

Child Tax Credits and other benefits

If you receive CTC you will also be entitled to free school meals – if you are receiving CTC but do not work enough hours to get WTC, and the income used for your Tax Credit calculation is £16,190 or less
free NHS prescriptions, dental treatment and sight tests – if you are receiving CTC, but do not work enough hours to get WTC, or you receive WTC with a disability element, and the income used for your Tax Credits calculation is £15,276 or less
Social Fund Sure Start Maternity Grant and Funeral Expenses payment, if you receive more than £545 a year of Child Tax Credit.

How do I claim Tax Credits?

You can check to see if you are entitled to Tax Credits by using an online benefit calculator, there are several available:
<https://www.gov.uk/tax-credits-calculator>
www.turn2us.org.uk
<http://www.entitledto.co.uk/>

If you think you are entitled to Tax Credits you can either claim online <https://www.gov.uk/qualify-tax-credits>;
or call the Tax Credit Helpline on 0345 300 3900.



Tax Credit Changes of Circumstances

Tax Credits are calculated using an estimate of your family income for the current tax year. So if your circumstances change you need to notify the Tax Credit Office within 30 days of the change happening to avoid overpayments of tax credits.

If you have notified them of the change within the 30 day limit and you still receive a demand for an overpayment, it is possible to dispute this overpayment. If this happens to you contact your local Citizens Advice office or visit our website for more advice.



For more information go to www.citizensadvice.org.uk or contact our Citizens Advice Helpline: 03444 111 444

Potteries Gold is a **Citizens Advice Staffordshire North & Stoke-on-Trent** project to help people in Stoke-on-Trent cope with changes to the benefit system
www.snsCab.org.uk/about-us/potteries-gold
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Guide to ...

Tax Credits



What are Tax Credits?

There are two types of Tax Credits

- Child Tax Credit is payable to people with dependent children. You do not need to be working.
- Working Tax Credit is payable to people who work and are on a low income. You do not need to have children.

You can receive just CTC or WTC or both together.



Child Tax Credit

CTC is for families with children living with them who are under 20 and still in full-time non-advanced education (not at University).

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

If you are working the amount of Child Tax Credit you are entitled to depends on, how much you earn, the number of children you have and if someone in your family is disabled.

Working Tax Credit

For people who are employed or self-employed who:

- are paid for that work, and
- expect to work for at least 4 weeks.

The amount of hours that you need to work to qualify for Working Tax Credit depends on your circumstances.

Lone parents need to be working at least 16 hours a week.

Couples with children need to be working at least 24 hours between them with one person working at least 16 hours a week.

Single people or couples without children need to be aged 25 or over and working at least 30 hours a week.

People with disabilities and people aged 60 or over only need to work 16 hours a week.

You may also be able to get help with your childcare costs.

The amount will depend on your family income and circumstances.



Universal Credit and Tax Credits

Tax Credits are being replaced by Universal Credit.

From March 2018 families with less than 3 children will have to claim Universal Credit instead of Tax Credits if they are making a new claim for benefits.

Families with more than 3 children will continue to claim Tax Credits for now. This may change in November 2018.

Tax Credits should be fully replaced by Universal Credit sometime in 2022.

Two Child Cap

If you have more than 2 children that were born before 6th April 2017, you will continue to receive Child Tax Credit for all of your children.

However if you already have 2 or more children and have a child born on or after 6th April 2017 you will not be entitled to any additional Child Tax Credit for that child.

There are exceptions to this rule if this child is:

- born as part of a multiple birth
- disabled and receiving DLA
- is adopted or living with you because their parents can't look after them
- is born as a result of non-consensual conception or rape

See Tax Credit Changes for Families leaflet.