

## What are Tax Credits?

Tax credits are payments from the government. If you're responsible for at least one child or young person who normally lives with you, you may qualify for Child Tax Credit. If you work, but earn low wages, you may qualify for Working Tax Credit.

## Who can get Tax Credits?

Nine out of ten families with children can get tax credits, but you don't need to have children to qualify. You may also qualify if you are working and earning low wages.

## How much do you get?

The amount of tax credits you get depends on things like:

- how many children you have living with you
- whether you work - and how many hours you work
- if you pay for childcare
- if you or any child living with you has a disability

Your payments also depend on your income. The lower your income, the more tax credit you can get.

## Working tax Credit

You could get **Working Tax Credit** if:

- you're aged 16 or over
- you work a certain number of hours a week
- you get paid for the work you do (or expect to)
- your income is below a certain level

The basic amount of Working Tax Credit is up to [£1,920](#) a year - you could get more (or less) depending on your circumstances and income.

Use the [tax credit calculator](#) to work out how much you could get.

You can apply for Working Tax Credits even if you don't have children or you're [on leave](#) or about to start a new job.

## What you'll get

You get a basic amount and extra (known as 'elements') on top of this. How much you get depends on things like your circumstances and income. The basic amount is up to £1,920 a year.

<b>Element</b>	<b>Amount</b>
You're a couple applying together	Up to £1,950 a year
You're a single parent	Up to £1,950 a year
You work at least 30 hours week	Up to £790 a year
You have a disability	Up to £2,790 a year
You have a severe disability	Up to £1,190 a year (on top of the disability payment)
You pay for <a href="#">approved childcare</a>	Up to £122.50 (1 child) or £210 (2 or more children) a week

You can use the Tax Credits Calculator online to see if you qualify by visiting <https://www.gov.uk/tax-credits-calculator>

### How you're paid

Money is paid directly into your bank or building society account, every week or 4 weeks. If you're a couple, you must choose one account. Usually, you're paid from the date of your claim up to the end of the tax year (5 April).

### If your circumstances change

Your tax credits can go up or down if your family or work life change - you must [report these changes](#) to the Tax Credit Office. For example, you start a new job or you're laid off work.

### Eligibility

Eligibility depends on your age and how many hours of paid work you do a week. Your income and circumstances will also affect how much you get.

Use the [tax credit questionnaire](#) to check if you qualify.

### Your age

You must be 16 or over to qualify.

### Hours you work

You must work a certain number of hours a week to qualify.

<b>Circumstance</b>	<b>Hours a week</b>
25 to 59	At least 30 hours
60 or over	At least 16 hours
Disabled	At least 16 hours
Single with 1 or more children	At least 16 hours
Couple with 1 or more children	Usually, at least 24 hours* (with 1 of you working at least 16 hours)

**Solihull Family Information Service**

Call: 0800 389 8667

Email: [familyinfo@solihull.gov.uk](mailto:familyinfo@solihull.gov.uk)

Web: [www.solihull.gov.uk/familyinfo](http://www.solihull.gov.uk/familyinfo)



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\*There are exceptions to the 24 hour rule, use the [tax credit calculator](#) to check if you work the right number of hours.

A child should be under 16 (or under 20 if they're in [approved education or training](#)).

You can apply for Working Tax Credits if you're [on leave](#) or about to start a new job in the next 7 days.

### **Your pay**

The work must last at least 4 weeks and must be paid. This can include payment in kind (eg farm produce for a farm labourer) or where you expect to be paid for the work.

### **Exceptions**

The following doesn't qualify as paid work:

- money from a ['Rent a Room' scheme](#)
- money paid for work done while in prison
- money paid to you as part of an Employment Zone Programme

### **Your income**

There's no set limit for income because it depends on your circumstances (and those of your partner). For example, £18,000 for a couple without children or £13,000 for a single person without children - but it can be higher if you have children, pay for [approved childcare](#) or one of you is disabled.

### **How to claim**

If you're new to tax credits, contact the Tax Credit Helpline for a claim form. It takes up to 2 weeks to arrive. If you're already claiming tax credits you don't need a claim form - just call the helpline to update your claim.

### **Tax Credit Helpline**

**Telephone:** 0345 300 3900

**Textphone:** 0345 300 3909

Monday to Friday, 8am to 8pm

Saturday, 8am to 4pm

### **What you need to know**

You can claim at any time of the year and up to 7 days before starting a new job.

You apply for Child and Working Tax Credits on the same claim form. You have to [renew your claim](#) once a year. To support your claim, keep records about your income, bills, payslips, benefits, tax credits, child care and your child's education.

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## Leave and gaps in your employment

You can get Working Tax Credits for periods when you don't work. For example, you:

- go on maternity leave
- get sick pay
- are in between jobs

You're entitled to the tax credits for a certain period of time providing you qualify.

### Circumstance

You lose or leave your job

You're on maternity leave

You're on adoption leave

You're on paternity leave

You're on additional paternity leave

You're off sick

You're on strike

You're laid off work

You're suspended from work - e.g. because of a complaint

### Period you get tax credits for

For 4 weeks

For the first 39 weeks of your leave

For the first 39 weeks of your leave

For the period of your ordinary paternity leave

Up to the equivalent 39th week of your partner's leave

Up to 28 weeks

For the first 10 days

For 4 weeks after you're laid off or the lay off becomes indefinite

Usually the period of suspension

## Qualifying rules

To qualify, you must:

- have been in paid work
- have worked the right number of hours before you go on leave or the gap happens
- get Statutory Sick Pay or an equivalent benefit (sick leave only)

The equivalent benefits are [National Insurance Credit](#) (incapacity for work element), Employment and Support Allowance or Income Support (incapacity for work element).

## What you need to do

[Report any changes](#) to your work or family life to the Tax Credit Office to make sure you get paid the right amount of tax credit.

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## Child tax credits

You could get Child Tax Credit for each child you're responsible for if they're:

- under 16
- under 20 and in approved education or training

You don't need to be working to claim Child Tax Credit.

You get money for each child that qualifies and Child Tax Credit won't affect your Child Benefit. Only 1 household can get Child Tax Credit for a child.

### How much could I get?

You could get a basic amount and extra (known as 'elements') on top of this.

How much you get depends on things like your income and circumstances (eg if your child is disabled).

The basic amount is up to £545 a year.

Elements	Yearly amount
For each child	Up to £2,720
For each disabled child	Up to £3,015
For each severely disabled child	Up to £1,220 (on top of the disabled child payment)

Use the [tax credit calculator](#) to work out how much you could get.

### How is it paid?

All benefits, pensions and allowances are paid into an account (eg a bank account) of the person mainly responsible for the child.

You're paid from the date of your claim up to the end of the tax year (5 April).

### Does it matter how much I earn?

Use the [tax credit calculator](#) to check if your income is too high for tax credits and work out what money you could get.

There's no set limit for income because it depends on your circumstances (and those of your partner).

For example, it's sometimes £26,000 for a 1 child family but can be higher if you pay for [approved childcare](#) or one of you is disabled.

### If your circumstances change

Your tax credits can go up or down if your family or work life change - you must [report these changes](#) to the Tax Credit Office. For example, your child leaves home or your income changes.

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The [benefit cap](#) limits the amount of benefit that most people aged 16 to 64 can get. Some individual benefits aren't affected, but it may affect the total amount of benefit you get.

### **The child's age**

To qualify the child must be:

- under 16 - you can claim up until the 31st August after their 16th birthday
- under 20 - if they're in [approved education or training](#)

### **Responsibility for a child**

You're usually responsible for a child if they:

- live with you all the time
- they normally live with you and you're the main carer
- they live in Europe but are financially dependent on you

Contact the Tax Credit Helpline if you're not sure you're responsible for the child.

### **Tax Credit Helpline**

Telephone: 0345 300 3900

Textphone: 0345 300 3909

Monday to Friday, 8am to 8pm

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### **If the child is disabled**

You may get extra Child Tax Credits if:

- the child gets Disability Living Allowance or Personal Independence Payment
- the child is registered blind (or was within 28 weeks of your tax credits claim)

You still qualify if Disability Living Allowance or Personal Independence Payment stops because the child goes into hospital.

If you're new to tax credits, contact the Tax Credit Helpline for a claim form. It takes up to 2 weeks to arrive.

If you're already claiming tax credits you don't need a claim form - just call the helpline to update your claim.

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### **Help with childcare costs – do you qualify?**

If you work and pay for childcare you may be able to get tax credits to help with the costs. You have to work for at least 16 hours a week to qualify. You may still qualify if you worked 16 hours or more before going on maternity, paternity, adoption or sick leave.

### **How much can you get?**

You could get:

- Up to £122.50 per week for 1 child
- Up to £210 per week for 2 children or more

The amount you get depends on things like:

- your income
- how often and how long you've paid for childcare

### **Childcare vouchers**

If you get childcare vouchers from your employer the amount of tax credit you get can go down.

Use the childcare voucher calculator to see how childcare vouchers from your employer affect your tax credits <http://www.hmrc.gov.uk/calcs/ccin.htm>

### **How do I claim?**

**You will need to notify Tax Credit of any changes in circumstances as this may affect your claim.**

Contact the Tax Credit Helpline for a claim form if you're new to tax credits. It takes up to 2 weeks to arrive.

Call the Tax Credit Helpline to update your claim if you're already claiming tax credits - you don't need a claim form.

### **Tax Credit Helpline**

Telephone: 0345 300 3900

Textphone: 0345 300 3909

When calling make sure that you know or have your **National Insurance Number** with you as you will need to provide this to prove you are who you say you are.

### **How is it paid?**

Tax Credits are paid directly into your bank, building society, Post Office or National Savings account as a direct payment.

You can choose to get payments weekly or monthly.

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### **How do I find childcare?**

Solihull Family Information Service can provide you with lists of registered childcare providers in Solihull to suit you and your child's needs. For more information please contact us:

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**[www.solihull.gov.uk/familyinfo](http://www.solihull.gov.uk/familyinfo)**

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Would you like to know what's happening in Solihull for children and families? Then join our Parent's Network for regular information at [www.solihull.gov.uk/parentsnetwork](http://www.solihull.gov.uk/parentsnetwork)

**Updated March 2014**

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