



Newly Qualified Teachers

Prior to moving to Jersey it is useful to understand the cost of living comparison and we have designed this document so you are able to start to think about Island life and how this may look for you. Find out more about moving to Jersey [here](#).

The information below helps show some average or typical costs you are likely to incur moving to Jersey and how these compare with similar costs in the UK. Figures are taken from averages available online and may not reflect the current figures or values and are for illustrative purposes only. Calculations may differ based on personal circumstances and suggest a comparison is made between individual finances with the numbers provided here, in particular pension schemes and tax exemptions available due to household structure. This data does not negate the need to seek appropriate financial advice and investigate the costs of your own circumstances as everyone's situation is variable.

	Jersey	London	Glasgow	Cardiff	Manchester	Birmingham	Bristol
Salary before tax	£39,145	£32,085*	£27,498	£28,000	£28,000	£28,000	£28,000
<i>Jersey pension employee contribution (5%)</i>	£1,957	<i>Pension contributions have not been included for the UK due to the number of options available to employees. Users are encouraged to consider these when calculating and comparing the possible net income.</i>					
<i>Exemption/Personal allowance</i>	£16,550	£12,570	£12,570	£12,570	£12,570	£12,570	£12,570
Tax and LTC	£5,768	£3,903	£2,986	£3,086	£3,086	£3,086	£3,086
Social Security /National Insurance	£2,349	£2,579	£1,971	£2,038	£2,038	£2,038	£2,038
Net Income	£29,071	£25,603	£22,541	£22,876	£22,876	£22,876	£22,876
Council tax band D	£175	£1,075	£1,906	£1,637	£1,873	£1,808	£2,230
Rent 1 bed flat	£14,400	£15,504	£7,248	£7,176	£6,588	£6,828	£7,992
Broadband	£528	£240	£240	£240	£240	£240	£240
Gas/Oil	£500	£902	£902	£902	£902	£902	£902
Electricity	£409	£848	£848	£848	£848	£848	£848
Mobile phone	£276	£60	£60	£60	£60	£60	£60
Bus pass/travel card	£564	£1,770	£719	£732	£888	£822	£1,006
Health care	£109	£9	£0	£0	£9	£9	£9
Income after costs of living	£12,109	£5,195	£10,618	£11,281	£11,468	£11,359	£9,589

*Teachers based on London receive a pay bonus dependent upon their location within London. The figure presented is an average of the three locations.

Other costs to consider:

Childcare – more information can be found [here](#).

Travel costs