A guide to Child Tax Credit and Working Tax Credit
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We have a range of services for people with disabilities, including guidance in Braille, audio and large print. Most of our leaflets are available in large print. Please contact us on any of our phone helplines if you need these services.

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Ffoniwch 0845 302 1489 i dderbyn fersiynau Cymraeg o ffurfenni a chanllawiau.
1. Introduction

There are two tax credits:
• Child Tax Credit and
• Working Tax Credit.

This guide explains in detail what they are, who is eligible and how to claim.

If you have children or are working as an employee or a self-employed person (whether or not you also have children), you should find out more about them. Comprehensive guidance notes are available with the claim form.

Child Tax Credit supports families with children and young people.

The amount you get is based on your income. You can claim whether or not you are in work. All families with children, with an income up to £58,000 a year (or up to £66,000 a year if there is a child under one year old), can claim in the same way.

Working Tax Credit is for working people on a low income.

Child Benefit is not affected by Child Tax Credit and Working Tax Credit.

Who is eligible?

To qualify for tax credits, you must be aged 16 or over and usually live in the United Kingdom (UK) - that is, England, Scotland, Wales and Northern Ireland. The UK does not include the Channel Islands or the Isle of Man. Short absences of up to 8 weeks or, in some cases 12 weeks will not affect your eligibility.

For Child Tax Credit you must have a right to reside in the UK. For more information about these rules go to: www.hmrc.gov.uk/taxcredits and follow the link for Tax credits - who qualifies? and then New arrivals to the UK and tax credits.

Some people may be eligible even if they do not live in the UK. Phone the helpline for more information if you live outside the UK, but you, or your partner if you have one are:
• a national of another country in the European Economic Area (EEA - see next page) or of Switzerland and you work in the UK
• a Crown servant posted overseas or their accompanying partner, or
• a national of a country in the EEA, including the UK, or of Switzerland, living in the EEA or Switzerland and you receive a UK contributions-based Jobseeker’s Allowance or a UK Pension.
The EEA consists of the following countries:

<table>
<thead>
<tr>
<th>Austria</th>
<th>Greece</th>
<th>Netherlands</th>
</tr>
</thead>
<tbody>
<tr>
<td>Belgium</td>
<td>Hungary</td>
<td>Norway</td>
</tr>
<tr>
<td>Bulgaria</td>
<td>Iceland</td>
<td>Poland</td>
</tr>
<tr>
<td>Cyprus</td>
<td>Ireland</td>
<td>Portugal</td>
</tr>
<tr>
<td>Czech Republic</td>
<td>Italy</td>
<td>Romania</td>
</tr>
<tr>
<td>Denmark</td>
<td>Latvia</td>
<td>Slovakia</td>
</tr>
<tr>
<td>Estonia</td>
<td>Liechtenstein</td>
<td>Slovenia</td>
</tr>
<tr>
<td>Finland</td>
<td>Lithuania</td>
<td>Spain</td>
</tr>
<tr>
<td>France</td>
<td>Luxembourg</td>
<td>Sweden</td>
</tr>
<tr>
<td>Germany</td>
<td>Malta</td>
<td>United Kingdom</td>
</tr>
</tbody>
</table>

You may not be entitled to tax credits if you are subject to immigration control. You are subject to immigration control if any of the following apply:

- the Home Office gives you permission to stay in the UK (known as ‘leave to enter or remain’), but this permission is given to you on the grounds that you don’t claim benefits, tax credits or housing help paid by the UK government (known as ‘no recourse to public funds’)
- you need permission to stay in the UK, again known as ‘leave to enter or remain’, but you don’t have it
- you have been refused permission to stay in the UK, but you have appealed against that decision, and your appeal hasn’t been decided yet
- you have been given permission to stay in the UK, but on the condition that someone else, like a friend or relative, pays for your upkeep and provides you with somewhere to live.

**Joint claims**

**Married couples or civil partners**

You must make a joint claim as a couple unless you are separated:

- under a court order or
- in circumstances in which the separation is likely to be permanent.

You must still make a joint claim even if you are living apart temporarily. For example, one of you is working away from home or you are on a trial separation.

If you are separated under a court order or it is likely to be a permanent separation you should make a single claim. For example, you are in the process of getting divorced.

**Other couples**

You must make a joint claim as a couple if you are:

- a man and a woman living together as if you are married, or
- a couple living together as if in a civil partnership.

You must still make a joint claim even if one of you is working away from home.

**Single claims**

If you are not entitled to make a joint claim you should make a single claim based on your individual circumstances.

**How are tax credits paid?**

Tax credits are paid directly into a bank or building society account.

If you already have an account, give the details on the claim form. If you do not have an account, any bank, building society or the Post Office can advise you on the accounts they offer.
2. Child Tax Credit

What is Child Tax Credit?

Child Tax Credit is a payment to support families with children. You can claim it if you, or your partner, are responsible for at least one child or young person who usually lives with you.

If they also live with another family for part of the time, you and that other family must decide jointly who wishes to claim for that child. If you do not agree that the other person should receive tax credits for the child we will have to decide which of you has the main responsibility. We will then pay the tax credits for the child to the person who has main responsibility.

Deciding who has the main responsibility depends on the facts. The number of days the child or young person lives with you is important, but this is not the only factor to consider. If you are unsure what to look at, you should ring the helpline for assistance.

If another family makes a claim for the same child or young person, you may be asked to provide details of why you think you have the main responsibility for him or her. We will consider these, together with the details provided by the other claimant, and if you cannot agree between yourselves who should claim for that child or young person, we will decide who has main responsibility for them.

If you do not agree with our decision, you have the right to appeal. Our leaflet WTC/AP What to do if you think our decision is wrong contains more information on this. You can read this by visiting www.hmrc.gov.uk/taxcredits then select Leaflets on tax credits and WTC/AP. You can also get a copy by phoning the helpline.

You do not have to be working to claim Child Tax Credit.

You can usually claim Child Tax Credit for a child who lives with you until 31 August after their 16th birthday. After this you can still claim for them, as long as they are under 20 and in full-time non-advanced education or approved training.

If your child is aged 16 or 17, and has left full-time non-advanced education or approved training, you may be able to get Child Tax Credit for them for up to 20 weeks after they left. To qualify for these extra weeks, your child needs to have registered with any of the following:

• a careers service, Connexions or similar organisation (in Northern Ireland, the Department for Employment and Learning or an Education and Library board)
• the Ministry of Defence, if they’re waiting to join the Armed Forces.

You can’t claim Child Tax Credit for a child or young person if any of the following apply:

• they are aged 16 or over and are claiming Income Support, Incapacity Benefit, income-based Jobseeker’s Allowance, Employment and Support Allowance or tax credits in their own right
• they are aged 16 or over, have left full-time non-advanced education or approved training and are in paid work for 24 hours or more a week
• they are serving a custodial sentence of more than four months imposed by a court.

Phone the helpline on 0845 300 3900 if you need any more help.

Full time non-advanced education will usually be in a school or college, studying for qualifications like:

• ‘A’ levels
• Scottish Highers
• NVQ at level 3.

Education does not count as full time non-advanced education if it is:

• provided by your child’s employer
• provided through any office your child holds. For example, if your child holds an official role such as scout leader or councillor, and the education is provided as part of that role.
• they are placed with you for fostering or adoption and the local authority is paying you for the cost of caring for them under section 23 Children Act 1989 (in Scotland, section 26 Children (Scotland) Act 1995 and in Northern Ireland, Article 27 Children (Northern Ireland) Order 1995).

How is Child Tax Credit made up?

Child Tax Credit contains several elements. The maximum value of each is listed below but the amount you get depends on your income.

<table>
<thead>
<tr>
<th>Element</th>
<th>Annual Amount for 2010-11 (£)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Family element (one per family)</td>
<td>545</td>
</tr>
<tr>
<td>Family element, baby addition (paid to families with a child under one year old on top of family element)</td>
<td>545</td>
</tr>
<tr>
<td>Child element (including those under one year old, paid for each child)</td>
<td>2,300</td>
</tr>
<tr>
<td>Disabled child element (paid in addition to the child element)</td>
<td>2,715</td>
</tr>
<tr>
<td>Severely disabled child element (paid in addition to the child and disability elements)</td>
<td>1,095</td>
</tr>
</tbody>
</table>

You may get a disabled child element for each child or young person you are responsible for if Disability Living Allowance (DLA) is being paid for him or her or the child or young person is registered blind or has been taken off the blind register in the 28 weeks before your date of claim.

You may get a severely disabled child element for each child or young person you are responsible for if DLA (Highest Rate Care Component) is being paid for them.
How much can I get?

Child Tax Credit will be paid in addition to Child Benefit.

<table>
<thead>
<tr>
<th>Annual income (£)</th>
<th>One Child</th>
<th>Two Children</th>
<th>Three Children</th>
</tr>
</thead>
<tbody>
<tr>
<td>Not Working</td>
<td>2,850</td>
<td>5,150</td>
<td>7,455</td>
</tr>
<tr>
<td>5,000</td>
<td>2,850</td>
<td>5,150</td>
<td>7,455</td>
</tr>
<tr>
<td>8,000</td>
<td>2,850</td>
<td>5,150</td>
<td>7,455</td>
</tr>
<tr>
<td>10,000</td>
<td>2,850</td>
<td>5,150</td>
<td>7,455</td>
</tr>
<tr>
<td>15,000</td>
<td>2,850</td>
<td>5,150</td>
<td>7,455</td>
</tr>
<tr>
<td>20,000</td>
<td>1,360</td>
<td>3,665</td>
<td>5,970</td>
</tr>
<tr>
<td>25,000</td>
<td>545</td>
<td>1,715</td>
<td>4,020</td>
</tr>
<tr>
<td>30,000</td>
<td>545</td>
<td>545</td>
<td>2,070</td>
</tr>
<tr>
<td>35,000</td>
<td>545</td>
<td>545</td>
<td>545</td>
</tr>
<tr>
<td>40,000</td>
<td>545</td>
<td>545</td>
<td>545</td>
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<td>45,000</td>
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<tr>
<td>50,000</td>
<td>545</td>
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<td>545</td>
</tr>
<tr>
<td>55,000</td>
<td>210</td>
<td>210</td>
<td>210</td>
</tr>
<tr>
<td>60,000</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
</tbody>
</table>

Using this table, if your income is £15,000 a year and you have two children but are not eligible for Working Tax Credit, you could receive an annual Child Tax Credit award of £5,150, equivalent to £98.84 a week.

Child Tax Credit will be paid directly to the main carer for all the children in the family. If you are a single parent, this will be paid to you directly. If you are part of a couple, you will need to tell us which of you is the main carer for the children. You can choose whether to receive payments weekly or every four weeks.

Payments will normally be made into a bank or building society account.
3. Working Tax Credit

What is Working Tax Credit?
Working Tax Credit is for working people on a low income. You can be employed or self-employed, and you don’t have to have children to claim. Working Tax Credit is paid directly to the person who is working. The 'childcare element' of Working Tax Credit is paid directly to the main carer of the child or children along with Child Tax Credit.

How is Working Tax Credit made up?
Working Tax Credit contains several elements, including additional amounts for:
• working people with a disability
• people with a severe disability, and
• the costs of registered or approved childcare.

The maximum value of each element is listed below, but the amount you get depends on your income.

<table>
<thead>
<tr>
<th>Element</th>
<th>Annual amount for 2010-11 (£)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic element (one per single claimant or couple)</td>
<td>1,920</td>
</tr>
<tr>
<td>Couple element# (paid in addition to basic element but only one couple element allowed per couple)</td>
<td>1,890</td>
</tr>
<tr>
<td>Lone parent element (paid in addition to basic element for single customers who are responsible for a child or qualifying young person)</td>
<td>1,890</td>
</tr>
<tr>
<td>30 hour element** (paid in addition to other elements but only one 30 hour element allowed per couple)</td>
<td>790</td>
</tr>
<tr>
<td>Disability element (paid in addition to other elements)*</td>
<td>2,570</td>
</tr>
<tr>
<td>Severe disability element (paid in addition to other elements)*</td>
<td>1,095</td>
</tr>
<tr>
<td>50+ return to work element (16-29 hours per week) (paid in addition to other elements for 12 months from the day you start back at work)*#</td>
<td>1,320</td>
</tr>
<tr>
<td>50+ return to work element (30 or more hours per week) (paid in addition to other elements for 12 months from the day you start back at work)*</td>
<td>1,965</td>
</tr>
<tr>
<td>Childcare element, maximum eligible cost for families with childcare for one child</td>
<td>£175 per week</td>
</tr>
<tr>
<td>Childcare element, maximum eligible cost for families with childcare for two or more children</td>
<td>£300 per week</td>
</tr>
<tr>
<td>Percentage of eligible childcare costs covered</td>
<td>80%</td>
</tr>
</tbody>
</table>

*/**/# see Notes on following page
Notes

*If the claim is a joint claim and you are both entitled to any of these elements, the award will include two elements per couple. However, a person can't get more than one 50+ return to work element. Where a person works enough hours to qualify for the 50+ 30 hour element, he or she cannot also receive the 50+ 16-29 hours element.

# If you qualify for the 50+ 16-29 hours element, you will not get the couple element unless you have responsibility for a child or you qualify for the disability element of Working Tax Credit.

If you are in a couple, but one of you is subject to immigration control, and you're not claiming for any children, you won't normally be able to get the couple element. But you still need to make a joint claim.

** The 30 hour element is available to those working 30 hours or more per week.

Working hours

You usually need to be working a minimum number of hours a week to claim Working Tax Credit.

If you are aged 16 or over and either:
• you or your partner are responsible for a child or young person, or
• you have a disability which puts you at a disadvantage in getting a job and you qualify for a disability element
then you must work at least 16 hours a week.

If you are part of a couple with children, you are eligible for the 30 hour element if you jointly work at least 30 hours a week, provided one of you works at least 16 hours. Couples without children cannot add their hours together to qualify for the 30 hour element.

If you or your partner are aged 50 or over and are returning to work after claiming one or more of the qualifying out-of-work benefits (listed opposite) for at least the previous six months, you must work at least 16 hours a week.

You can also qualify for Working Tax Credit if:
• you have been receiving a combination of these benefits for six months or more, or
• you have been awarded National Insurance credits for six months or more.

If you received Carer's Allowance, Bereavement Allowance or Widowed Parent's Allowance before making a successful claim for one of the benefits listed opposite, the time that you received any of these allowances will count towards the six month period.

But it is only after qualifying for one (or more) of the out-of-work benefits that the receipt of any of these allowances can form part of the six month qualifying period.

If you do not have children and you do not qualify for a disability element (or an aged 50+ element), you must be aged 25 or over and work at least 30 hours a week to qualify for Working Tax Credit.

In all cases, you have to be:
• working (whether in employment or self-employment) when you make your claim, or
• starting paid work within seven days of making your claim.

You must expect the work:
• to continue for at least four weeks after you have made the claim, and
• to be paid, so, for example, working as a volunteer does not normally count.
You can still claim Working Tax Credit if you work at a school or college and don’t work during school or college holidays.

**Changes to your working hours**

You must tell us within one month if:
- your working hours drop to less than 16 hours a week
- you work at least 30 hours a week and your hours drop to less than 30 (for couples with children, your joint working hours count towards the 30 hours)
- you stop work, or
- your employer lays you off.

If your employer lays you off and tells you it is temporary

You are treated as though you are still working for up to four weeks from the date your employer lays you off. If you do not go back to work after that, you are treated as if you have stopped work.

You will get Working Tax Credit for four weeks from the change if:
- your working hours drop to less than 16 hours a week, or
- you stop work completely.

You can only get Working Tax Credit for up to eight weeks after your employer lays you off.

**Example 1**

John Smith is laid off for four weeks on 8 January. His employer tells him that he can expect to go back to work on 5 February. John calls the Tax Credit Helpline to tell them about this. He also tells them when he expects to go back to work.

On 5 February, he goes in to work. His employer does not know if John will be able to go back to work at all. John calls the Tax Credit Helpline to tell them the lay off is now indefinite. He will get Working Tax Credit up to 5 March.

If your employer lays you off but cannot tell you if you will go back to work or you lose your job

If during the first four weeks you are laid off, your employer says:
- you are now laid off indefinitely, or
- you have lost your job

you will be treated as if you have stopped work from the day they tell you. You will still get Working Tax Credit for four more weeks from that date.

**Example 2**

Anne Jones is laid off on 8 January. Her employer tells her that she can expect to go back to work on 1 February. Anne calls the Tax Credit Helpline and tells them the lay off is temporary.

On 26 January, her employer tells her that they do not know if she will be able to go back to work at all. Anne calls the Tax Credit Helpline to tell them the lay off is now indefinite. Anne is treated as though she has stopped work. She will get Working Tax Credit up to 23 February (four weeks from 26 January).
Limitations to entitlement

Entitlement to Working Tax Credit is deliberately wide ranging but some restrictions do apply. Working Tax Credit may not be available to those who are:

- engaged by a charitable organisation, or are volunteers, and receive only expenses payments
- working for a local authority, health authority, charitable or voluntary organisation caring for someone who’s not a member of their household and where the only payment they receive is covered by the Rent a Room scheme
- engaged on a scheme for which a training allowance is being paid unless the training allowance is taxable as part of their employed or self-employed income
- participating in the Intensive Activity period or Preparation for Employment Programme, unless the payments they receive are taxable as part of their employed or self-employed income
- engaged in an activity where a sports award has been made
- participating in an Employment Zone programme
- serving a custodial sentence
- a student only doing work as part of their course, as any grant or loan that is received is for maintenance and is not paid in return for work done on the course
- a student nurse as the NHS Bursary and other grants or loans received are not payments for work done on the course.

Maternity leave

Most women receive Statutory Maternity Pay (SMP) or Maternity Allowance (MA) for:

- the 26 weeks of ordinary maternity leave and
- the first 13 weeks of any additional maternity leave.

This can be followed by up to 13 weeks of unpaid leave.

For the 26 weeks of ordinary maternity leave, and for the first 13 weeks of additional maternity leave, that is, for a total of 39 weeks, whether or not you are receiving SMP or MA, you are still treated as being in work and able to claim Working Tax Credit, provided you usually worked at least 16 or 30 hours a week (whichever applied) immediately before going on maternity leave. This also applies if you are self-employed. If you are a first-time mother, you can claim Working Tax Credit from the date of birth of your first child, provided you usually worked at least 16 hours a week immediately before your maternity leave began.

When the 39 weeks (this includes 26 weeks of ordinary maternity leave and 13 weeks additional maternity leave) are over, you continue to be eligible for Working Tax Credit if you begin work again at that point. Any further additional maternity leave does not count as being in work and you will only be eligible for Working Tax Credit for a further four weeks after this period.

Example 3

On 8 January, Anita Roberts is told that her employer has to lay her off indefinitely. Her employer does not know if she will be able to go back to work at all. Anita calls the Tax Credit Helpline to tell them she has been laid off indefinitely. Anita will get Working Tax Credit up to 5 February.
Adoption leave or paternity leave
If you adopt a child you may be eligible for Statutory Adoption Pay (SAP) for:
• the first 26 weeks of ordinary adoption leave, and
• the first 13 weeks of any additional adoption leave.
New fathers may be eligible for two weeks paternity leave and be paid Statutory Paternity Pay (SPP) for those two weeks.

If you are on ordinary adoption leave or paternity leave, or on the first 13 weeks of any additional adoption leave, whether or not you are receiving SAP or SPP, you will still count as being in work and able to claim Working Tax Credit, **provided** you usually worked at least 16 or 30 hours a week (whichever applied) immediately before going on leave. This also applies if you are self-employed. If you are a first-time parent, you can claim Working Tax Credit from the date of placement for adoption or birth of your first child, provided you usually worked at least 16 hours a week immediately before your adoption or paternity leave began.

When your time on:
• ordinary adoption leave
• paternity leave or
• the first 13 weeks of additional adoption leave
are over, you continue to be eligible for Working Tax Credit if you begin working again at that point. Any further leave does not count as being in work and you will only be eligible for Working Tax Credit for a further four weeks after this period. You must tell us within one month if you do not go back to work after this time.

Sick leave
If you are off work for up to 28 weeks because of illness and are receiving either:
• Statutory Sick Pay (SSP)
• short-term Incapacity Benefit at the lower rate
• an Employment and Support Allowance
• Income Support paid on the grounds of incapacity for work, or
• National Insurance credits on the grounds of incapacity for work or limited capability for work

then you will still be able to claim Working Tax Credit, **provided** you worked at least 16 or 30 hours a week (whichever applied) immediately before you started to receive any of these benefits. This also applies if you are self-employed.

When the 28 weeks of sick leave are over you continue to be eligible for Working Tax Credit if you begin work again at that point. Any further sick leave does not count as being in work and you will only be eligible for Working Tax Credit for a further four weeks after this period. You must tell us within one month if you do not go back to work after the 28 weeks.
The disability element

If you meet all of the following three conditions, you may be able to get the disability element of Working Tax Credit.

If you are claiming as a couple and your partner also meets all three conditions, you may be able to get two disability elements.

Condition 1: You usually work for 16 hours or more a week.

To meet this condition you must be working for 16 hours or more a week.

Condition 2: You have a disability which puts you at a disadvantage in getting a job.

Details of the disabilities which count to meet this condition are set out in the notes that accompany the tax credits claim form. They relate to a wide range of things, for example:

- seeing
- hearing
- communicating with people
- getting around
- using your hands
- reaching with your arms
- mental disabilities, and
- exhaustion and pain.

We may ask you to give us the name of a healthcare professional who can confirm how your disability affects you. For example, a doctor, a district or community nurse, or an occupational therapist.

Condition 3: You currently get, or have recently been getting, a qualifying sickness or disability benefit.

You will meet this condition if at least one of the following four descriptions applies to you, or if:

- you were entitled to the disability element of Working Tax Credit within the last eight weeks, and
- you had this entitlement because you satisfied one of the descriptions in 2, 3 or 4 below.

1. You are getting one of the following qualifying benefits:

- Disability Living Allowance

- Attendance Allowance

- Industrial Injuries Disablement Benefit (with Constant Attendance Allowance for you)

- War Disablement Pension (with Constant Attendance Allowance or Mobility Supplement for you), or

- a vehicle provided under the Invalid Vehicle Scheme.
2. You have received a sickness or disability benefit for at least one day in the last six months.

The benefits that count are:

- Employment and Support Allowance (ESA), where you have received this allowance for 28 weeks or more or you have received Statutory Sick Pay (SSP) followed by ESA for a combined period of 28 weeks or more (See Note 1 below)

- Incapacity Benefit at the short-term higher rate or the long-term rate

- Income-based Jobseeker’s Allowance*

- Income Support*

- Severe Disablement Allowance

- Council Tax Benefit*

- Housing Benefit*

*This must include a Disability Premium or a Higher Pensioner Premium for you.

Note 1: The 28 weeks does not need to be a single continuous period. You can add together:
- any periods that you received ESA, as long as they were no more than 12 weeks apart
- any periods that you received SSP, as long as they were no more than 8 weeks apart
- any periods that you received SSP with periods that you received ESA, as long as they were no more than 12 weeks apart.

3. You have been ‘training for work’ for at least one day in the last eight weeks.

‘Training for work’ means attending government-run training such as that provided by the New Deal, Work Based Learning for Adults (Training for Work in Scotland) or a course that you attended for 16 hours or more a week to learn an occupational or vocational skill.

In the eight weeks before you started training for work you must have been getting one of the following:
- Incapacity Benefit paid at the short-term higher rate or long-term rate
- Severe Disablement Allowance
- contribution-based Employment and Support Allowance (ESA) for 28 weeks or more
- Statutory Sick Pay (SSP) followed by contribution-based ESA for a combined period of 28 weeks or more (see Note 2 below).

Note 2: The 28 weeks does not need to be a single continuous period. You can add together:
- any periods that you received contribution-based ESA, as long as they...
were no more than 12 weeks apart
• any periods that you received SSP, as long as they were no more than 8 weeks apart
• any periods that you received SSP with periods that you received contribution-based ESA, as long as they were no more than 12 weeks apart and you met the contribution conditions for contribution-based ESA on the days that you received SSP.

4. All of the following four points (4.1 to 4.4) apply to you.

4.1 You have been getting at least one of the benefits in box A or box B for 20 weeks or more (see Note 3 below), and you got this benefit within the last eight weeks:

A
• Statutory Sick Pay
• Occupational Sick Pay
• Incapacity Benefit at the short-term lower rate
• Income Support paid because of incapacity for work
• National Insurance credits awarded because of incapacity for work.

B
• Employment and Support Allowance
• National Insurance credits awarded on the grounds of limited capability for work.

Note 3: The 20 weeks does not need to be a single continuous period. You can add together:
• any separate periods that you received the benefits or credits in box A, as long as they were no longer than eight weeks apart
• any separate periods that you received the benefits or credits in box B, as long as they were no longer than 12 weeks apart.

4.2 Your disability is likely to last for at least six months or the rest of your life.

4.3 Your gross earnings (before tax and National Insurance contributions are taken off) are at least 20% less than they were before you had the disability.

4.4 Your gross earnings (before tax and National Insurance contributions are taken off) are at least £15 a week less than they were before you had the disability.
The severe disability element
If you or your partner (if you are claiming as a couple) get Disability Living Allowance (Highest Rate Care Component) or Attendance Allowance (Higher Rate), you can get the severe disability element. You do not have to be working to qualify for the severe disability element as long as your partner does. If you both qualify, you will get two severe disability elements.

Help with the costs of childcare
You may be able to get more Working Tax Credit to help with the cost of registered or approved childcare. This is the childcare element of Working Tax Credit. The childcare element can help with up to 80% of your childcare costs up to a maximum cost of £175 a week for one child and £300 a week for two or more children. This means that the childcare element is worth up to an extra:
• £140 a week (80% of £175) for families with one child, and
• £240 a week (80% of £300) for families with two or more children.
The amount you receive will depend on your income and will be paid directly to the main carer.
To claim the childcare element you must be over 16.
If you are a lone parent, you must work 16 hours a week or more.
If you are in a couple, both of you must work 16 hours a week or more. Alternatively, only one partner needs to work 16 hours a week or more if the other is:
• incapacitated
• an in-patient in hospital, or
• in prison (whether serving a custodial sentence or remanded in custody awaiting trial or sentence).
You will be treated as incapacitated if you receive:
• Disability Living Allowance
• Attendance Allowance
• Severe Disablement Allowance
• Incapacity Benefit at the short-term higher rate or long-term rate
• contribution-based Employment and Support Allowance (ESA) if you have received:
  – this allowance for 28 weeks or more, or
  – Statutory Sick Pay (SSP) followed by contribution-based ESA for a period of 28 weeks or more
• Industrial Injuries Disablement Benefit (with Constant Attendance Allowance for you)
• War Disablement Pension (with Constant Attendance Allowance for you)
• Council Tax Benefit or Housing Benefit with a Disability Premium or Higher Pensioner Premium for you, or
• a vehicle under the Invalid Vehicle Scheme.
You can claim the childcare element for any child up to:
• the age of 15 (until the Saturday following 1 September after his or her 15th) birthday, or
• the age of 16 (until the Saturday following 1 September after his or her 16th birthday) if the child is registered or has been taken off the blind register in the 28 weeks before your claim, or you receive Disability Living Allowance for the child.
If you are on paid maternity, adoption or paternity leave and are still treated
as being in work, you can claim the costs for registered or approved childcare you pay for:
• the child you have taken leave to look after and
• any other children you are responsible for.
This will enable you to settle a new baby or child into childcare before returning to work.
You can claim Working Tax Credit, including the childcare element from the birth or adoption of the child, as long as you usually worked at least 16 hours a week before the maternity, adoption or paternity leave began.

What do you mean by registered or approved childcare?

In England
To get help with childcare costs in England, the childcare you use must be provided by one of the following:
• a childcare provider registered with Ofsted, such as a childminder, playscheme, childcare club or nursery
• a nanny, providing care in the child’s own home – as long as they are registered with Ofsted
• activity-based care, such as a sports club – as long as the provider is registered with Ofsted
• childcare provided by a school to a child aged either three or four years old, as long as both of the following apply:
  – the childcare is provided under the direction of the school’s governing body, and
  – the childcare takes place on the school premises or on other premises covered by the inspection that Ofsted carry out of the whole school (for example if the school uses a village hall for its childcare activities)
• childcare provided by a school to a child aged between 5 and 15 years old (or 16 if disabled) if all of the following apply:
  – the childcare or activity-based childcare is provided out of school hours
  – the childcare is provided under the direction of the school’s governing body, and
  – the childcare is provided on the school premises or on other premises covered by the inspection that Ofsted carry out of the whole school (for example if the school uses a village hall for its childcare activities)
• an approved foster carer registered with Ofsted – but the childcare must be for a child who is not the carer’s foster child
• a care worker or nurse from an agency registered for providing care in the home under the Domiciliary Care Agencies Regulations 2002 – for example, a domiciliary care worker.
For more information about childcare in England go to www.direct.gov.uk and search for childcare.

In Wales
To get help with childcare costs in Wales, your childcare provider must be one of the following:
• a childcare provider registered with the Care and Social Services Inspectorate Wales
• out-of-school-hours childcare, provided by a school on the school premises
• a local authority that provides childcare outside of school hours
• a person approved under the Approval of Childcare Providers (Wales) 2007 Scheme providing childcare in the child’s home, or if several children are being looked after, in one of the children’s homes
• an approved foster carer – but the childcare must be for a child who is not the carer’s foster child
• a care worker or nurse from an agency registered for providing care in the home under the Domiciliary Care Agencies (Wales) Regulations 2004 – for example, a domiciliary care worker.

For more information about childcare in Wales go to www.wales.gov.uk/topics/childrenyoungpeople/parenting/childcare

In Scotland
To get help with childcare costs in Scotland, your childcare provider must be one of the following:
• a childcare provider registered with the Scottish Commission for the Regulation of Care
• an out-of-school-hours childcare club registered with the Scottish Commission for the Regulation of Care
• an approved foster carer – but the childcare must be for a child who is not the carer’s foster child
• a person from a registered childcare agency, sitter service or nanny agency providing childcare in your child’s home.

For more information about childcare in Scotland go to www.scottishchildcare.gov.uk

In Northern Ireland
To get help with childcare costs in Northern Ireland, your childcare provider must be one of the following:
• a childcare provider registered with a Health and Social Services Trust
• out-of-school-hours childcare, provided by a school on the school premises
• an Education and Library Board that provides out-of-school-hours childcare
• an approved foster carer – but the childcare must be for a child who is not the carer’s foster child
• a person approved under the Tax Credits (Approval of Home Child Care Providers) Scheme (Northern Ireland) 2006, providing childcare in the child’s home.

For more information about childcare in Northern Ireland go to www.nidirect.gov.uk and search for childcare.

Crown Servants working abroad
If you are a civil servant or a member of the armed forces posted overseas, and your child is with you, your childcare provider must be approved by a Ministry of Defence accreditation scheme to get help with your childcare costs.

Childcare provided by a relative
You can’t get the childcare element of Working Tax Credit if your childcare is provided by a relative, even if they are registered or approved.

The exception to this is when your child is cared for by a relative who is one of the following:
• a registered childminder who cares for your child, away from your child’s own home
• a childcare provider approved under a Home Child Care Providers scheme in Wales or Northern Ireland, who cares for your child away from your child’s own home – but they must also care for at least one other child who is not related to them.
The relationship can be by blood, half-blood, marriage, civil partnership or affinity. ‘Affinity’ means a person with a strong relationship to the child, for example someone in a parental position regarding their partner’s children, and includes step-parents.

You cannot claim the costs of childcare if it is not registered or approved. Your provider should be able to tell you whether or not they are registered or approved. Some providers have to renew their registration each year. Ask to see their registration or approval certificate to check that it is still valid.

In order to claim the childcare element you must work out your average weekly childcare costs.

For more information about how to calculate these costs, read our leaflet WTC5 Help with the costs of childcare. Information for parents and childcare providers.

You can find this by going to www.hmrc.gov.uk/taxcredits then select Leaflets on tax credits and then WTC5.

**How much Working Tax Credit can I get?**

Working Tax Credit is paid in addition to any Child Tax Credit you may be entitled to. Some people will be paid both Child Tax Credit and Working Tax Credit.

The amount of your Working Tax Credit award is based on your circumstances (for example, how many hours you work or whether you are disabled) and your income. The tables below provide a guide to how much you could receive for the tax year 2010–11.

<table>
<thead>
<tr>
<th>Annual income</th>
<th>Single person aged 25 or over working 30 hours or more a week</th>
<th>Couple (working adults aged 25 or over) working 30 hours or more a week</th>
</tr>
</thead>
<tbody>
<tr>
<td>9,050*</td>
<td>1,685</td>
<td>3,580</td>
</tr>
<tr>
<td>10,000</td>
<td>1,315</td>
<td>3,210</td>
</tr>
<tr>
<td>11,000</td>
<td>925</td>
<td>2,820</td>
</tr>
<tr>
<td>12,000</td>
<td>535</td>
<td>2,430</td>
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<tr>
<td>13,000</td>
<td>145</td>
<td>2,040</td>
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<tr>
<td>14,000</td>
<td>-</td>
<td>1,650</td>
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<tr>
<td>15,000</td>
<td>-</td>
<td>1,260</td>
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<tr>
<td>16,000</td>
<td>-</td>
<td>870</td>
</tr>
<tr>
<td>17,000</td>
<td>-</td>
<td>480</td>
</tr>
<tr>
<td>18,000</td>
<td>-</td>
<td>90</td>
</tr>
<tr>
<td>19,000</td>
<td>-</td>
<td>-</td>
</tr>
</tbody>
</table>

* Someone aged 25 or over, working 30 hours a week on National Minimum Wage would earn £9,050 a year.
The table below shows how much money you could get for the 2010–11 tax year if you are in work and responsible for at least one child or young person.

<table>
<thead>
<tr>
<th>Annual income</th>
<th>One Child</th>
<th>Two Children</th>
<th>Three Children</th>
</tr>
</thead>
<tbody>
<tr>
<td>5,000*</td>
<td>6,660</td>
<td>8,965</td>
<td>11,270</td>
</tr>
<tr>
<td>9,050**</td>
<td>6,430</td>
<td>8,730</td>
<td>11,035</td>
</tr>
<tr>
<td>10,000</td>
<td>6,060</td>
<td>8,360</td>
<td>10,665</td>
</tr>
<tr>
<td>15,000</td>
<td>4,110</td>
<td>6,410</td>
<td>8,715</td>
</tr>
<tr>
<td>20,000</td>
<td>2,160</td>
<td>4,460</td>
<td>6,765</td>
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<td>25,000</td>
<td>545</td>
<td>2,510</td>
<td>4,815</td>
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<td>30,000</td>
<td>545</td>
<td>560</td>
<td>2,865</td>
</tr>
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<td>545</td>
<td>915</td>
</tr>
<tr>
<td>40,000</td>
<td>545</td>
<td>545</td>
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<td>45,000</td>
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<td>210</td>
<td>210</td>
<td>210</td>
</tr>
<tr>
<td>60,000</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
</tbody>
</table>

*Those with incomes of £5,000 a year are assumed to work part-time (working between 16 and 30 hours a week).

**In families with an income of £9,050 a year or more, at least one adult is assumed to be working 30 or more hours a week (consistent with a minimum wage of £5.80 for those aged 22 and older).

Note: If you have a child under one year old, or with a disability you may be entitled to more.

Using these tables, for example, if you are claiming as a lone parent or a couple with two children and working 30 hours or more a week, with an income of £10,000 a year, you could receive an annual tax credit award of £8,360.

The maximum amounts may be higher if you are entitled to the disability elements of Working Tax Credit.
4. Income and capital

The amount of tax credits you will receive depends on your circumstances, for example:
- the number and ages of your children
- the number of hours you work each week
- whether you are disabled, and
- how much you pay for registered childcare.

It also depends on the level of your income. If you are part of a couple, it depends on your joint income.

As Child Tax Credit and Working Tax Credit are annual tax credits, we will look at your income for a tax year to work out your award, usually the last complete tax year before the year of the tax credits claim.

What income will I have to report in my claim?

Broadly, you will have to report in the tax credits claim form income which is taken into account for income tax purposes. But there are important exceptions to this general rule and some are outlined below.

We take into account the gross amount of your income, that is, your income before tax and National Insurance contributions have been taken off. Similarly, if you make contributions from your earnings to buy shares in your employer’s company under a Share Incentive Plan (SIP), then those contributions must be added back to your gross pay.

However, contributions to any HM Revenue & Customs registered pension scheme (such as a personal pension plan or retirement annuity) and payments under the Gift Aid scheme should be deducted when you work out your income for a tax credit claim. If you made personal pension or retirement annuity contributions, Gift Aid payments or a trading loss, please see TC825 Working sheet for tax credit relief for Gift Aid donations, pension contributions and trading losses.

You can find this at www hmrc gov uk/taxcredits then select Tax credit forms and help sheets then TC825. This will help you to work out the income to enter in your tax credits claim.

You should not normally deduct any contributions to an occupational pension scheme or payments under a payroll giving or Give As You Earn scheme (GAYE) as your employer will have already deducted these payments from your gross pay.

We take the full amount of the following types of income into account when we work out how much tax credits to pay:
- Salary and wages, including commission, bonuses, tips, gratuities, profit-related pay, holiday pay, Statutory Sick Pay (SSP) and some benefits in kind which may be provided by your employer (for example, car and car fuel, allowances for the use of your own car on business, vouchers and credit tokens). Although Statutory Maternity Pay (SMP), Statutory Paternity Pay (SPP) and Statutory Adoption Pay (SAP) are taxable, you should take off up to £100 for each week of payment from your income for tax credit purposes. (If you only received £80 SSP in any week, you should only deduct £80 from your income.) You should include any earnings from employment outside the UK.
- Taxable profits from self-employment, including any from outside the UK.
- The following taxable social security benefits:
  - Carer’s Allowance
• Bereavement Allowance
• contribution-based Jobseeker’s Allowance
• contribution-based Employment and Support Allowance
• Income Support paid to a couple and the person receiving Income Support was on strike
• Incapacity Benefit paid after the first 28 weeks of incapacity (at the short-term higher and long-term rates, including any Child Dependency Increases paid with these benefits)

but not benefits which are not taxable, such as, Child Benefit, Attendance Allowance, Disability Living Allowance, Housing Benefit or Council Tax Benefit, income-based Jobseeker’s Allowance or income-related Employment and Support Allowance.

• The dependant’s grant paid to students with a spouse or unmarried partner or a dependent adult.
• Miscellaneous income that is taxable such as copyright royalties paid to someone who is not a professional author or composer, which is taxable under Part 5 of the Income Tax (Trading and Other Income) Act 2005.

We also take the following types of income into account but you should deduct the first £300 from the combined total (see Note 1 below):

• State retirement pensions (including Widowed Parent’s Allowance, Widowed Mother’s Allowance, Widow’s Pension and Industrial Death Benefit) and occupational or personal pensions - but not war pensions, whether paid on grounds of wounds or disability or paid to widows.

• Most income from savings and investments (for instance, interest from bank and building society accounts, dividends from UK companies, payments from trusts or the estate of a deceased person in administration) - but not income from certain tax-exempt investments, such as, Individual Savings Accounts (ISAs), Personal Equity Plans (PEPs) or non-taxable National Savings products.

• Rental income from property - but not income which is exempt from income tax under the Rent-a-Room scheme (briefly, if you let furnished accommodation in your own home for up to £4,250 a year).

• Foreign income, for example, from investments or property overseas and social security payments from overseas governments, before any overseas tax was taken off but deducting any bank charges or commission when converting foreign currency to pounds. We want to know about all foreign income, whether or not it was received and taxed in the UK, unless you were unable to send the income to the UK because of exchange controls in the country of origin.

Note 1: Apart from income from employment, self-employment, taxable social security benefits, student dependant’s grant and miscellaneous income, you only need to report other income if it is more than £300 a year in total. If it is, you only need to enter the amount over £300 in the tax credits claim form. If you make a claim as a couple, the £300 limit applies to your joint income, not to each of you separately.

What about capital?

We will not normally take capital (that is, deposits in current and savings accounts at banks and building societies, most lump sum payments and the value of property, shares and other investments) into account when we work out your entitlement to tax credits.

However, in some cases where the income tax rules treat capital as income
and tax it as such, you will be expected to include the taxable amount as income in your tax credit claim. This can happen if, for example, you hold shares in a UK company and the company gives you a stock dividend (new shares) instead of a cash dividend. This is part of what we call 'notional income'.

**What does ‘notional income’ mean?**

Besides capital that is treated as income under the income tax rules, notional income also includes income that you can be treated as having which you may not in fact have. This includes:

- Trust income payable to one person but which the income tax rules treat as the income of another person - the tax credit rules also treat the income as belonging to that other person (for example, investment income of a minor child where trust funds have been provided by a parent and the amount exceeds £100).
- Income you may have deprived yourself of for the purpose of getting a tax credit or more tax credit.
- Income that would be available to you if you applied for it, for example a social security benefit. There are some exceptions, for example – a deferred state or personal pension or retirement annuity, or – compensation for personal injury.
- If you work or provide a service for free or less than the going rate, in which case you are treated as getting the going rate for the job if the person you are working for or to whom you are providing the service has the means to pay. This does not apply if you are working as a volunteer (for example, helping out in a charity shop or a Citizens Advice Bureau) or you are on an employment or training programme.

**Are maintenance payments taken into account when calculating tax credit?**

No. We don’t take maintenance payments, such as, child support or payments under a divorce settlement into account. You will be able to have full use of any maintenance that you receive in addition to your tax credits.

**I am a student. Will my loan or grant be taken into account if I claim Child Tax Credit?**

We don't take student loans or grants to meet the cost of tuition fees, childcare, or the Parent’s Learning Allowance into account. But you should tell us if you receive a Dependant’s Grant for a spouse or unmarried partner or a dependent adult.

If you are a student nurse or a health profession trainee and you receive a bursary under the NHS Bursary Scheme, you do not need to tell us about these payments in your claim.

After you have finished your studies and start work, repayments of student loans are not deductible from income in tax credit claims.

**Where can I find details of my income?**

If you were employed in the tax year 2009–10, details of your earnings will be shown on:

- the P60 tax certificate given to you by your employer after the end of that tax year, or a P45 if you left before 5 April 2010
• your monthly pay slips, or
• the P9D or P11D certificates (if you received relevant benefits) given to
  you by your employer.

The notes accompanying the tax credits claim form will tell you exactly
which benefits to tell us about.

If you are self-employed, you should tell us the taxable profit calculated in
your Self Assessment tax return for 2009–10. However, if you are a farmer,
market gardener or a creative artist, averaging relief for fluctuating profits is
not allowed in tax credit claims, further details are provided in the notes
accompanying the tax credit claim form (TC600). If you have not yet sent
HM Revenue & Customs your Self Assessment return for 2009–10, you
must estimate your profits for that year.

If your business made a loss in that tax year, for tax credit purposes you can
set that loss against:
• other income you may have for that year
• any income of your spouse for that year, or
• any income of your personal partner (but not your business partner) for
  that year.

If this does not use up the entire loss, the balance (that is, the unused part of
the loss after deducting the amounts set against other income of that year)
may be carried forward to set against the profits of the same business in a
future tax year. For example, if your business made a loss in 2008–09 and
there is some loss remaining after the deduction from other income of
2008–09, the unused part of the 2008–09 loss may be brought forward and
deducted from the profits of the same business in the tax year 2009–10.

If you made a trading loss, please see TC825 Working sheet for tax credit
relief for Gift Aid donations, pension contributions and trading losses.
You can find this at www.hmrc.gov.uk/taxcredits then select
Tax credit forms and help sheets then TC825. This will help you to work
out the income to enter in your tax credits claim.

If you received taxable social security benefits in 2009–10, the Department
for Work and Pensions (in Northern Ireland, the Department for Social
Development) should have sent you a record of the taxable amount
of benefit.

If you received other types of income, you should refer to the statements,
passbooks or to tax deduction certificates provided by the payer of the
income and which you should be keeping for tax purposes.
5. How is my award worked out?

The amount of tax credits which you (and your partner, if you have one) will receive is calculated by dividing (separately) each of the elements of Child Tax Credit and Working Tax Credit which your family is entitled to by the number of days in the tax year and rounding up to the nearest penny to give a daily rate. These daily rates are then multiplied by the number of days in the relevant period and added together to give your family’s maximum entitlement.

We then look at your income (and your partner’s, if you have one) to work out whether you will get tax credits in full or at a reduced rate. We will send you an award notice which tells you how much tax credit you will receive and when payments will start.

If you, or your partner if you have one, receive Income Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance or Pension Credit you will automatically receive the full amount of Child Tax Credit that you qualify for.

If you receive Child Tax Credit only, you will be entitled to the full amount of that tax credit until your annual income reaches £16,190.

If you receive Working Tax Credit, whether on its own or in addition to Child Tax Credit, and your annual income (or you and your partner’s income) is below £6,420, you will receive the maximum amount of all the elements that you qualify for. If your income is over that threshold, the maximum amount is reduced by 39 pence for every pound of income over the threshold (rounded down to the nearest penny).

If you have income over the threshold of £6,420, your maximum amount will be reduced in the following order:
- Working Tax Credit apart from the childcare element
- the childcare element of Working Tax Credit
- the child elements of Child Tax Credit, and finally
- the family element of Child Tax Credit.

We will not start to reduce the family element of Child Tax Credit (including, where relevant, the baby addition) until your annual income is over £50,000 and entitlement to tax credits over and above the family element has been withdrawn. We will then reduce that element by £1 for every £15 of income over that second threshold.

What happens once I am getting tax credits?

Tax credit awards will initially be based on your current circumstances and your income for the previous tax year.

If your circumstances do not change and there are no significant changes in your income during the year, the initial award will run until the end of the tax year (5 April).

At the end of the tax year, we will send you a further notice that tells you the information we hold about your claim, in particular the circumstances and income upon which we based the award and the amount of tax credit paid over the year. You should check this notice carefully. You must then either:
- confirm that the details are correct, or
- correct them if there are changes that you have not previously told us about.
You also need to tell us about your income for the year just ended. You can do this by either:
• phoning the helpline, or
• completing the notice and returning it in the envelope provided.

When we have all the details, we will:
• check whether the award we paid you for the year just ended was right, and
• work out your award for the following year, as the notice will also act as the claim for the next award.

If your circumstances and income stayed the same throughout the year which has just ended, or if your income in that year was not more than £25,000 higher than the year before that, you should have received the right amount of tax credits.

If you only get the family element of Child Tax Credit, you don't have to do anything if your income remains within a certain range specified in the end-of-year notice, provided your circumstances have not changed. The end-of-year notice will tell you whether you need to return it or not.

If you do not have to return the notice, you will be treated as having automatically made a new claim for the next award.

What happens if my circumstances or income change?

There are some changes that could affect the level of the tax credit award. They include:
• changes in the adults in the household, for example if you and your partner stop living together or if you have been living on your own, you begin living with someone as a couple
• changes in circumstances affecting the elements of tax credits for which you are eligible, such as
  – the birth or death of a child
  – a child or young person leaving the household or stopping full-time non-advanced education or approved training
  – you stop using registered or approved childcare, or
  – a change in your usual weekly working hours
  – you move abroad
• you or your partner begin to qualify for a disability element of Working Tax Credit
• you or your partner no longer have a disability which puts you at a disadvantage in getting a job
• a child you are responsible for is registered as blind or is taken off the blind register
• DLA starts or stops being paid for a child you are responsible for
• the Highest Rate Care Component of DLA starts or stops being paid for you, your partner, or a child you are responsible for
• the Higher Rate of Attendance Allowance starts or stops being paid for you or your partner, and
• changes in income between the previous year and the current year.

You should keep:
• a record of any changes in circumstances to help you complete the end of year notice, and
• your new award notice after you have told us about a change of circumstances.
Changes in circumstances

You need to tell us about any changes in your circumstances. If you don’t, you may be overpaid tax credits or you may not get the full amount you are entitled to. You may also have to pay a penalty of up to £300.

If a change increases your tax credits, the increase can only be backdated by up to three months. For example, if you had a baby on 12 June but you didn’t report this until 12 October, your tax credits would only increase from 12 July.

You must tell us within one month if you claimed:
- as an individual but you are now married, or in a civil partnership, or living with someone as if you are married or in a civil partnership
- as part of a couple but are now separated, or one of you dies.

If any of these circumstances apply your claim legally ends and you will need to set up a new one.

You must also tell us within one month:
- If you or your partner leave the UK permanently or go abroad for more than eight weeks (12 weeks if you go or remain abroad because you are ill or because a member of your family is ill or has died).
- If you and your partner lose your right to reside in the UK. For example, if you are a national of one of the countries that joined the European Economic Area (EEA) on 1 May 2004 (except Cyprus and Malta) or of Bulgaria and Romania, you must tell us if you and your partner lose your job before you have worked in the UK lawfully and uninterruptedly for 12 months.
- If you or your partner stop working.
- If you or your partner stop working more than the relevant minimum of 16 or 30 hours a week (for couples with children it is your joint working hours that count towards the 30 hours as long as at least one of you works at least 16 hours a week).
- If you are laid off.
- If you have been on strike for more than 10 days.

You must also tell us within one month:
- If a child leaves the family and moves to live with someone else. This includes a child who has been
  – taken into care or fostered to another family, or
  – found guilty by a court and sentenced to custody or detention for a period of more than 4 months.
- If a child dies.
- If a young person leaves full-time, non-advanced education, or approved training before they reach 20 years of age or stops being registered with a careers service, Connexions, Ministry of Defence or equivalent.
- If a young person starts to have their training provided under a contract of employment.
- If a child or young person starts to claim Income Support, Incapacity Benefit, income-based Jobseeker’s Allowance, Employment and Support Allowance, Child Tax Credit or Working Tax Credit in their own right.
- If you told us that your child was continuing in full time non-advanced education or approved training after 31 August following their 16th birthday, but then they did not do so.
If you claimed childcare costs you must tell us if:
• your average weekly costs go down by £10 or more, (phone the helpline to find out how to calculate your new average weekly costs)
• your costs go down to zero
• your childcare provider stops being registered or approved.

You need to tell us as soon as possible (but ideally within three months) about changes that may increase your tax credit award such as:
• a new child in the family
• starting to use registered or approved childcare
• if your average weekly childcare costs increase by £10 a week or more (phone the helpline to find out how to calculate your new average weekly costs), or
• an increase in your working hours (or those of your partner) from under 16 hours a week to 16 hours or more a week or from under 30 hours a week to 30 hours or more a week.

Changes in income
Your award will initially be based on your income for the previous tax year. If your income in the current tax year rises by less than £25,000, it will not affect your award and we will still base it on your income for the previous year. So for the current year, you will get the benefit of a rise in income up to that amount without it reducing your tax credit award. The increased level of income is not taken into account until the next year.

If your income in the current year is lower than last year's income, we will base your tax credit award on your current year's income. In this case, you may be due more tax credit. You can either:
• tell us during the year that you expect to receive less income than last year – we will then adjust your payments to make sure you receive the right amount in-year, or
• wait until we finalise your award at the end of the year and we can pay you any extra tax credit you are due in a lump sum.

We will check at the end of the year what your income was. If you tell us during the year about a fall in your income and it falls by less than you expected, you will have to pay back any tax credits we have overpaid.

If your income increases by more than £25,000, then we will base your final award on your current year’s income. We will ignore the first £25,000 of the increase when working out your tax credit award for the current year. We will, however, use the full amount of income when setting your award for the following year.

What happens if there are changes in my tax credit award?
You should tell us immediately if you think that your income will rise by more than £25,000 in the current tax year. This will help you to avoid building up an overpayment of tax credits which you would have to pay back after we finalise the award at the end of the year.

If your tax credit award goes up because of a change in circumstances which increases your entitlement, and if you have told us about this during the year, we will:
• pay any extra tax credit for up to three months before the adjustment was made in a lump sum, and
• increase your award for the rest of the year.
If your income has fallen and you tell us about it during the year, we will pay you any extra tax credits due from the date you tell us about it. If, at the end of the tax year, we find that you were due more tax credit than you were in fact paid because of a change in circumstances or income, we will pay the extra amount as a lump sum.

If your tax credit award goes down because of a change in circumstances which reduces your entitlement or because of an increase of more than £25,000 in your income, that you have told us about during the year, we will reduce your tax credit award for the whole period so that we pay you the right amount for the year overall.

Alternatively, if we have paid you too much in this tax year (or a previous one) we'll automatically reduce your ongoing payments until you pay back the overpaid money.

The amount we reduce your payments by depends on whether you get tax credits in full, or at a reduced rate. We make our decision based on the information you gave us about your income. The higher your income, the more your tax credit payments are reduced.

Check your award notice to find out if you get tax credits at a reduced rate. If you do, it’s shown as 'reduction due to your income' in part 2 - ‘How we work out your tax credits’.

If there’s no reduction shown – because of your low income, the most we’ll take back from your ongoing payments is 10 per cent.

If you do get a reduction – because of the amount of your income and only get the family element of Child Tax Credit, we’ll take back up to 100 per cent of your ongoing payments.

For everyone else we’ll take back up to 25 per cent of your ongoing payments.

**What if I disagree with the level of my tax credit award or with having to pay a penalty?**

If you disagree with our decision on your tax credit award or with any penalty, you have the right to appeal against it. You will have 30 days from the date of our decision in which to appeal and you will have to tell us the grounds for appealing.

Appeals against decisions on tax credits are administered and heard by appeal tribunals within the Tribunal Service or, if you live in Northern Ireland, the Appeals Service.
6. Help and advice

How do I claim or get more information about tax credits?
You can make a claim by filling in and returning the claim form TC600.
To get a claim form or for further advice about Child Tax Credit or Working Tax Credit you can:
• phone the helpline on 0845 300 3900
• textphone the helpline on 0845 300 3909
Visit www.hmrc.gov.uk/taxcredithelpline for helpline opening times and other ways you can contact us.

Backdating your claim
This usually happens automatically. We can normally only backdate your tax credits for up to three months from the date we get your claim. So to avoid losing money make sure you claim straight away.

You will need to ask for backdating if:
• you’re only claiming Working Tax Credit (you’re not claiming for any children), or
• you’ve been getting Income Support, income-based Jobseeker’s Allowance, income-related Employment and Support Allowance or Pension Credit.

To ask for backdating please attach a separate sheet of paper to your claim form telling us:
• your name, address and National Insurance number
• the date you started work, or
• the start date of your Income Support, income-based Jobseeker’s Allowance, income-related Employment and Support Allowance or Pension Credit.

If you are disabled, working and more than three months ago were awarded:
• a qualifying sickness benefit, or
• a qualifying disability benefit
we may be able to backdate your claim more than three months.
If you think this applies to you, please tell us in your letter the date the benefit was awarded from. See pages 13-15 for a list of qualifying sickness and disability benefits.

What other help can I get?
If your income is below a certain level you may be entitled to benefits and services, such as help with the costs of health services, provided by other government departments, agencies or local authorities. You may need to use your tax credits award notice as proof of your income for these benefits and services.

For information about these benefits and services, you will need to contact the organisation that provides them.

If you receive Housing Benefit or Council Tax Benefit, your tax credit award may affect the amount of benefits you are entitled to. When you get your award notice, you should contact your local authority’s Housing Benefit or Council Tax Benefit office so that they can reassess your case.
Child Benefit

If you are claiming Child Tax Credit because you are responsible for a child, you may also be entitled to Child Benefit. If you have not already done so, you should make a claim for Child Benefit.

What is Child Benefit?

Child Benefit is a four weekly tax-free payment made to anyone bringing up a child or young person. It is paid for each child or young person that qualifies and isn’t affected by income or savings so most people bringing up a child or young person can get Child Benefit.

You do not need to be the parent of the child or young person to qualify, but you must be responsible for them. The child or young person does not need to live with you, but if they live with someone else you can only get Child Benefit if:

• you pay money to bring up the child
• the amount you pay is the same as, or more than, the weekly rate of Child Benefit you get for them
• the person the child lives with is not getting Child Benefit for them.

Additional qualifying conditions apply once a child reaches 16 years of age.

When and how to make a claim

Child Benefit can only be backdated for up to three months from the date your claim is received in the Child Benefit Office, so it's best to make your claim straight away to avoid losing money.

You should claim Child Benefit as soon as:

• Your child is born.
• A child or young person, you that you are responsible for, comes to live with you.
• You adopt a child who is living with you.
• You start to contribute to the cost of looking after a child that you are responsible for, unless the person the child lives with is already getting Child Benefit for them. The amount you contribute must be the same as, or more than, the weekly amount of Child Benefit you get for that child.

You can claim in any of the following ways:

• visit www.hmrc.gov.uk/childbenefit
• phone the helpline
  – 0845 302 1444 or
  – if your preferred language is Welsh phone 0845 302 1489
• textphone the helpline on 0845 302 1474.

National Insurance credits for social security benefits

If you receive Working Tax Credit and are earning below the Lower Earnings Limit for liability to National Insurance contributions (£97 a week in the tax year 2010–11), you may be awarded National Insurance credits to help to safeguard your entitlement to some social security benefits, such as the basic State Pension.

For more advice on National Insurance credits:

• go to www.hmrc.gov.uk and follow the link for National Insurance and then National Insurance credits
• contact the National Insurance Enquiries for Individuals Helpline
  – phone 0845 302 1479
  – textphone 0845 915 3296.
7. Examples of tax credit calculations

The following examples explain how tax credits will help people in differing circumstances. Other than example 10, for easy reference, these calculations do not take account of the rounding procedures and the weekly amounts are calculated assuming a 52-week year.

Example 1

Patricia Taylor is a single parent with one child aged 12 and works less than 30 hours a week. Patricia’s gross earnings last tax year were £8,000 (rising to £8,400 in the current year) and apart from Child Benefit (which is disregarded for tax credit purposes) she has no other income. She does not use registered or approved childcare.

Patricia’s maximum tax credit entitlement will be a combination of:

- Child Tax Credit - family element (£545) and child element (£2,300), giving £2,845 a year, and
- Working Tax Credit - basic element (£1,920) and lone parent’s element (£1,890), giving £3,810 a year.

A total of £6,655.

As her income in the current year is expected to rise by less than £25,000, her tax credit award for the year will be based on last year’s income. The income threshold is £6,420. Patricia’s award is worked out as follows:

<table>
<thead>
<tr>
<th>Annual income</th>
<th>£8,000.00</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less threshold</td>
<td>-£6,420.00</td>
</tr>
<tr>
<td>Excess income</td>
<td>£1,580.00</td>
</tr>
</tbody>
</table>

Maximum tax credit £6,655.00
Less 39% of excess income -£616.20

Award £6,038.80 (£116.13 a week)
Example 2

Rebecca Dobson is a single parent with one child aged 4 and works more than 30 hours a week. She uses a registered childminder, which costs her £100 a week. Her gross earnings last tax year were £15,000 (rising to £15,750 in the current year). She receives Child Benefit and maintenance from the child's father of £1,200 each year. She also has £5,000 in her building society account which in the previous tax year paid gross interest (that is, before tax) of £150 and she expects the same amount this current year. Her total gross income last tax year was therefore £16,350 (not including Child Benefit, which is disregarded). For the purposes of tax credit we also disregard:

- the maintenance payments, and
- the gross interest, because it is below the £300 limit for reporting in the tax credit claim form.

Therefore, her income for tax credits purposes is only her earnings of £15,000 last year and £15,750 this year.

Rebecca’s maximum tax credit entitlement will be a combination of:

- Child Tax Credit - family element (£545) and a child element (£2,300), giving £2,845, and
- Working Tax Credit - basic element (£1,920), a lone parent element (£1,890), a 30 hour element (£790) and 80% of the eligible childcare costs of £100 a week (£5,200 a year), which is £4,160 a year, giving £8,760.

A total of £11,605.

As her income in the current year is expected to rise by less than £25,000, her tax credit award for the year will be based on last year’s income. The income threshold is £6,420. Rebecca’s award is worked out as follows:

<table>
<thead>
<tr>
<th>Annual income</th>
<th>£15,000.00</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less threshold</td>
<td>–£6,420.00</td>
</tr>
<tr>
<td>Excess income</td>
<td>£8,580.00</td>
</tr>
<tr>
<td>Maximum tax credit</td>
<td>£11,605.00</td>
</tr>
<tr>
<td>Less 39% of excess income</td>
<td>–£3,346.20</td>
</tr>
<tr>
<td>Award</td>
<td>£8,258.80  (£158.82 a week)</td>
</tr>
</tbody>
</table>
Example 3

Mike and Claire Jones have one child, aged 10, who is disabled. Mike works more than 30 hours a week while Claire stays at home to look after their child. Mike had gross earnings last tax year of £20,000 (rising to £21,000 in the current year). Claire receives Child Benefit and Disability Living Allowance on behalf of the child, both of which are disregarded for tax credit purposes. The couple also have £12,000 in their joint building society account, which last tax year paid gross interest of £360 and they expect the same amount this current year. Their total gross income last tax year was therefore £20,360 (not including DLA and Child Benefit).

Their maximum tax credit entitlement will be a combination of:

- Child Tax Credit - family element (£545), a child element (£2,300) and a disabled child element (£2,715), giving £5,560, and
- Working Tax Credit - basic element (£1,920), couple element (£1,890) and a 30 hour element (£790), giving £4,600.

A total of £10,160.

As Mike and Claire’s income in the current year is expected to rise by less than £25,000, their tax credit award for the year will be based on last year’s income, with £300 of the gross interest being disregarded. This gives last year’s income of £20,060. The income threshold is £6,420. Their award is worked out as follows:

| Annual income       | £20,060.00 |
| Less threshold      | –£6,420.00 |
| Excess income       | £13,640.00 |

Maximum tax credit  £10,160.00
Less 39% of excess income  –£5,319.60
Award  £4,840.40  (£93.08 a week)
### Example 4

Rashid and Yasmin Ali both work more than 30 hours a week and have three children, all of school age. They do not use registered or approved childcare. Last tax year, Rashid earned £15,000 (rising to £15,750 in the current year) and Yasmin earned £10,000 (rising to £10,500 in the current year). She also received Child Benefit for the children. The couple also have £12,000 in a joint building society account, which last tax year paid gross interest of £360 and they expect the same amount this current year.

Their total gross income last tax year was therefore £25,360 (not including Child Benefit). Their maximum tax credit entitlement will be a combination of:
- Child Tax Credit - family element (£545) and a child element (£2,300 per child), giving £7,445, and
- Working Tax Credit - basic element (£1,920), couple element (£1,890) and a 30 hour element (£790), giving £4,600.

A total of £12,045.

As Rashid and Yasmin's income in the current year is expected to rise by less than £25,000, their tax credit award for the year will be based on last year's income, with £300 of the gross interest being disregarded. This gives last year's income of £25,060. The income threshold is £6,420. Their award is worked out as follows:

<table>
<thead>
<tr>
<th>Annual income</th>
<th>£25,060.00</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less threshold</td>
<td>-£6,420.00</td>
</tr>
<tr>
<td>Excess income</td>
<td>£18,640.00</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Maximum tax credit</th>
<th>£12,045.00</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less 39% of excess income</td>
<td>-£7,269.60</td>
</tr>
<tr>
<td>Award</td>
<td>£4,775.40  (£91.83 a week)</td>
</tr>
</tbody>
</table>

### Example 5

Nick Sinclair is single, aged 25, works more than 30 hours a week and has no children. His gross earnings last tax year were £10,000 (rising to £10,500 in the current year) and he has no other income.

Nick’s maximum tax credit entitlement will be a combination of Working Tax Credit - basic element (£1,920) and a 30 hour element (£790), giving £2,710.

As his income in the current year is expected to rise by less than £25,000, his tax credit award for the year will be based on last year’s income. The income threshold is £6,420. Nick’s award is worked out as follows:

<table>
<thead>
<tr>
<th>Annual income</th>
<th>£10,000.00</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less threshold</td>
<td>-£6,420.00</td>
</tr>
<tr>
<td>Excess income</td>
<td>£3,580.00</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Maximum tax credit</th>
<th>£2,710.00</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less 39% of excess income</td>
<td>-£1,396.20</td>
</tr>
<tr>
<td>Award</td>
<td>£1,313.80  (£25.27 a week)</td>
</tr>
</tbody>
</table>
Example 6

Vicky and Simon Graham have one child aged 12. Vicky works more than 30 hours a week and Simon is unemployed. They do not use registered or approved childcare. Last tax year their gross earnings were £9,500. They have no other income (apart from Child Benefit, which is disregarded).

Their maximum tax credit entitlement will be a combination of:
- Child Tax Credit - family element (£545) and a child element (£2,300), giving £2,845, and
- Working Tax Credit - basic element (£1,920), couple element (£1,890) and a 30 hour element (£790), giving £4,600.

A total of £7,445.

The income threshold is £6,420. Based on last year’s income, Vicky and Simon’s tax credit award would be as follows:

- Annual income: £9,500.00
- Less threshold: £6,420.00
- Excess income: £3,080.00
- Maximum tax credit: £7,445.00
- Less 39% of excess income: £1,201.20
- Award: £6,243.80 ( £120.07 a week)

However, at the start of the new tax year, Vicky takes a better paid job and expects to earn £11,500 gross a year. Simon also gets a new job and expects to earn £24,000. This joint rise in income of £26,000 (£2,000 plus £24,000) is £1,000 higher than the £25,000 limit for reporting increases in income. They contact us immediately to have their tax credit award reassessed on the basis of their current year’s income.

Their maximum tax credit entitlement based on their circumstances remains the same but the increase in income will reduce their tax credit award. The first £25,000 of the increase in earnings is disregarded, so the revised award will be based on income of £10,500 (that is, £35,500 less £25,000). We will therefore amend Vicky and Simon’s award as follows:

- Annual income: £10,500.00
- Less threshold: £6,420.00
- Excess income: £4,080.00
- Maximum tax credit: £7,445.00
- Less 39% of excess income: £1,591.20
- Award: £5,853.80 ( £112.57 a week)
Example 7

Mark Joyce is single, aged 30, works more than 30 hours a week and has no children. He is deaf and receives Disability Living Allowance (DLA). Mark’s gross earnings last tax year were £10,000 (rising to £10,500 in the current year) and, apart from DLA (which is disregarded for tax credit purposes), he has no other income.

His maximum tax credit entitlement will be a combination of:

- Working Tax Credit - basic element (£1,920), a 30 hour element (£790) and disability element (£2,570), giving £5,280.

As his income in the current year is expected to rise by less than £25,000, his tax credit award for the year will be based on last year’s income. The income threshold is £6,420. Mark’s award is worked out as follows:

<table>
<thead>
<tr>
<th>Annual income</th>
<th>£10,000.00</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less threshold</td>
<td>-£6,420.00</td>
</tr>
<tr>
<td>Excess income</td>
<td>£3,580.00</td>
</tr>
</tbody>
</table>

Maximum tax credit    £5,280.00
Less 39% of excess income -£1,396.20
Award                 £3,883.80 (£74.69 a week)

Example 8

John Smith, aged 51, starts work at the beginning of the new tax year, having spent the previous year on Jobseeker’s Allowance (JSA). His new job means that he works more than 30 hours a week and he expects to earn £29,000 gross a year. He and his wife, Margaret, have £5,000 in their joint building society account, which currently pays £150 a year gross interest (this is disregarded as it is below the £300 limit for reporting on the tax credit form). Margaret stays at home and the couple have no children or young people living with them.

John and Margaret’s maximum tax credit entitlement will be a combination of the basic (£1,920), couple (£1,890), 30 hour (£790) and 50+ return to work (30 hours, £1,965) elements of Working Tax Credit, together worth £6,565.

Their tax credit award will be based on the current year’s income. The first £25,000 of the increased income is disregarded. So the award will be based on income of £4,000 (that is, £29,000 less £25,000). The income threshold is £6,420. John and Margaret’s award is worked out as follows:

<table>
<thead>
<tr>
<th>Annual income</th>
<th>£4,000.00</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less threshold</td>
<td>-£6,420.00</td>
</tr>
<tr>
<td>Excess income</td>
<td>£0.00</td>
</tr>
</tbody>
</table>

Maximum tax credit    £6,565.00
Less 39% of excess income -£0.00
Award                 £6,565.00 (£126.25 a week)
Example 9
James and Sarah McAllister have three children, including a baby under the age of one. Sarah stays at home to look after the children while James works more than 30 hours a week. Last tax year, James earned £52,000 (rising to £54,000 in the current year). The couple have £15,000 in a joint building society account, which last tax year paid gross interest of £450 and is expected to pay the same amount in the current year. Sarah also receives Child Benefit for the children but this is disregarded for tax credit purposes. As a result, James and Sarah’s total gross income last tax year was £52,450.

Their maximum tax credit entitlement will be a combination of:
- Child Tax Credit - family element (£545), family element baby addition (£545) and a child element (£2,300 per child), giving £7,990, and
- Working Tax Credit - basic element (£1,920), couple element (£1,890) and a 30 hour element (£790), giving £4,600.

A total of £12,590.

As James and Sarah’s income in the current year is expected to rise by less than £25,000, their tax credit award for the year will be based on last year’s income, with £300 of the gross interest being disregarded. This gives last year’s income of £52,150. At an income level of £50,000, their entitlement over and above the family element (and baby addition) of Child Tax Credit would already have been withdrawn. As James and Sarah’s income exceeds the second income threshold of £50,000 by £2,150, part of their award will be subject to the second taper rate of 6.67% (1/15) and will be worked out as follows:

<table>
<thead>
<tr>
<th>Annual income</th>
<th>£52,150.00</th>
</tr>
</thead>
<tbody>
<tr>
<td>2nd threshold</td>
<td>£50,000.00</td>
</tr>
<tr>
<td>Excess income above 2nd threshold</td>
<td>£2,150.00</td>
</tr>
<tr>
<td>Family element and baby addition</td>
<td>£1,090.00</td>
</tr>
<tr>
<td>Less 6.67% of excess income above 2nd threshold</td>
<td>£143.41</td>
</tr>
<tr>
<td>Award</td>
<td>£946.59 (£18.20 a week)</td>
</tr>
</tbody>
</table>
The following example takes account of the rounding process, and uses an example award from the 2010-11 tax year.

**Example 10**

Colin and Mary Owen are in their early twenties. They both work more than 30 hours a week and each receive a salary of £12,000 a year. On 6 October 2010, their first child is born and Mary gives up work permanently to look after the child. Colin continues to work at the same level of salary. Mary receives Child Benefit but this is disregarded for tax credit purposes. Their tax credit entitlement for the tax year 2010-11 will be based on Colin's salary of £12,000 and Mary's salary for the first six months of the tax year of £6,000, giving a total gross income of £18,000.

Colin and Mary cannot claim tax credits for the first six months of 2010-11 because they are both under 25 and have, at that stage, no children. For the next six months, 6 October 2010 to 5 April 2011, they can claim both Child Tax Credit and Working Tax Credit.

Their maximum tax credit entitlement will be a combination of:

- **Child Tax Credit** - family element (£545), the family element baby addition (£545) and the child element (£2,300 in 2010-11) are each divided by the number of days in the tax year (365 days in 2010-11) and rounded up to the nearest penny to give a daily rate. These daily rates are then multiplied by the number of days in the relevant period (in this example 182 days) and added together, giving £1,694.42, and

- **Working Tax Credit** - basic element (£1,920 in 2010-11), the couple element (£1,890 in 2010-11) and the 30 hour element (£790 in 2010-11) are each divided by the number of days in the tax year and rounded up to the nearest penny to give a daily rate. These daily rates are then multiplied by the number of days in the relevant period and added together, giving £2,296.84.

A total of £3,991.26.

Their tax credit award will be based on the current year's income, that is, £18,000 divided by 365 (the number of days in the tax year) and multiplied by 182 (the number of days in the relevant period). This gives income of £8,975.34. The income threshold is £6,420 divided by 365 and multiplied by 182 giving £3,201.21. Colin and Mary's award is worked out as follows:

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual income</td>
<td>£8,975.34</td>
</tr>
<tr>
<td>Less threshold</td>
<td>–£3,201.21</td>
</tr>
<tr>
<td>Excess income</td>
<td>£5,774.13</td>
</tr>
<tr>
<td>Maximum tax credit</td>
<td>£3,991.26</td>
</tr>
<tr>
<td>Less 39% of excess income</td>
<td>–£2,251.91</td>
</tr>
<tr>
<td>Award</td>
<td>£1,739.35  (£66.89 a week from 6 October 2010 to 5 April 2011)</td>
</tr>
</tbody>
</table>
8 Customer service

Your rights and obligations

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

Customers with particular needs

We offer a range of facilities for customers with particular needs, including:
• wheelchair access to nearly all HMRC Enquiry Centres
• help with filling in forms
• help for people with hearing difficulties
  – RNID Typetalk
  – Induction loops.

We can also arrange additional support, such as:
• home visits, if you have limited mobility or caring responsibilities and cannot get to one of our Enquiry Centres
• services of an interpreter
• sign language interpretation
• leaflets in large print, Braille and audio.
These notes are for guidance only and reflect the position at the time of writing. They do not affect the right of appeal. Any subsequent amendments to these notes can be found at www.hmrc.gov.uk

Customer Information Team

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