

Tax credits are payments from the government

Working Tax Credit

You may qualify for Working Tax Credit if you work, but earn low wages.

If you don't have children you can claim Working Tax Credit if:

- you're aged 25 or over and do paid work of at least 30 hours a week
- you have a disability, are aged 16 or over and work at least 16 hours a week
- you're aged 60 or over and work at least 16 hours a week.

If you're responsible for children and aged at least 16, you can claim Working Tax Credit if you're:

- single and do paid work of at least 16 hours a week
- in a couple and your joint paid working hours is at least 24 a week, with one of you working at least 16 hours a week.

So if you're a couple and only one of you is working, that person will need to work at least 24 hours a week.

If your joint working hours are less than 24 a week, you can still get Working Tax Credit if one of you:

- is aged 60 or over and working at least 16 hours a week
- is disabled and working at least 16 hours a week
- works at least 16 hours a week and the other person is entitled to Carer's Allowance

- works at least 16 hours a week, and the other person can't work because they're incapacitated, an in-patient in hospital, or in prison.

Child Tax Credit

You may qualify for Child Tax Credit if you're responsible for at least one child or young person who normally lives with you.

You can claim Child Tax Credit for any child who lives with you until the 31 August after their 16th birthday. After that, you can still claim Child Tax Credit for them if they are under 20 and in education or undertaking approved training that counts for Child Tax Credit.

Education needs to be full-time, usually at a school or college, studying for qualifications like A levels or NVQ at Level 3.

Approved training doesn't pay wages and teaches the skills your child needs to do a job. Examples are Foundation Learning Programmes, Access to Apprenticeships and unwaged Programme Led Apprenticeships. A course provided by an employer as part of a job contract doesn't count.

Help with the cost of childcare

If you work and use childcare you could get extra tax credits to help with your childcare costs.

The childcare must be registered or provided by a school; such as a breakfast or after school club.

If you're a lone parent you must work for at least 16 hours a week to qualify. If you're part of a couple you and your partner must both work at least 16 hours. Only one of you has to work 16 hours or more if the other is:

- ill or disabled and claiming disability benefits
- in hospital
- in prison
- entitled to Carer's Allowance.

You may still qualify if you worked 16 hours or more before going on maternity, paternity, adoption or sick leave.

Costs are paid up to the week of 1 September following the child's 15th birthday, or 16th birthday if the child has a disability.

You can get help with up to 70% of your childcare costs depending on your income. However this is subject to a maximum cost of childcare for:

- one child of £175 a week
- two or more children of £300 a week.

Making a claim

All the information you need about making a claim for Tax Credits is at www.direct.gov.uk/taxcredits or you can call the Tax Credit Helpline on **0345 300 3900** or textphone **0345 300 3909**.

Use the online calculator at taxcredits.hmrc.gov.uk/Qualify/DIQHousehold.aspx which tells you roughly how much in Tax Credits you could get.

If you live with someone as a couple you must make a joint tax credits claim – you can't decide to claim as a single person. You should make a claim as soon as you think you qualify.

You will need to fill in a claim form. You can get a claim pack from the Tax Credit Helpline.

You can fill the form in yourself and send it back by post. If you need any help completing the form you can call the Tax Credit Helpline. If you claim other benefits, such as Income Support or Jobseekers Allowance, your Jobcentre Plus will help you with your tax credits claim form.