



**HM Revenue  
& Customs**

# Could you get help with your everyday costs?

Tax credits are money from the government  
to help with everyday costs - like childcare



WTC9

## Child Tax Credit

Child Tax Credit is for people bringing up children, if you work or not.

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

If you are working, you could get help with your childcare costs.

## Help with childcare costs

You may be able to get help with the costs of approved childcare. You can only get help with childcare if you are working at least 16 hours a week. If you are part of a couple, both you and your partner must each work at least 16 hours, unless one of you is unable to work because of incapacity.

The childcare element is paid to the person getting Child Tax Credit.

# Working Tax Credit

Working Tax Credit is for people in work, if you have children or not.

**If you are responsible for a child or young person**, you need to work at least 16 hours to get Working Tax Credit.

**If you are not responsible for a child or young person**, you can get Working Tax Credit if you:

- are over the age of 25 and work at least 30 hours a week, or
- are aged at least 16 and you qualify for an extra payment of tax credits because you're disabled, or
- are over 50 and going back to work after being on benefit for at least 6 months.

The amount you get will depend on your income.

If you have a child with a disability or a child under one year old you may be entitled to additional funds.



Sarah is 23 and is a single parent. She has a daughter, Claire, aged 3. Sarah works 20 hours a week, earning £6,100 a year. Her childcare costs are £150 a week, which she can afford because she gets £192 a week in Working Tax Credit and £54 a week in Child Tax Credit.

John and Lucinda are in their 40s and have three young children aged 8 years, 4 years and 3 months old. Lucinda is a full-time mother and John works 37 hours per week in a call centre, earning £18,000 per year. John and Lucinda receive over £620 every 4 weeks to help with their young family.



Find out if tax credits can help you  
and your family. Call

**0845 300 3900**

textphone 0845 300 3909 or visit  
[www.direct.gov.uk/taxcredits](http://www.direct.gov.uk/taxcredits)