

# Child Tax Credit and Working Tax Credit

# Other types of help you could get

This factsheet tells you about the main types of help you may be able to get if you get Child Tax Credit or Working Tax Credit. The help you could get depends on your family income, circumstances and where you live in the UK. Please read this factsheet carefully to find out who to contact for more information on each type of help.

#### Your tax credits award notice

Your award notice shows your income in Part 1 *Personal circumstances* and your elements or payments in Part 2 *How we work out your tax credits.* You need to keep your award notice in a safe place - you may need it as proof of your income or tax credits award if you want to claim extra help. If you lose it, please phone our **helpline**.

## Help with health costs

If you are getting tax credits and you are on a low income, you and your family may be entitled to the following:

- free NHS prescriptions, dental treatment, wigs, fabric supports and eyesight tests
- vouchers towards the cost of glasses or contact lenses
- help with travel costs for NHS or HS (Health Service in Northern Ireland) treatment on referral by a doctor or dentist.

You will qualify if the household income shown on your award notice is £15,276 a year or less and you are getting:

- Child Tax Credit with or without Working Tax Credit, or
- Working Tax Credit only, including a disability or severe disability element.

**Note:** NHS or HS prescriptions are free to everyone in Scotland, Wales and Northern Ireland. The charging arrangements may be different if you take your prescription to be dispensed in a different country of the UK from where it was written.

If you qualify for help with health costs you will automatically get an NHS Tax Credit Exemption Certificate in the post, normally within eight weeks of your tax credit award.

If you don't get your certificate before you need treatment, you can use your award notice as proof of entitlement. If you haven't received your award notice either, you will need to get a receipt so you can claim a refund.

The leaflets below tell you more about help with health costs and optical vouchers. You can pick them up at Jobcentre Plus offices in England, Scotland and Wales, Social Security or Jobs and Benefits offices in Northern Ireland, doctors' surgeries, hospitals and some pharmacies or opticians:

- England HC11 and HC12
- Scotland HCS1 and HCS2
- Wales HC11W and HC12W
- Northern Ireland HC11 and HC12.

### **Child Benefit**

Child Benefit is a tax-free payment that anyone bringing up a child or young person can claim. You do not have to be getting tax credits to claim Child Benefit.

If you qualify for Child Benefit you will get the payment, whatever your income or savings.

#### Help with tax credits

For more information:

- · go to www.hmrc.gov.uk/taxcredits
- phone the helpline on 0845 300 3900
- textphone the helpline (for people with hearing or speech difficulties) on 0845 300 3909
- write to us at Tax Credit Office Preston PR1 OSB.

When you get in touch, please tell us:

- · your full name
- · your National Insurance number, and
- a daytime phone number.

#### **Customers with particular needs**

We have a range of services for people with disabilities, including guidance in Braille, audio and large print. All of our leaflets and guidance are also available in large print. Please phone our helpline on **0845 300 3900** if you need these services.

#### Yr laith Gymraeg

Ffoniwch **0845 302 1489** i dderbyn fersiynau Cymraeg o ffurflenni a chanllawiau.

#### Help with health costs

For more information:

- go to www.direct.gov.uk or www.nidirect.gov.uk (Northern Ireland) or www.scotland.gov.uk (Scotland) and search for 'Health costs'
- phone one of these numbers
  - England 0845 850 1166
  - Scotland 0800 224 488
  - Wales **0300 123 1002**
  - Northern Ireland 0800 587 8982.

For information about NHS Tax Credit Exemption Certificates phone **0845 609 9299**.

#### **Child Benefit**

For more information:

- go to www.hmrc.gov.uk/childbenefit
- phone the helpline on 0845 302 1444
- textphone the helpline (for people with hearing or speech difficulties) on 0845 302 1474.

#### **Child Trust Fund**

The Child Trust Fund is a tax-free savings and investment account available for children born between 1 September 2002 and 2 January 2011. If you first got Child Benefit for a child within this period, you will have automatically got a voucher in the post to start their fund. Children born after 2 January 2011 do not qualify for a Child Trust Fund.

#### **Guardian's Allowance**

You may be able to get Guardian's Allowance if:

- you are bringing up a child because their parents have died (or in some circumstances where one parent has died) and
- you are entitled to Child Benefit for the child you are bringing up.

## **Healthy Start**

You may be entitled to free milk, fruit, vegetables, infant formula and vitamins under the Healthy Start Scheme. You could qualify if you're at least 10 weeks pregnant or have children under four years old and you:

- get Child Tax Credit
- do not get Working Tax Credit (or you just get Working Tax Credit run-on), and
- the income shown on your award notice is £16,190 a year or less.

If you qualify through tax credits, you will automatically get an application form for Healthy Start. But you don't need to wait, you can get a form yourself – see 'Healthy Start' opposite. If you are pregnant and under 18 years old, you will qualify for Healthy Start even if you don't get tax credits.

## **Sure Start Maternity Grant**

If you have or are expecting a new baby and you are getting tax credits, you may qualify for a Sure Start Maternity Grant. You can get a lump sum of £500 for your baby (or for each baby in a multiple birth) and you do not have to pay it back. You can only get the grant if you have no other children under the age of 16 in your family (this rule does not apply to Northern Ireland).

You may qualify if you're getting either:

- Child Tax Credit at a rate higher than the family element, or
- Working Tax Credit including a disability or severe disability element.

To qualify you or your partner must:

- be expecting a baby within 11 weeks or have had a baby in the past 3 months
- have a dependant child under the age of 20 who is expecting a baby within 11
  weeks, or has had a baby in the past 3 months, and who has no other children
- have adopted or been granted a residence order for a baby who is under 12 months old
- have had a baby placed with you for adoption by an agency or have adopted a baby abroad and the baby is no more than 12 months old
- have guardianship of a baby no more than 12 months old
- have a parental order by the courts in respect of a surrogate birth, or
- be the responsible lone parent (but not the mother) of a baby no more than 12 months old.

Do not delay making your claim for a Sure Start Maternity Grant even if you are still waiting to hear about your claim for tax credits, or if you have asked us to review your tax credits award.

You must claim after the 11th week before your baby is due, and within 3 months of:

- the birth, adoption, residence order or parental order
- becoming responsible for the baby, or
- the guardianship starting.

#### **Child Trust Fund**

For more information:

- · go to www.childtrustfund.gov.uk
- phone the helpline on 0845 302 1470
- textphone the helpline (for people with hearing or speech difficulties) on 0845 366 7870.

#### **Guardian's Allowance**

For more information:

- go to www.hmrc.gov.uk and search for 'Guardian's Allowance'
- phone the helpline on 0845 302 1464
- textphone the helpline (for people with hearing or speech difficulties) on 0845 302 1474.

#### **Healthy Start**

For more information, to get an application form or apply online:

- go to www.healthystart.nhs.uk or
- phone 0845 607 6823.

#### **Working Tax Credit run-on**

This is the payment you may get for a further 4 weeks immediately after you stop qualifying for Working Tax Credit.

#### **Sure Start Maternity Grant**

To get a claim pack:

- go to www.direct.gov.uk or www.nidirect.gov.uk (Northern Ireland) and search for 'Sure Start Maternity Grant'
- visit your Jobcentre Plus office (Social Security or Jobs and Benefits office in Northern Ireland).

## Help with childcare

You may be able to get help through tax credits with the costs of approved or registered childcare. See our leaflet *Working Tax Credit - Help with the costs of childcare* (WTC5).

To get a copy:

- qo to www.hmrc.qov.uk/leaflets/wtc5.pdf
- phone our orderline on 0845 9000 404.

## Help with the cost of your children's education

#### School uniforms and meals

You may be able to get:

- free school meals if you are getting Child Tax Credit only (or in some circumstances Working Tax Credit). This depends on your household income and where you live in the UK so check with your local authority or Education and Library board
- help towards the cost of school uniforms or activities such as school trips, if you are
  on benefits or a low income.

#### School transport

Your child will automatically be entitled to free school transport if they:

- are between 5 and 16 years old, and
- attend the nearest suitable school and the school is further away than
  the 'statutory walking distance' (2 miles for those aged under 8, 3 miles for those
  aged 8 and over).

#### **Education Maintenance Allowance (EMA)**

EMA is a weekly payment of up to £30 (depending on household income) that can be paid to your child aged 16 or over, who chooses to stay on at school, college or training after GCSEs (or Standard Grades in Scotland). Payment is directly into your child's bank account.

EMA has now closed to new applicants in **England**. If your child currently gets EMA they will continue to get it for the rest of the academic year, but they will not get it in the next academic year.

To find out more:

- go to **www.direct.gov.uk** and search for 'Apply for EMA' (in Scotland, Wales and Northern Ireland only)
- phone the Learner Support Helpline on 0800 121 8989.

## Help with your home costs

#### **Essential repairs or improvements**

If you are a homeowner or a private tenant you may be able to get help towards making repairs, improvements or adaptations to your home. The sort of help you can get and whether you can get it is up to your local authority.

#### Metered water charges in England and Wales

If you are getting tax credits you may be able to get help with your water bill if you:

- live in England or Wales, and
- · have a water meter.

## Home energy efficiency schemes

You may be able to get energy efficiency grants and offers to help you make energy saving improvements to your home. These grants and offers come from the government, your local authority or your energy supplier:

- England you may get help through the Warm Front scheme
- Wales the Home Energy Efficiency Scheme (HEES Wales) provides grants
- Scotland you may get help through the Energy Assistance Package
- Northern Ireland you may get help through the Warm Homes Scheme.

#### More information about childcare

For more information about finding and choosing childcare:

- go to www.direct.gov.uk or www.nidirect.gov.uk (NI) and search for 'Childcare'
- phone the Childcare Information Service on 0800 234 6346.

## Help with the cost of your children's education

In England, Scotland and Wales you might get help for school transport even if your child does not qualify automatically. Arrangements are slightly different in NI, so it's important you check what you're entitled to.

For more information:

- go to www.direct.gov.uk or www.nidirect.gov.uk (NI) and search for 'Cost of your child's education'
- contact your local authority. You can find their details on the Directgov website or look in *The Phone Book*:
  - in England, Scotland and Wales under 'Local Authority'
  - in Northern Ireland (NI) under 'Education and Library Boards'.

#### Help with your home costs

For more information go to:

- www.direct.gov.uk and search for 'Home improvement costs'
- www.nihe.gov.uk (NI only)
- www.scotland.gov.uk and search for 'Topics' then 'Built environment' (Scotland only).

For help with metered water charges (England and Wales only) contact your local water company. You can find their phone number on your water bill or in *The Phone Book* under *'Water Authority'*.

#### Home energy efficiency schemes

For more information

#### **England and Wales**

- go to www.direct.gov.uk and search for 'Energy efficiency grants'
- phone 0800 316 2805 (England) or 0800 316 2815 (Wales).

#### Scotland

- go to www.energysavingtrust.org.uk and search for 'Energy assistance package'
- phone **0800 512 012**.

#### Northern Ireland

- go to www.warm-homes.com
- phone 0800 988 0559.

## **Court fees**

You may be able to get help with the cost of court fees in civil, family and probate proceedings.

The leaflet *Court fees - Do I have to pay them?* (EX160A) has more information and explains how to apply. It is available from court offices and online - see 'Help with court fees' opposite.

## Help with funeral expenses

If you get tax credits, you may be able to get a Funeral Payment from the Social Fund to help pay for a funeral you are arranging.

You can apply for a Funeral Payment from the date the person died and up to three months after the funeral. You might have to repay some or all of it from the estate of the person who died.

If you have any other means of paying for the funeral, other than personal savings, you may not be entitled to the payment.

You may qualify if you are getting either:

- Child Tax Credit at a higher rate than the family element, or
- Working Tax Credit including a disability or severe disability element.

## Legal aid

You may be able to get help with the cost of advice and representation from a solicitor for civil cases (a case that does not involve criminal charges).

A solicitor, your local law centre or any Citizens Advice Bureau will be able to tell you if:

- your case is strong enough to take forward, and
- you will be eligible for public funding.

#### **Prison visits**

You may be able to get help with the cost of visiting a close family member or partner, or in certain circumstances, a friend, who is being held in prison. You may qualify if the income shown on your award notice is £17,474 a year or less and you get:

- Child Tax Credit with or without Working Tax Credit, or
- Working Tax Credit only, including a disability or severe disability element.

You can get an information pack, which includes a claim form from:

- the prison where your family member, partner or friend is held
- any prison visitors' centre
- most benefits offices including Jobcentre Plus (Social Security or Jobs and Benefits offices in Northern Ireland), or
- the Assisted Prison Visits Unit on 0121 626 2206 or by emailing assisted.prison.visits@noms.qsi.qov.uk (England, Scotland and Wales only).

#### Help with court fees

For more information:

- go to www.hmcourts-service.gov.uk or www.courtsni.gov.uk (NI) and search for 'Court fees'
- contact your local court.

#### Help with funeral expenses

**England, Scotland and Wales** 

For more information or to get a claim form:

- go to www.direct.gov.uk and search for 'Funeral payments'
- visit your Jobcentre Plus office.

#### Northern Ireland

For more information:

- go to www.nidirect.gov.uk and search for 'Funeral payments'
- visit your Social Security or Jobs and Benefits office.

#### Help with legal costs

#### **England and Wales**

For more information:

• go to

www.communitylegaladvice.org.uk

• phone **0845 345 4345**.

#### Scotland

For more information:

- go to www.slab.org.uk
- phone 0845 122 8686.

#### Northern Ireland

For more information:

- go to www.nilsc.org.uk
- phone 0289 040 8888.

#### Help with prison visits

For more information:

- go to www.direct.gov.uk or www.nidirect.gov.uk (NI) and search for 'Prison travelling costs'
- phone the Assisted Prison Visits Unit on 0845 300 1423
- textphone the Assisted Prison Visits
   Unit (for people with hearing or speech difficulties) on 0845 304 0800.

#### **Your Charter**

To find out what you can expect from us and what we expect from you go to www.hmrc.gov.uk/charter and have a look at *Your Charter*.

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Printed in the UK by Paragon. HMRC 04/11