



**Help with
money matters
for you and your
child**

www.hmrc.gov.uk

More pounds for your growing family

With a growing family, you could probably do with a little financial help - not just for good, nutritional meals but for all the ways you care for your child.

Child Benefit is paid to anyone who is bringing up a child. No matter how much money you earn or have saved up, you can claim. You can start claiming as soon as your child is born and registered. Current rates* for Child Benefit are £20.00 each week for the eldest child in the household, and £13.20 for each additional child.

You could also claim if you adopt a child, look after or contribute to the cost of looking after a child.

To claim, fill in the form enclosed, or for more information go to www.direct.gov.uk/childbenefit or call **0845 302 1444** (8am-8pm).





Put extra cash in your pocket with Child Tax Credit

It's always good to have extra money to hand. That's what Child Tax Credit could give you - and you could claim it if your household income is less than £66,000 a year (or less than £58,000 after your child's first birthday).

A family earning £25,000 a year, for example, with one child under 12 months, could get an extra £1,090 a year. Whilst a family earning under £14,000 a year with a child under 12 months could receive up to £4,905 a year.

If you're a working parent, or you plan to return to work after maternity leave, you could also get help with your childcare costs. If you use childcare that's registered or approved you could get up to 80% of your costs back - up to a maximum of £140 a week if you have one child, or £240 a week if you have two or more children.

For more information, please visit www.direct.gov.uk/taxcredits or call 0845 300 3900 and ask for a claim pack.

A Child Trust Fund will help them pursue their dreams in the future

Wherever their dreams take them, they'll need a helping hand to get started. Every child born and living in the UK is entitled to their own Child Trust Fund - a long term savings and investment account.

If you begin receiving Child Benefit for your child and they aren't subject to immigration control, your child will automatically receive a £250 voucher to start the account. Children in households with an income of up to £16,040 will receive an extra £250 when their Child Tax Credit award has been finalised.

You can choose one of three types of account:

- **Stakeholder account** - an investment in company shares but with rules to limit the risk.
- **Shares account** - invests in company shares and other investments but without the stakeholder rules. Higher risks but the potential for greater returns.
- **Savings account** - a cash savings option where the account earns interest but doesn't take the risk of investing in shares.

Your child will have access to the account once they're 18. In the meantime, family, friends and your child can add to it, up to £1,200 each year. And neither you nor your child will ever need to pay tax on the account.

To find out more, please visit www.childtrustfund.gov.uk or call 0845 302 1470





It's worth taking a look at these too

- As a new mother, you're entitled to **free prescriptions and NHS dental treatment** for 12 months after you've given birth (in Wales prescriptions are free to everyone). Children can also get free prescriptions until they're 16. To receive an Exemption Certificate ask for a form at your doctor's surgery.
- If you're on a low income you may be eligible for a **Sure Start Maternity Grant**. This is a one-off payment to help with the cost of a new baby and must be claimed within 3 months of having your baby. Claim forms are available from Jobcentre Plus.
- If you're a new mum aged 16 or over and not available for work (for example a single parent) you can claim **income support** to help with day-to-day living. For more information or to find out if you can claim, call Jobcentre Plus on **0800 055 6688**
- If you're under 20 and want to continue or return to learning, you could get help with your childcare and travel costs through the Care to Learn Scheme. You may also be able to claim Education Maintenance Allowance. For more information contact **0845 600 7979** or visit www.direct.gov.uk/caretolearn
- **Healthy Start** provides eligible families with weekly vouchers which can be spent on liquid cow's milk, fresh fruit and vegetables and free vitamins. To find out if you qualify or for more information call the helpline on **0845 607 6823** or visit www.healthystart.nhs.uk



Some simple steps to remember

- 1 Register** the birth of your child.
- 2 Fill in and send off the form** enclosed to claim Child Benefit.
- 3 Once you receive** your Child Benefit award, you will receive your Child Trust Fund voucher.
- 4 Open an account** as soon as possible so your baby doesn't miss out.
- 5 Apply** for Child Tax Credits if you're eligible (claims can only be back dated by 3 months).