and responses. Four different letters were tested with respondents¹:

- Version 1 – A conversational approach, including the title ‘A National Insurance Number is important’.
- Version 1a – similar to Version 1 but with the addition of a boxed area highlighting benefits of an online account, Welsh language information and information about rights and obligations.
- Version 2 – a more direct approach, including the title ‘It’s time for *(name)* to get their National Insurance Number’, a 21 day deadline to respond and information about ‘what happens next’.
- Version 2a – similar to Version 2 but with the addition of a boxed area highlighting benefits of an online account, Welsh language information and information about rights and obligations.

Letters were rotated so each respondent was shown three in total. Half of the respondents were shown version 1 and asked to ‘talk out loud’ about what they understood by it and what action they would take. They were then shown version 1a and finally version 2. The other half of the respondents were shown version 2, 2a and finally version 1. After discussing their reactions to each letter, participants were asked to make recommendations for the ideal letter that would provide the information they needed and encourage them to apply for their child’s NI number online.

¹ Please see Appendix

Juvenile National Insurance (NI) Number Registration

The interview sample was recruited in line with the following sample design:

	Single parent/carer (n 9)	Married/cohabiting parent/carer (n 12)
Age of primary carer	<ul style="list-style-type: none"> ■ 30-39 (n 3) ■ 40-49 (n 3) ■ Over 50 (n 3) 	<ul style="list-style-type: none"> ■ 30-39 (n 4) ■ 40-49 (n 4) ■ Over 50 (n 4)
Gender of primary carer	<ul style="list-style-type: none"> ■ Male (n 3) ■ Female (n 6) 	N/A
Socio-economic status	Even mix of ABC1 and C2DE across sample	Even mix of ABC1 and C2DE across sample
Digital access/literacy	Mix of: <ul style="list-style-type: none"> ■ Non assisted digital (n 4) ■ Assisted digital (n 4) ■ Digitally excluded (n 1) 	Mix of: <ul style="list-style-type: none"> ■ Non assisted digital (n 6) ■ Assisted digital (n 5) ■ Digitally excluded (n 1)
HMRC digital account holder	To include at least 2 participants with a HMRC digital account	To include at least 3 participants with a HMRC digital account within the family

Juvenile National Insurance (NI) Number Registration

Summary

The letters tested during this research were generally well understood. After a thorough reading of the letter, most participants quickly grasped that they would need to either complete the form on the reverse side of the letter or log into HMRC's digital services to submit equivalent information online.

Although the language of the letter was generally felt to be clear, many needed to re-read the text of the letter to fully understand what action they needed to take. There was some lack of clarity about what happens next – both in terms of when the NI number would be received, who would receive it, and what form it would be received in. Some were also unaware that their child would need to complete part of the process. These issues could be addressed by utilizing the green information box (present in alternative versions of the letter) to provide clear instructions of what to do, what happens next and detailing the benefits of registering online.

Ultimately, the letters were persuasive enough to encourage most parents to either register online (particularly the digitally confident who expected the process to be quick and efficient) or complete the paper form, which was seen as very simple. Very few participants felt that they would contact HMRC by telephone and those who did were more likely to be seeking reassurance of the legitimacy of the letter rather than needing help completing the form.

The following elements or phrases in the letter were the most persuasive:

- 'What to do now' – with the 3 simple steps listed
- 'What happens next'
- 'A National Insurance Number is important'
- 'Your child can view or print (their NI number) and send on whenever they need to'
- 'Many people use online government services. It's easy and safe'
- A 21 day deadline – although this would need explanation and reassurance that they would otherwise receive a copy within 2 months
- Benefits of communicating with the government digitally

3/E03, 100 Parliament St. London, SW1A 2BQ

Juvenile National Insurance (NI) Number Registration

Some participants raised concerns about completing the process and the majority of those issues related to the security of their personal data online, the security of their child and discomfort with a government body directly contacting their child (unless the parent was copied on all correspondence). If the letters contained pre-populated parental contact information, some might be more assured that the letter was genuine and some others would telephone HMRC for confirmation. One other potential barrier to parents completing the form online is the concern that it might take a long time, particularly with the identity verification process. The letter could give an indication of the likely time it would take to complete the process online to prevent parents either 'quickly' filling out the paper form or taking no action.

Juvenile National Insurance (NI) Number Registration

Main Findings

Spontaneous reactions to the NI number call to action letter

Customers displayed a range of differing reactions upon first being shown the call to action letter. Participants who were more digitally confident and willing to use government digital services were pleased to learn about the possibility of viewing their child's NI number online. These more digitally confident customers instinctively perceived a range of benefits to going online, and welcomed the fact that the letter seemed to offer them the opportunity to conduct another government interaction online, seeing this as reflecting a broader, positive trend in the development of government services.

Customers who had older children and had therefore had previous experience of receiving a National Insurance number were more conscious of the change in the NI number process represented by the contents of the letter. In some cases, this initially led to misconceptions about the letter's purpose: for instance, that there had actually been a change in the NI number registration process, and that it might now be necessary for customers to make an application in order to receive their NI number. Others initially questioned whether or not it would still be possible to receive a printed card showing the NI number as they had done previously.

More broadly, the NI number process was associated with a child growing up, and so a few participants (generally among those who had not previously gone through the NI number process with another child) initially entered a more emotional state when they first read the letter. These emotions varied between participants. Some felt that this milestone in their child's life represented an exciting step towards maturity, bringing with it a range of positive emotions and connotations about their child becoming a 'full member of society'. Others felt that it was 'too soon' for their child to be confronted with these kinds of adult responsibilities, and the letter generated emotions encouraging a feeling of protectiveness about their child, and even sadness about the fact that their child was 'growing up fast'.

"I'd aim to try and get it done within a week, because I think for a child there'd be some excitement, it's kind of stepping in to adulthood." (Female, Bristol)

When presented with the alternative version of the letter (including a green box that was separate from the main text on the front page), many customers skimmed over or bypassed the contents of the green box, and did not pay it particular attention. However, many customers

Juvenile National Insurance (NI) Number Registration

saw this as an advantage of the alternative version, as it helped to break up the text and make the letter easier to skim through.

Understanding of the NI number call to action letter

Although customers' first reading of the letter sometimes resulted in misconceptions about what the process of receiving their child's NI number might involve, the contents of the letter were generally well understood once participants had read the letter for a second time and had more time to digest what they had been told. Most participants understood that they would need to either complete the form on the reverse side of the letter or log in to HMRC's digital services to submit equivalent information online.

There was somewhat less clarity about the 'next steps' after the requested information had been submitted to HMRC, and there were a few misunderstandings that persisted even after the letters had been reviewed more thoroughly:

- **Time taken to receive the NI number through the online process:** Several customers were uncertain how long it would take to see the online process through to completion. In particular, it was felt to be unclear how much time it would take for the confirmation email and text message to be sent to their child. Some expected that this would be an instant process, while others were concerned this could take days or weeks to arrive.
- **Who needs to complete the application:** Customers who were less digitally confident were slower to grasp the exact process that the letter outlined – and found it harder to engage with the idea that both themselves and their child would need to log into HMRC's online services. Some Assisted Digital customers expected that it would just be one person (either themselves or the child) who would need to log in to complete the process.
- **Who will receive the NI number:** Some customers (including more digitally confident customers) were also unsure who would receive the NI number. Some expected that it would only be received by the child, others felt that it would be appropriate for the parent to be copied in to any correspondence with HMRC.
- **Possibility of a hard copy NI number letter or card²:** More digitally confident customers sometimes skimmed over the information regarding what to do "if you can't

² N.B.: From October 2011 plastic National Insurance number cards were no longer issued and were replaced with a National Insurance number letter on HMRC headed paper.

Juvenile National Insurance (NI) Number Registration

go online”, and were therefore unsure if there would be the possibility of receiving a hard copy of the NI number.

“It says your National Insurance number will come online, I would presume it won’t come by post, it would just come online. I would read that and think ‘do they still get a card?’ It just makes it clearer for you that this now replaces the old card, or mention somewhere this is the new procedure rather than the old card system, so you are aware there isn’t anything else, so make sure you take a note of this, you don’t lose it.” (Female, Bristol)

- **Contents of the ‘boxed information’ on alternative letters:** Where participants were shown the alternative version of the letter displaying a green box, some customers raised questions about how information had been selected to be shown in this section. Several customers remarked that they had expected to see information about the key steps in the process in this box, and were surprised to find information about HMRC’s Charter and Welsh Language services instead. Customers suggested that the summary box would be more helpful if it highlighted some of the information from elsewhere in the letter. For example, the information relating to ‘What to do now’ (including instructions for using the online service) and ‘What happens next’. Some customers suggested that it would be helpful if the information in this box provided a clear indication of when and how they will receive their NI number. Participants also suggested that the highlighted information could further emphasise the benefits of completing this interaction online – both in terms of the long-term benefits for the child when using government services in the future, and also in terms of the short-term benefits of convenient access to the NI number.

Specific responses to the different versions of letters

All participants were shown Letter 1a and Letter 2a in order to compare these. Broadly there was not seen to be much difference between the two letters in terms of how easy it was to understand the information presented – but some key differences in formatting and tone were highlighted by participants.

Juvenile National Insurance (NI) Number Registration

Specific comments on Letter 1a:

- The green 'headline' of the letter, stating that "A National Insurance number is important" was agreed to be visually striking and to help make clear what the rest of the letter was going to relate to.
- The sentence highlighted with bolded, green font stating that "your child can view or print [their NI number] and send on whenever they need to" was widely viewed as the clearest expression (across both letters) of the benefits of completing the transaction online.
- The overall tone of Letter 1 was seen to be more conversational and approachable than that of Letter 2. Customers had mixed reactions to this tonal difference. Some found that the tone of Letter 1 was welcoming and helped offset the anxieties often associated with HMRC communications, whilst still clearly remaining within the HMRC brand (by using the traditional colours and letter format). Others felt Letter 1 was too 'long-winded' by comparison to Letter 2's increased use of bullet points.

"It's just more informal (Letter 1a). It's a bit more talking to you rather than at you...the way they've phrased it..." (Male, Birmingham)

"There's no fluffing any words up - it (Letter 2a) is just saying 'right, you need to do this, 21 days, this is what you need to do, get on and do it.'" (Female, Bristol)

- For those who had initially expressed a positive emotional reaction to the idea of their child becoming a 'full member of society', the opening sentence of Letter 1 talking about "when [your child] starts work" was seen to be aspirational and positive framing for the rest of the letter.
- Some customers who were less digitally confident felt that it was reassuring that the letter ended by highlighting that transacting with HMRC online was "easy and safe", including this message in the section that was directly aimed at customers who were less confident in transacting online, whereas this message was seen to be less prominent in Letter 2.

Specific comments on Letter 2a:

- The inclusion of a specific deadline for action (21 days) was seen to be the most notable difference from Letter 1. For some customers, the inclusion of this deadline was a source of anxiety and uncertainty. There was uncertainty regarding the reasoning for this 21 day deadline, which seemed to be an arbitrary selection. Questions also arose about the consequences for missing the deadline – some customers assumed that any failure to

3/E03, 100 Parliament St. London, SW1A 2BQ

Juvenile National Insurance (NI) Number Registration

meet a deadline set by HMRC would result in fines or other sanctions. As we have seen in previous research for HMRC³, this pressure drove some customers to choose the channel that was most familiar to them – less digitally confident customers assumed it would be fastest to complete the paper form, while more digitally confident customers assumed that online would be the fastest option.

“Life is busy so what would happen if I didn’t do it within 21 days... would I be fined or something.... It doesn’t say in the letter why you have to do it in 21 days and what the consequences are.” (Female, London)

- Despite the uncertainties and questions regarding the 21 day deadline, many participants acknowledged that it provided them with an impetus to complete the transaction that was not present without the clear, written deadline.
- Overall the tone of Letter 2 was seen to be strict and instructive when compared to the more conversational tone of Letter 1. As with Letter 1, participants expressed divergent reactions to this. Some responded positively to the tone, believing that it was appropriate for HMRC and made clear that actions needed to be taken, while others felt that this harsher tone amped up anxieties around what should ultimately be a simple transaction.
- Customers recognised that Letter 2 contained an additional bullet point regarding ‘what to do now’, and some felt that this extra bullet helped explain the process more clearly by breaking it down further.

Specific responses to basic version of Letters 1 and 2:

- The basic letters were less well received than the alternative versions. The key difference was identified as being the removal of the green information box. Although many customers had simply skimmed over the information that was contained in the box in the alternative versions of the letters, it was nevertheless seen to be a helpful way to break up the text and make the letter more visually interesting.
- Those who were shown the basic version of Letter 2 noted that it was confusing to have the information about the Welsh language services and HMRC’s charter included in ‘small print’ on the main page of the letter.

Actions taken after receiving the NI number call to action letter

³ Triggers and Barriers to Uptake of Digital Tax Credits, TNS BMRB 2015

Juvenile National Insurance (NI) Number Registration

Most of the customers involved in this research explained that they would take one of two actions after receiving the letter: either to go through the online procedure outlined, or to complete and return the paper form included with the letter. Less digitally confident (including assisted digital customers) generally preferred to complete the form by hand – but were not necessarily opposed to their child then receiving their NI number from HMRC digitally.

Only a few participants stated that they would seek to make contact with HMRC's telephone helpline as a result of the letter (for more detail on this, see the following section covering customer support needs).

Those who stated that they would make use of the digital service for receiving their child's NI number outlined a number of incentives which encouraged them to do this:

- **Familiarity with speed and convenience of online channels:** More digitally confident customer expected an online transaction to be fast and convenient. Even though these benefits were not explicitly outlined in the letter, these customers assumed that this digital transaction would be no different to those that they were used to. Although some customers were keen to complete the transaction as fast as possible, there was less interest in how fast the NI number would be received. Customers were largely happy to wait a few weeks before receiving their child's NI number, as they tended not to have an immediate need for it.

"I would imagine it's going to be really easy...fill in a few bits of information...and then get our number at the end of it...she'll probably have to create her own password."
(Female, Newcastle)

- **Incentives relating to future government transactions:** Digitally confident participants believed that it would benefit their children in the future if they were able to engage further with the government online, and to complete the kind of transactions mentioned by the letter (e.g. applying for a driving licence or student loan) online.

"I couldn't care less if I have an online account but my children would so I would have to set this up online because it would benefit them." (Male, London)

- **Expectation that child will be digitally confident:** Where customers felt that their child was digitally confident, this provided an encouragement to set them up with the digital account. Some less digitally confident customers explained that they would be happier

Juvenile National Insurance (NI) Number Registration

to attempt to complete the form online if their child was able to help them with this process.

- **Visible simplicity of the form:** Digitally confident customers felt that the hard copy form attached to the letter was an extremely basic one (requiring only the entry of a few details), and extrapolated from this that it would therefore be an equally simple procedure to complete the form online.

“If that is the extent of the form to fill in online you could probably do that in a minute!”
(Male, Birmingham)

Customers also identified a number of barriers to use of the digital service suggested – and for less digitally confident customers these barriers were more likely to outweigh the incentives:

- **Concerns about security of personal information:** A key concern (including for some more digitally confident customers) was the safety of the personal information entered online. The NI number was seen to be a highly personal piece of information that many customers assumed must be kept secret and secure. Customers were conscious of the dangers of ‘phishing’ scams that sought to capture people’s personal information; and some less digitally confident customers were anxious about any transfer of data through a digital channel, believing this to be at risk of ‘hacking’ or other data security breaches. Where the letter was seen to indicate that important transactions (such as receiving a passport or registering to vote) were contingent on receipt of a NI number, this only exacerbated these concerns by seemingly raising the stakes of any breach of security relating to the NI number.
- **Concerns about providing personal information of their child:** Concerns about data security were also heightened because of the form’s request for children’s personal contact details. Some customers were concerned about providing their child’s email address and mobile phone numbers, and were particularly concerned about this information being accessed by ‘hackers’ or otherwise being made accessible.

“Giving out a child’s mobile number seems a step too far. Giving across an email address is one thing, but obviously with kids and how often they change phones seems a bit of an excessive amount of information. I presume they need it to text them or send a link...” (Female, Bristol)

- **Questions about time required:** Less digitally confident customers were uncertain how long the online registration would take – and worried that it might be a time-consuming process. The letter outlined multiple stages, and it was seen to be unclear whether it

Juvenile National Insurance (NI) Number Registration

would be possible to complete the transaction 'in one sitting'. By comparison, completing the postal form was perceived to be a very fast operation that would be 'complete' as soon as the customer had posted the letter to HMRC. These customers did not take into account the time that it might take for HMRC to respond and provide the NI number (potentially meaning a postal transaction could take several days or weeks longer than registering to receive the NI number online). Instead, what these customers were most conscious of was how long it would take for their own role in the transaction to be completed.

"It would probably crash and end up taking an hour whereas that (paper form) would take just 5 minutes to do." (Female, London)

- **Concerns about child interacting with HMRC:** Some customers felt that their children were too young to understand the significance of transacting with HMRC, and were concerned about HMRC communicating directly with their child. Parents wanted to ensure that they were aware of any communications that HMRC were sending to their children, and were worried that establishing a digital account would allow HMRC a direct channel of communication to their child. A few customers stated that they would prefer to put in their own email or phone number in this section, so that they would be the first to receive any communications to their child from HMRC.

"I tell her never to give out her personal details to anyone. It's a government body contacting a child and she's still a child till she's 18 so any contact should go through me." (Female, London)

- **Concerns about identity verification process:** Some customers (particularly, but not exclusively, the less digitally confident) raised questions about the mention of a process for identity verification for customers using HMRC's services for the first time. These customers were uncertain what information would be required as part of this process, and worried that it could potentially be onerous. Some mentioned that if they had difficulties completing this verification, they might opt to complete the paper form instead.

Customer support needs

Juvenile National Insurance (NI) Number Registration

Overall, customers expected that the actual process of completing the form (either online or by post) would be simple. Some assisted digital customers stated that they would potentially seek out HMRC's helpline if any difficulties arose when completing the form (either on paper or online), but no customers identified any parts of the form which they expected to be particularly difficult to complete.

Customers expected that they would be more likely to make use of the helpline in order to alleviate concerns (largely relating to data security) rather than to troubleshoot particular issues with completing the form. For customers who were less confident in dealing with financial or government related transactions, one of the main reasons cited for potentially wanting to call a helpline was to confirm the authenticity of the letter. These customers were cautious about providing personal information on a form without first receiving confirmation that the letter was truly from HMRC. Participants suggested that the letter might potentially be more reassuring when it was pre-populated with their own information (rather than the placeholder information included in the sample letters).

For those customers who stated that they would go online in order to submit their information to HMRC, they expected that a range of support options would be available to them to help them complete the transaction. It was expected that clear on-screen instructions would be available, in addition to information pop-ups that could clarify any technical phrases.

Future versions of the letter

With only a few exceptions, customers broadly agreed that the alternative versions of the letter were preferred to the 'basic' versions without the boxed information. Of the two alternative versions, the green headline and highlighted paragraphs of Letter 1's alternative version made this the version of the letter that was easiest for customers to quickly comprehend. However, there are features of Letter 2 that could potentially be adapted in to Letter 1:

- **3 bullet points on 'what to do now':** It was felt that the additional bullet points helped make clear exactly what was required to complete the transaction
- **Mention the 21 day deadline, with an explanation:** The introduction of the 21 day deadline in Letter 2 was perceived by many customers as an effective way to prompt action and ensure that the letter was responded to. However, it was also felt to be important that the reason for the 21 day deadline be mentioned, and that the consequences of failing to comply with the timetable be outlined clearly, to avoid raising anxieties. Ideally, the letter would mention the 21 day deadline for online applications, with the reassurance that if they did not manage to apply online they would receive the

3/E03, 100 Parliament St. London, SW1A 2BQ

Juvenile National Insurance (NI) Number Registration

NI number in the post within two months. This reassured people that they would not face a penalty for missing the 21 day deadline, but also was sufficient delay to convince some that going online would be faster.

There were a few additional adjustments to the letter that customers suggested might encourage increased use of digital channels:

- **Not providing the paper form:** Some customers (including a few less digitally confident customers) acknowledged that they would be more likely to attempt to complete the form online if the paper form was not immediately available. As it was, many customers saw the use of the paper form as the 'path of least resistance'.
- **Clarity about time required to complete online:** Customers had raised questions about how long the online transaction would take to complete, and how many stages were involved. If it would be possible to complete the entire transaction 'in one sitting' this was seen to be an attractive feature of the digital service worth highlighting.
- **Clarity about long-term benefits of going online:** Some customers noted that they were uncertain about the benefits of their child going online (highlighted in the green box in alternative versions of the letter), as their child did not currently have any need for a driving licence or student loan application. Emphasising that these benefits would be more valuable in the future (as opposed to addressing a current need) was seen to be a way to further emphasise the benefits of government digital services.
- **Emphasis on the immediate benefits of going online:** Alternatively, the information in the green box could focus on the more immediate benefits. The line in the letter explaining that "getting their National Insurance number online means it's kept safe, your child can view or print it and send on whenever they need to" helped some customers to understand that going online might convey tangible benefits in the present, as well as longer term positives.

Juvenile National Insurance (NI) Number Registration

Appendix
Letter 1



REPRINT-REFERENCE-X 999

Mr J Bloggs
1 Anystreet
Anytown
Anycity
AB12 3CD

NIC and EO
HM Revenue and Customs
BXS 1AN

Date
15 November 2015

Dear Mr J Bloggs

It's time for Jean Bloggs to get their National Insurance number.

A National Insurance number is important

Everyone needs a National Insurance number for when they start work, apply for a student loan or claim state benefits. We need you to confirm that we hold the right details for Jean Bloggs.

What to do now

Enrol your child for a HM Revenue & Customs (HMRC) online account now so that they can have their National Insurance number straightaway. We'll need the email address and/or mobile number for you and your child for this.

Follow the on screen instructions at www.xxx.gov.uk If this is the first time you have accessed your HMRC personal tax account you'll be asked some questions to verify your identity. We'll then ask you to:
- confirm your child's surname or change it if it's wrong
- tell us the email and/or mobile phone details for both of you

Once you've confirmed your child's details we'll send a link to them by email or text so they can activate their online account and view their National Insurance number. Ask them to look out for this. We'll send you a confirmation by text or email once they've activated their account.

Getting their National Insurance number online means it's kept safe, your child can view or print it and send on whenever they need to, for example to their employer.

Once your child has an online account

As well as giving easy access to their National Insurance number, it'll be easier in future to use other government services. Such as:

- apply for a driving license
- register to vote
- apply for an adult passport
- apply for a student loan

If you can't use the online option

If you need to change your child's details and can't do this online, please fill in the form on the back of this letter and return it to the address above.

If they have a mobile phone and/or email address and would like to access their National Insurance number online, please include these details. If not, we'll send your child their National Insurance number by post within 2 months.

Many people use online government services. It's easy and safe.

If you can't give us your child's details online fill in and return this letter to the address above. Please use capital letters and write your answers in the space provided.

Young person's details you want the National Insurance number created in

1 Surname, last name or family name	4 Date of birth DD MM YYYY
<input type="text"/>	<input type="text" value="01/02/000"/>
2 First name	5 Mobile number
<input type="text" value="Jean"/>	<input type="text"/>
3 Middle names	6 Email
<input type="text" value="Anna"/>	<input type="text"/>

Your details

7 Surname, last name or family name	11 National Insurance number
<input type="text" value="Bloggs"/>	<input type="text" value="XX 12 34 56 X"/>
8 First name	12 Mobile number
<input type="text" value="Joe"/>	<input type="text"/>
9 Middle names	13 Email
<input type="text" value="John"/>	<input type="text"/>
10 Date of birth DD MM YYYY	14 Signature
<input type="text"/>	<input type="text"/>

Welsh language


Am furlenni ac arweiniad ewch i www.gov.uk/government/organisations/hm-revenue-customs/contact/welsh-language-helplines

Your rights and obligations

Your Charter explains what you can expect from us and what we expect from you. For more information go to www.gov.uk/hmrc/your-charter

Juvenile National Insurance (NI) Number Registration

Letter 1a



REPRINT-REFERENCE--X 999

Mr J Bloggs
1 Anystreet
Anytown
AB12 3CD

NIC and EO
HM Revenue and Customs
BX9 1AN

Date
15 November 2015

Dear Mr J Bloggs

It's time for Jean Bloggs to get their National Insurance number.

A National Insurance number is important

Everyone needs a National Insurance number for when they start work, apply for a student loan or claim state benefits. We need you to confirm that we hold the right details for Jean Bloggs.

What to do now

Enrol your child for a HM Revenue & Customs (HMRC) online account now so that they can have their National Insurance number straightaway. We'll need the email address and/or mobile number for you and your child for this.

Follow the on screen instructions at www.xxx.gov.uk If this is the first time you have accessed your HMRC personal tax account you'll be asked some questions to verify your identity.

We'll then ask you to:

- confirm your child's surname or change it if it's wrong
- tell us the email and/or mobile phone details for both of you

What happens next

Once you've confirmed your child's details we'll send a link to them by email or text so they can activate their online account and view their National Insurance number. Ask them to look out for this. We'll send you a confirmation by text or email once they've activated their account.

Getting their National Insurance number online means it's kept safe, your child can view or print it and send on whenever they need to, for example to their employer.

If you can't use the online option

If you need to change your child's details and can't do this online, please fill in the form on the back of this letter and return it to the address above.

If they have a mobile phone and/or email address and would like to access their National Insurance number online, please include these details. If not, we'll send your child their National Insurance number by post within 2 months.

Many people use online government services. It's easy and safe.

HMRC 10/15 JNR Version 1 - alternative design 2 v1.3 Page 1

If you can't give us your child's details online fill in and return this letter to the address above. Please use capital letters and write your answers in the space provided.

Young person's details you want the National Insurance number created in


1 Surname, last name or family name <input type="text"/>	4 Date of birth DD MM YYYY <input type="text" value="01/02/2000"/>
2 First name <input type="text" value="Jean"/>	5 Mobile number <input type="text"/>
3 Middle names <input type="text" value="Aene"/>	6 Email <input type="text"/>

Your details

7 Surname, last name or family name <input type="text" value="Bloggs"/>	11 National Insurance number <input type="text" value="XX 12 34 56 X"/>
8 First name <input type="text" value="Joe"/>	12 Mobile number <input type="text"/>
9 Middle names <input type="text" value="John"/>	13 Email <input type="text"/>
10 Date of birth DD MM YYYY <input type="text"/>	14 Signature <input type="text"/>


Juvenile National Insurance (NI) Number Registration

Letter 2

 <p>REPRINT-REFERENCE--X 999</p> <p>Mr J Bloggs 1 Anystreet Anytown Anycty AB12 3CD</p> <p>NIC and EO HM Revenue and Customs BX9 1AN</p> <p>Date 15 November 2015</p> <p>Dear Mr J Bloggs</p> <p>It's time for Jean Bloggs to get their National Insurance number.</p> <p>This is important because they'll need a National Insurance number if they:</p> <ul style="list-style-type: none"> - start work - apply for a student loan - claim state benefits <p>What you need to do (within 21 days)</p> <p>Follow the on screen instructions at www.hmrc.gov.uk to enrol your child for an HM Revenue & Customs (HMRC) online account so they can get their National Insurance number online straightaway.</p> <p>If this is the first time you've accessed your own HMRC personal tax account, we'll ask you some questions to verify your identity. We'll then ask you to:</p> <ul style="list-style-type: none"> - confirm your child's surname or change it if it's wrong - tell us your child's mobile phone number and/or email address - tell us your mobile phone number and/or email address so we can let you know when your child has activated their online account <p>The benefits of your child having an online account</p> <p>Your child's National Insurance number will stay in their HMRC online account for them to view, print or send (for example to an employer). It's also easier in future for them to use other government services, such as:</p> <ul style="list-style-type: none"> - apply for a driving license - apply for a student loan - apply for an adult passport - register to vote <p>Many people use online government services. It's easy and safe.</p> <p>What happens next</p> <p>Once you've confirmed your child's details, we'll send them a link by email or text so they can activate their online account and view their National Insurance number online. Ask them to look out for this. We'll also text or email you to tell you they've activated their account.</p> <p>If you can't use the online option</p> <p>If you need to change your child's details and can't do this online, please fill in the form on the back of this letter and return it to the address above.</p> <p>If your child has a mobile phone and/or email address and would like to get their National Insurance number online, please include these details. If not, we'll send your child their National Insurance number by post within 2 months.</p> <p>Welsh language Am furleniad ac arweiniad ewch i www.gov.uk/government/organisations/hm-revenue-customs/contact/welsh-language-helpline</p> <p>Your rights and obligations Your Charter explains what you can expect from us and what we expect from you. For more information go to www.gov.uk/hmrc/your-charter</p> <p>HMRC 1015_2011 Version 2 v0.5 Page 1</p>	<p>If you can't give us your child's details online fill in and return this letter to the address above. Please use capital letters and write your answers in the space provided.</p> <p>Young person's details you want the National Insurance number created in</p> <table border="1"> <tr> <td>1 Surname, last name or family name</td> <td>4 Date of birth DD MM YYYY</td> </tr> <tr> <td><input type="text"/></td> <td>01/02/2000</td> </tr> <tr> <td>2 First name</td> <td>5 Mobile number</td> </tr> <tr> <td>Jean</td> <td><input type="text"/></td> </tr> <tr> <td>3 Middle names</td> <td>6 Email</td> </tr> <tr> <td>Anna</td> <td><input type="text"/></td> </tr> </table> <p>Your details</p> <table border="1"> <tr> <td>7 Surname, last name or family name</td> <td>11 National Insurance number</td> </tr> <tr> <td>Bloggs</td> <td>XX 12 34 56 X</td> </tr> <tr> <td>8 First name</td> <td>12 Mobile number</td> </tr> <tr> <td>Joe</td> <td><input type="text"/></td> </tr> <tr> <td>9 Middle names</td> <td>13 Email</td> </tr> <tr> <td>John</td> <td><input type="text"/></td> </tr> <tr> <td>10 Date of birth DD MM YYYY</td> <td>14 Signature</td> </tr> <tr> <td><input type="text"/></td> <td><input type="text"/></td> </tr> </table> <p>Page 2</p>	1 Surname, last name or family name	4 Date of birth DD MM YYYY	<input type="text"/>	01/02/2000	2 First name	5 Mobile number	Jean	<input type="text"/>	3 Middle names	6 Email	Anna	<input type="text"/>	7 Surname, last name or family name	11 National Insurance number	Bloggs	XX 12 34 56 X	8 First name	12 Mobile number	Joe	<input type="text"/>	9 Middle names	13 Email	John	<input type="text"/>	10 Date of birth DD MM YYYY	14 Signature	<input type="text"/>	<input type="text"/>
1 Surname, last name or family name	4 Date of birth DD MM YYYY																												
<input type="text"/>	01/02/2000																												
2 First name	5 Mobile number																												
Jean	<input type="text"/>																												
3 Middle names	6 Email																												
Anna	<input type="text"/>																												
7 Surname, last name or family name	11 National Insurance number																												
Bloggs	XX 12 34 56 X																												
8 First name	12 Mobile number																												
Joe	<input type="text"/>																												
9 Middle names	13 Email																												
John	<input type="text"/>																												
10 Date of birth DD MM YYYY	14 Signature																												
<input type="text"/>	<input type="text"/>																												

Juvenile National Insurance (NI) Number Registration

Letter 2a



REPRINT-REFERENCE-X 999

Mr J Bloggs
1 Anytown
Anytown
AB12 3CD

NIC and EO
HM Revenue and Customs
BX9 1AN

Date
15 November 2015

Dear Mr J Bloggs

It's time for Jean Bloggs to get their National Insurance number.

This is important because they'll need a National Insurance number if they:

- start work
- apply for a student loan
- claim state benefits

What you need to do (within 21 days)

Follow the on screen instructions at www.xxx.gov.uk to enrol your child for an HM Revenue & Customs (HMRC) online account so they can get their National Insurance number online straightaway.

If this is the first time you've accessed your own HMRC personal tax account, we'll ask you some questions to verify your identity.

We'll then ask you to:

- confirm your child's surname or change it if it's wrong
- tell us your child's mobile phone number and/or email address
- tell us your mobile phone number and/or email address so we can let you know when your child has activated their online account

Many people use online government services. It's easy and safe.

What happens next

Once you've confirmed your child's details, we'll send them a link by email or text so they can activate their online account and view their National Insurance number online. Ask them to look out for this. We'll also text or email you to tell you they've activated their account.

If you can't use the online option

If you need to change your child's details and can't do this online, please fill in the form on the back of this letter and return it to the address above.

If your child has a mobile phone and/or email address and would like to get their National Insurance number online, please include these details. If not, we'll send your child their National Insurance number by post within 2 months.

The benefits of your child having an online account

Their National Insurance number will stay in their HMRC online account for them to view, print or send (for example to an employer). It'll be easier in future for them to use other government services. Such as:

- apply for a driving license
- apply for a student loan
- apply for an adult passport
- register to vote

Welsh language

Am ffurfiern ac arweiniad eech i www.gov.uk/government/organisations/hm-revenue-customs/contact/welsh-language-help/ins

Your rights and obligations

Your Charter explains what you can expect from us and what we expect from you. For more information go to www.gov.uk/hmrc/your-charter

If you can't give us your child's details online fill in and return this letter to the address above. Please use capital letters and write your answers in the space provided.

Young person's details you want the National Insurance number created in

1 Surname, last name or family name <input type="text" value="Bloggs"/>	4 Date of birth: DD MM YYYY <input type="text" value="01/02/2000"/>
2 First name <input type="text" value="Jean"/>	5 Mobile number <input type="text"/>
3 Middle names <input type="text" value="Anne"/>	6 Email <input type="text"/>

Your details

7 Surname, last name or family name <input type="text" value="Bloggs"/>	11 National Insurance number <input type="text" value="XX 12 34 56 X"/>
8 First name <input type="text" value="Joe"/>	12 Mobile number <input type="text"/>
9 Middle names <input type="text" value="John"/>	13 Email <input type="text"/>
10 Date of birth: DD MM YYYY <input type="text"/>	14 Signature <input type="text"/>

HMRC 10115 JyR/Vasco 2 - alternative design v0.6

Page 1

Page 2