

Tax Credits

The Royal Borough of Kingston upon Thames



Compiled by

The
**Families
Information
service**

For further information telephone

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or visit www.kingston.gov.uk/fis
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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 get tax credits, but you don't need to have children to qualify. You may also qualify if you are working and earning low pay.

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
- if you're aged 50 plus and are coming off benefits



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

Example

Mr and Mrs Khan both work full-time. Between them, they earn about £25,000 a year. They have three children. They get about £87 a week in tax credits.

If their income was higher, and they earned about £50,000 a year, they'd get about £10 a week instead.

How tax credits work

If you're married, or living with a partner you'll need to make a joint claim for tax credits. You can only make a single claim if you don't have a partner.

The HMRC pay tax credits directly into your bank, building society, Post Office® or National Savings account if it accepts Direct Payment - either weekly or every four weeks.

Who gets the payments?

If you're both working and you both qualify for Working Tax Credit, you can decide who'll get the payments.

If you're claiming Child Tax Credit and you're in a couple you need to decide which one of you is the children's main carer. If you're the main carer then the money will be paid to you.



How tax credits payments work

The tax credits payments you receive from the HMRC are based on your current personal circumstances and your income from the tax year that ended on the 5 April 2009. If you're making a new claim for tax credits your payments will usually run from the date of your claim to the end of the tax year. For example, if you make a claim on 10 November 2009, your payments will be worked out from that date until 5 April 2010.

Changes at home and work

If your circumstances change it can affect the amount of money you should be getting. So please contact the HMRC as soon as possible to tell them about any changes.



Contact the Tax Credit Office

If you need more help you can call the Tax Credit Helpline which is open from 8.00 am to 8.00 pm every day except Christmas Day, Boxing Day and New Year's Day. The numbers you can ring are:

- tel 0845 300 3900
- textphone 0845 300 3909 – if you are deaf or have a hearing or speech impairment

If you're calling from overseas you can also contact the Tax Credit Office on Tel + 44 289 053 8192.