

A tax credits guide for Polish families looking after a disabled child

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What are tax credits?

If you have come to the UK from Poland you might qualify for extra payments called tax credits. In order to claim you must meet certain residence tests (see box below) as well as the general tax credit rules outlined in the rest of this guide.

There are two tax credits offering financial support for families – Working Tax Credit and Child Tax Credit.

Working Tax Credit can be claimed by anyone who is responsible for a child and who works for at least 16 hours a week. Certain other workers who do not have children can also apply.

Child Tax Credit can be claimed by families with children regardless of whether you work or not, but you must establish residency rights in order to qualify (see box below).

These credits are administered by Her Majesty's Revenue and Customs (referred to here as the Revenue) Depending on your circumstances it is possible to qualify for either or both.

This guide is intended as a general guide for families from Poland who are looking after a child with a disability. It includes ready reckoner tables to give you an indication of how much tax credits a family in your circumstances should receive. If you would like a full breakdown of your likely entitlement, or require any further information on tax credits please call our free helpline. We employ welfare rights workers who are able to provide detailed advice on any aspect of a

tax credit claim. We can arrange a Polish interpreter over the telephone if required.

Residence Conditions

Working Tax Credit - to qualify you must satisfy the general rules outlined elsewhere in this guide. However, in addition, you must be '**present**' and '**ordinarily resident**' in the UK.

To be treated as being 'present' you have to be in the UK most of the time although some temporary absences can be ignored. Contact our free helpline for further details. You will be treated as being 'ordinarily resident' if you have moved to the UK voluntarily for the purpose of settling here for the time being.

Child Tax Credit - to qualify you must satisfy the general rules, be 'present' and 'ordinarily resident' and also satisfy the '**right to reside**' test.

Who has the 'right to reside'?

You will have the right to reside for Child Tax Credit purposes if either of the following apply:

- 1 You are working for an employer and you have registered with the Workers Registration Scheme within one month of starting work. For information in Polish on the Workers Registration Scheme (WRS) see Web: <http://tinyurl.com/y9td48>
- 2 You are exempt from the requirement to register for this scheme. People who are exempt include:
 - the self-employed
 - anyone who, on 30th April 2004, had been working legally in the UK for a continuous period of 12 months
 - anyone who has been working legally in the UK for a continuous period of 12 months either partly or wholly after 30th April 2004
 - anyone who had leave to enter or remain in the UK on 30th April 2004 which was not subject to any condition restricting employment
 - anyone who has been in registered work for 12 months or more – breaks in employment of up to 30 days are ignored.
 - There are other people who may not need to register – for a full list contact the Home Office (see section below on contacts for further information).

When your 'right to reside' will end

You may lose your 'right to reside' if you stop working before 12 months have passed. However, short absences from work totalling 30 days or less do not count. If you stop working after 12 months have passed, whether you retain a right to reside will depend on your circumstances. It is important to seek advice if you lose your right to reside.

Who is included in my claim?

Couples must make a joint claim. This includes where you live with a same sex partner. If your partner lives abroad you may have to claim as a single person. You can claim for a child who normally lives with you, up until the September after their 16th birthday. You can also claim for a young person up until the age of 19 if they are on a full-time course of non-advanced education or unwaged work-based training. This can be extended up to the young person's 20th birthday so long as they are completing a course of education or training they started, or were accepted onto, before they turned 19.

If a young person starts to claim certain benefits (such as Employment and Support Allowance, Income Support, income-based Jobseeker's Allowance or Incapacity Benefit) in their own right this will mean that you can no longer receive tax credits for them. Contact the helpline for further advice regarding this issue.

Can my children be included in my tax credits claim if they are currently in Poland?

The rules are not entirely clear on this issue. You can only claim tax credits for a child if you can show that he or she 'normally lives' with you. This is likely to be difficult to establish if your child is living in another country, although temporary absences are allowed. The situation is much clearer for Child Benefit. As long as you live and work in the UK and have the right to reside you should be able to claim Child Benefit for children living in another EEA country such as Poland. Contact our free helpline for further advice.

Can I claim Working Tax Credit?

In order to claim Working Tax Credit you must be:

- aged 16 years or over **and**
- present and ordinarily resident in the UK **and**
- working for at least 16 hours per week **and**
- be responsible for one or more children.

Note: Some other workers without children (for example, disabled workers) are also able to claim Working Tax Credit. If you do not care for a child you should seek advice from a local citizens advice bureau (CAB) or welfare rights service.

To assess whether you work for at least 16 hours a week, the Revenue count the hours that you normally work, ignoring unpaid meal breaks. For example, if you regularly work overtime those extra hours will be included. There are also special rules to allow some people to qualify who were working but have now temporarily stopped, including term-time only school workers, women on Statutory Maternity Pay or Maternity Allowance, people on Statutory Adoption or Paternity Pay, and some people who are off work sick (so long as this does not exceed 28 weeks).

Extra money in your Working Tax Credit if you pay for childcare

If you spend money on childcare when you work, your claim for Working Tax Credit may include help with 'eligible childcare costs'. This is called the childcare element of Working Tax Credit. In order for your childcare costs to be taken into account you must be either:

- a lone parent who works at least 16 hours per week **or**
- a couple who both work 16 hours or more a week **or**
- a couple where one member works 16 hours or more a week and the other receives certain disability/incapacity benefits (or they are in hospital or prison).

What type of childcare costs can be taken into account?

Only registered or approved childcare can be taken into account. This includes registered childminders, nurseries and other schemes run by approved providers. Care in the child's own home can also be counted if it is provided by someone who is registered. Childcare provided by a relative in the child's home is not counted – this remains the case even if that relative is an approved childcarer.

If a child is on Disability Living Allowance (DLA) or is registered blind childcare costs can be included until the September after their **16th** birthday, otherwise childcare costs can only be included until the September after their **15th** birthday.

The amount of childcare costs that can be included

The maximum amount of childcare that can be taken into account is £175 per week for one child, and £300 per week for 2 or more children. Only 80% of childcare costs can be met. This means that the most that can actually be included towards childcare costs is £140 per week (80% of £175) for one child and £240 per week (80% of £300) for two or more children. We produce a guide, 'Finding and paying for childcare', available free from the helpline.

Can I claim Child Tax Credit?

In order to claim Child Tax Credit you must be:

- aged 16 years or over **and**
- present, ordinarily resident and with a right to reside in the UK (see box above) **and**
- responsible for one or more dependent children.

In principle Child Tax Credit can be claimed regardless of whether you are in work or not and is paid in addition to Child Benefit. However, you must establish residency rights in order to qualify (see box above). This means that, in practice, some claimants can only qualify if they are in registered employment.

The amount of Child Tax Credit that you receive may be higher if you have a child on Disability Living Allowance (DLA). This is because an extra amount known as the 'disability element' is added to your tax credit calculation for each child who is on DLA or registered blind. If your child gets the highest rate of the DLA care component a further 'severe disability element' is also added. Child Tax Credit can either be paid by itself or alongside Working Tax Credit.

How are tax credits paid?

Working Tax Credit (except for any childcare element) is paid to the parent who is working. Child Tax Credit and any Working Tax Credit towards childcare costs are paid to the child's main carer. Payments are usually by direct transfer into a bank account. You can choose weekly or four-weekly payments.

What is taken into account in calculating my tax credit award?

The amount of tax credits that you receive depends on your family's *personal circumstances* and on your gross annual *income*.

Personal circumstances which affect my tax credits award

The personal circumstances that are taken into account include, for Working Tax Credit:

- whether or not you are a lone parent or a member of a couple,
- whether you work 30 hours or more a week (it is usually possible to add you and your partner's hours together)
- whether you have a disability
- whether you or your partner get the high rate DLA care component
- whether you have eligible child care costs, and
- whether you are aged 50 or over and have recently been on certain benefits.

For Child Tax Credit the personal circumstances that are taken into account are:

- the number of dependent children you have
- whether you have a baby aged under one
- the number of children who get any rate of DLA or are registered blind, and
- the number of children who get high rate DLA care component.

How income affects a tax credits award

Your entitlement to tax credits will also depend on your annual taxable income. Although tax credits are income based you should not assume that you have too much money to qualify. You are guaranteed some Child Tax Credit so long as your income is less than £58,000 (£66,000 if you have a baby under one). In some circumstances (for example, you have more than one child on DLA and

have substantial eligible childcare costs) you may get some tax credits even if your income is above these figures. If you are a member of a couple then it is your total joint income that is taken into account. Even if you think that your income will be too high to get tax credits it is worthwhile making a claim. This will protect your right to backdating of tax credits in the event you have an unexpected drop in income later in the year.

Note: a tax credit award is usually assessed on the income from the previous tax year. However, if your income for this tax year is likely to be less than in the previous year, an estimate of your current income will be used instead. If your income this tax year is likely to exceed your previous year's income by more than £25,000, then the award will be based on this year's estimated income minus £25,000.

What income counts?

Gross annual income before tax is counted. As a general rule income that is taxable is taken into account. This includes:

- gross earnings
- taxable profits from self-employment
- some social security benefits including **Carer's Allowance** (see below for those not counted)
- income from property
- income from capital
- pensions (state, private and occupational)
- income from abroad such as income from property, investments, pensions and earnings. Certain amounts of income from abroad can sometimes be ignored (contact our free helpline for further details)
- other income subject to UK income tax.

What income is ignored?

Some income is completely ignored for tax credit purposes. This includes:

- maintenance payments
- a dependent child's income
- most forms of student income
- adoption / Fostering payments (but not any reward element)
- Disability Living Allowance
- Attendance Allowance
- Child Benefit
- Guardian's Allowance
- Income Support
- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Bereavement Payment
- Maternity Allowance

- the first £100 per week of any Statutory Maternity, Statutory Paternity or Statutory Adoption Pay
- Severe Disablement Allowance
- Short-term low rate Incapacity Benefit
- Transitional long-term Incapacity Benefit (that is, in payment since before 13th April 1995)
- Industrial Injuries Benefit.

This list is not exhaustive - some other forms of income are also ignored.

What if I have a lot of capital or savings?

There is no capital limit preventing a claim for tax credits. Instead any taxable income you receive from your capital is counted, for example interest on your savings (unless this is in a tax free savings account such as an ISA).

How much tax credit will I get?

The Revenue use your family's circumstances to work out a 'maximum tax credit entitlement'. If you get Income Support, income-based Jobseeker's Allowance or Pension Credit you are automatically entitled to maximum Child Tax Credit. Otherwise you need to compare your annual taxable income to a set threshold. This is **£16,040** if you are only eligible for Child Tax Credit and **£6,420** if you are also eligible for Working Tax Credit.

If your income is at, or below, the threshold you will receive the maximum tax credit award for your circumstances. If your annual taxable income is higher than the relevant threshold the award will be reduced - for every £1 of income you have above the threshold, your maximum tax credit entitlement is reduced by 39p. However, you are guaranteed at least £545 per year so long as your annual taxable income is less than £50,000. This payment is known as the family element of Child Tax Credit. If your income exceeds £50,000 a year, the family element is gradually reduced.

Using the tables

The following pages include a number of ready reckoner tables to help you estimate the amount of tax credits you might get. Although tax credits are usually calculated as an annual award, the tables show the weekly equivalents. All amounts are rounded down to the nearest pound. Remember that your award is normally based on your previous year's income.

If neither you nor your partner work for at least 16 hours a week use Table 1 – there are separate columns depending on the number of children you have and how many of them are disabled. A child is classed as disabled if they are registered blind or they are in receipt of Disability Living Allowance at any rate.

Use the appropriate column to get an idea of how much tax credit a family in your circumstances might receive (remember weekly amounts are used).

If either you or your partner do work for at least 16 hours a week, the table you should turn to depends on the number of children in your family and how many of them are disabled. A child is classed as disabled if they are registered blind or they are in receipt of Disability Living Allowance.

If you have 1 child and that child is disabled use Table 2

If you have 2 children and 1 of them is disabled use Table 3

If you have 2 children and both of them are disabled use Table 4

If you have 3 children and 1 of them is disabled use Table 5

If you have 3 children and 2 of them are disabled use Table 6.

Using the tables if you have eligible childcare costs

The amount of tax credits you receive may be higher if you are paying for eligible childcare. Tables 2-6 have extra columns showing the tax credit award parents might receive where they are paying the maximum amounts towards eligible childcare. See the earlier section on the childcare element of Working Tax Credit for details of when childcare costs can be taken into account. Help with childcare costs is not possible if you are only eligible for Child Tax Credit.

Table notes

*Table 1 note:

If you have a baby aged under one year of age, you may qualify for higher payments. If you have a child in receipt of the high rate of DLA care component, you may qualify for higher payments.

**Tables 2,3,4,5 and 6 notes:

These tables assume that families with incomes of £10,000 and above are working for 30 hours a week or more. Higher payments may be made to families with a disabled worker, or with a baby aged less than one year or with a family member on the high rate of DLA care component, or with someone aged 50 or over returning to work after a period on certain benefits.

Table 1: Eligible for Child Tax Credit only*

Annual taxable income	Family with one child who is disabled (£) weekly	Family with two children, one is disabled (£)weekly	Family with two children, both are disabled (£) weekly	Family with three children, one is disabled (£)weekly	Family with three children, two are disabled (£) weekly
£16,040 and under	104	147	199	190	242
£20,000	75	118	169	161	212

£25,000	37	80	131	123	174
£30,000	10	43	94	86	137
£35,000	10	10	56	48	99
£40,000	10	10	19	11	62
£45,000	10	10	10	10	24
£50,000	10	10	10	10	10
£55,000	4	4	4	4	4

Table 2: Working family with one child, that child being disabled**

Annual taxable income	No eligible childcare costs (£) weekly	Includes maximum childcare costs (£) weekly
£6,420 or under	176	316
£10,000	164	304
£15,000	127	267
£20,000	89	229
£25,000	52	192
£30,000	15	155
£35,000	10	117
£40,000	10	79
£45,000	10	42
£50,000	10	10
£55,000	4	4

Table 3: Working family with two children, one is disabled**

Annual taxable income	No eligible childcare costs (£) weekly	Includes maximum childcare for one child (£) weekly	Includes maximum childcare for two or more children (£) weekly
£6,420 or under	220	360	460
£10,000	207	347	447
£15,000	170	310	410
£20,000	132	272	372
£25,000	95	235	335
£30,000	57	197	297
£35,000	20	160	260

£40,000	10	123	223
£45,000	10	85	185
£50,000	10	47	147
£55,000	4	10	110

Table 4: Working family with two children, both are disabled**

Annual taxable income	No eligible childcare costs (£) weekly	Includes maximum childcare for one child (£) weekly	Includes maximum childcare for two or more children (£) weekly
£6,420 or under	271	411	511
£10,000	259	399	499
£15,000	221	361	461
£20,000	184	324	424
£25,000	146	286	386
£30,000	109	249	349
£35,000	71	211	311
£40,000	34	174	274
£45,000	10	136	236
£50,000	10	99	199
£55,000	4	61	161

Table 5: Working family with three children, one is disabled**

Annual taxable income	No eligible childcare costs (£) weekly	Includes maximum childcare for one child (£) weekly	Includes maximum childcare for two or more children (£) weekly
£6,420 or under	262	402	502
£10,000	250	390	490
£15,000	213	353	453
£20,000	175	315	415
£25,000	138	278	378
£30,000	100	240	340
£35,000	63	203	303
£40,000	26	166	266

£45,000	10	128	228
£50,000	10	90	190
£55,000	4	53	153

Table 6: Working family with three children, two are disabled**

Annual taxable income	No eligible childcare costs (£) weekly	Includes maximum childcare for one child (£) weekly	Includes maximum childcare for two or more children (£) weekly
£6,420 or under	314	454	554
£10,000	302	442	542
£15,000	264	404	504
£20,000	227	367	467
£25,000	189	329	429
£30,000	152	292	392
£35,000	114	254	354
£40,000	77	217	317
£45,000	39	179	279
£50,000	10	142	242
£55,000	4	104	204

How do I claim tax credits?

Child Tax Credit and Working Tax Credit are administered by Her Majesty's Revenue and Customs and both are claimed on application form TC600. This is available from your local Revenue office or via the Tax Credits Helpline on Tel: 0845 300 3900 (Text phone 0845 300 3909). In Northern Ireland 0845 603 2000 (textphone 0845 607 6078). Claims can also normally be made via the Revenue's website, but this facility has been suspended at the time of writing.

You will need to provide details of your taxable income for the previous tax year. This information can be obtained from your P60, your payslips from work or from an annual statement of taxable benefit from the Department for Work and Pensions.

Backdated tax credits

Claims can be backdated up to three months. At the time of writing, the claim form does not have a section inviting you to ask for backdating. If you want to

request this you should either attach a written backdating request to your claim pack or telephone the Tax Credits office regarding this matter.

Getting a decision on your claim

Once the Revenue have processed your claim they should send you a decision notice. This will outline not only the amount of tax credits that you are being paid but also the family circumstances on which your award was based (e.g. your annual taxable income, the total number of dependent children you have, the number of children classed as disabled). It is important that you check this information to make sure it is accurate. If it is not then it could lead to either an underpayment or overpayment of tax credits.

At the end of the tax year

Once awarded, a tax credit award normally lasts until the end of the tax year. The Revenue then carry out an annual review. They issue you with a review pack outlining the personal details used to calculate your existing award. You must check this for accuracy. You will be asked to confirm or to amend this information and also to confirm your annual taxable income for the year just ended.

Once the Revenue receive confirmation of your details they will use this information to help calculate your tax credit award for the new tax year. They will also use these details to check whether you have received the correct amount of tax credits in the year just past. If you have been underpaid tax credits you should receive a lump sum for any arrears. If you have been overpaid tax credits, the Revenue may seek to recover the excess paid - usually by reducing your award for the new tax year (see the section below headed 'Overpayments of Tax Credits').

It can take several months for the Revenue to receive confirmation of your details and to process your new award. Meanwhile, in the first few months of the tax year, they make 'provisional payments' based on your last reported income and circumstances.

Changes of circumstances during the tax year

Although a tax credits award will normally run until the end of the tax year it can be adjusted during the year if there is a relevant change of circumstances.

Certain changes must be reported to the Revenue within **1 month** or you will face a £300 penalty. These are:

- a change in the number of adults claiming (for example, going from a couple to a lone parent or vice versa)
- a reduction in average childcare costs by £10 or more for at least four weeks in a row
- if you stop working for at least 16 hours a week

- if you go abroad for more than eight weeks (12 weeks if you go abroad due to an illness or bereavement)
- if your working hours drop from 30 hours a week or more to below 30 hours
- you stop being responsible for a dependent child or young person for example, if they are no longer normally living with you
- a young person in your family ceases to qualify for support via tax credits. For instance this might happen because a young person leaves full-time non-advanced education or because they start claiming Employment and Support Allowance, or Jobseeker's Allowance in their own right
- if a dependent child or young person dies.

Other changes in circumstances do not have to be reported until the end of the year. However, it may be in your interests to report these changes sooner in order to avoid an overpayment or an underpayment.

Avoiding overpayments and underpayments

If a change in circumstances reduces your tax credit award, that reduction is always backdated in full and you will have been overpaid. If a change will lead to an increase in your award then you may miss out on money if you don't tell them within three months. If you would like to avoid overpayments or underpayments you should inform the Tax Credits office of any relevant changes in circumstances as they happen. The section above headed 'What is taken into account in calculating your tax credit award?' gives a brief overview of the kinds of circumstances that affect your award.

Starting to get DLA for the first time or an increase

Although there is a general rule limiting backdating to three months there are some exceptions. If your child is awarded DLA or has an existing DLA award increased to the highest rate for personal care this can lead to extra Child Tax Credit payments. Make sure that you let the Tax Credits office know. So long as you tell the Tax Credit office within three months of getting the DLA decision, any extra tax credits can be backdated in line with the DLA. You should take similar steps if you or your partner have health problems and are claiming DLA in your own right.

Changes in income

If you have a change in income, you can choose to tell the Revenue straightaway or leave it until the end of the tax year. If your annual income increases it will have no effect on your current year's award unless it has gone up by more than £25,000. However the increased income will be counted for tax credits in the following tax year. Because of this it is a good idea to tell the Revenue as soon as your income increases.

If you choose to wait until the end of the year before telling them, you run the risk of being overpaid 'provisional payments' when you are waiting for the renewal of your claim (see earlier section 'At the end of the tax year'). This is because your provisional payments for the early part of the new tax year will be based on an artificially low income. Ultimately, if you wish to avoid overpayments or underpayments of tax credits, it is in your interests to report significant increases or drops in income as they happen.

What happens if I have been overpaid tax credits?

If you have been overpaid tax credits, the Revenue will normally seek to recover the excess paid by reducing your tax credit payments. The Revenue should not recover an overpayment that arose as a result of an 'official error', so long as you met all of your responsibilities as a claimant.

In addition the Revenue have the discretion not to recover an overpayment if you can show that this will cause you hardship.

Seek further advice if you are told by the Revenue that you have been overpaid or that you are likely to be overpaid. If you dispute that an overpayment has occurred or dispute the amount of the overpayment you can lodge an appeal. However, if you accept that you have been overpaid, there is no right of appeal against a Revenue decision to recover that money. Instead you can ask them to use their discretion not to recover. If they insist on recovery you can challenge this via the Revenue's complaints procedure. If you are disputing the recovery of an overpayment on the basis of official error, the Revenue should suspend further deductions until they have made a decision on your case.

Telephone our helpline if you are told that you have been overpaid.

How can I get a tax credit decision changed?

The Revenue can revise a decision if there is a change of circumstances, if they have made a mistake, or if they think that your award is wrong. If you disagree with a Revenue decision you can appeal. The time limit for appealing is 30 days from the date of the decision. An appeal must be in writing and must specify the reasons you are appealing. Appeals can be made on form TC623, found at the end of leaflet WTC/AP available from the Revenue. Unless you are reporting a change of circumstances it is usually better to request an appeal rather than a revision. The reason for this is that the appeal deadline of 30 days is not extended if you ask for a revision and this is turned down.

Late appeals are sometimes possible up to one year and 30 days after a decision. However a late appeal is only granted in 'special circumstances', so you should always try and ensure you meet the normal appeal deadline.

Tax credits and other help for families on low incomes

Your entitlement to claim some of the benefits mentioned below will depend on whether you have established a right to reside in the UK. For detailed advice on this and on how a tax credit claim will affect any of the benefits you currently get please call our free helpline.

Income Support (IS) and income-based Jobseeker's Allowance (ibJSA)

Child Tax Credit replaces payments for children made with IS or ibJSA.

Housing Benefit and Council Tax Benefit

Ongoing payments of tax credits are counted as income (unless you are over 60 in which case child tax credit payments are ignored) when calculating rent and council tax rebates. However, payments for arrears of tax credits are often disregarded. Contact the helpline for further advice.

Health Benefits

You can get full help with health costs if your annual taxable income is less than a fixed threshold (£15,276 in England – at the time of writing the figure is £15,050 elsewhere in the UK but this may be increased) and you get:

- Working Tax Credit and Child Tax Credit
- Working Tax Credit with a disability element, or
- Child Tax Credit and you are not eligible for Working Tax Credit.

Vouchers for free milk, fruit and vegetables

If you are pregnant or have a child under 4, receive Child Tax Credit (but not Working Tax Credit) and have an annual taxable income of less than £16,040, you should qualify for vouchers which you can use towards milk, fresh fruit and fresh vegetables. You may also be able to access free vitamin supplements. This help is provided by the Healthy Start Scheme and more information on how to access vouchers is available on the Healthy Start Helpline on:

Tel: 0845 607 6823 or via their website at

Web: <http://www.healthystart.nhs.uk>

Free School Meals

You will be able to get free school meals if you are entitled to Child Tax Credit (but not Working Tax Credit) and your annual taxable income is less than **£16,040**.

Some people getting Working Tax Credit can also qualify for free school meals:

- if you are getting Working Tax Credit during the four weeks after your employment has ended or your hours of work have reduced to less than 16
- in Scotland, from August 2009 - if you get Working Tax Credit and your annual income is no more than £6,420.

Sure Start Maternity Grant and Funeral Grants

You may be able to claim these if you get:

- Working Tax Credit with the disability or severe disability element,
- Child Tax Credit at a rate greater than the basic 'family element'.

Contacts for further information and advice

If you would like further advice regarding tax credits or other social security benefits please call the **Contact a Family Helpline, on freephone: 0808 808 3555** (weekdays 10am-4pm and Monday evenings 5.30pm to 7.30pm) e-mail: helpline@cafamily.org.uk

Contact a Family employ welfare rights workers who are able to give detailed advice about any aspect of claiming tax credits. We can arrange a Polish interpreter over the telephone if required.

Advice over the telephone is also available from **CarersLine: 0808 808 7777** (Wednesday and Thursday, 10am-12pm & 2pm-4pm).

If you would prefer to speak to someone face to face then you should try contacting your local citizen's advice bureau or a welfare rights project.

You can contact Her Majesty's **Revenue and Customs Tax Credit Helpline: 0845 300 3900** (Textphone 0845 300 3909). Lines are open from 8am- 8pm 7 days a week.

Further information on the Workers Registration Scheme is available from the **Borders and Immigration Agency** on 0114 207 4074 or at Web: <http://www.bia.homeoffice.gov.uk/workingintheuk/>

The Department for Business, Enterprise and Regulatory Reform also produce a free publication 'Working in the United Kingdom – know your rights and responsibilities– a UK government guide for Polish workers'. This is available in a Polish language version at Web: <http://tinyurl.com/o7lp96>



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Written by Derek Sinclair and Marian Gell

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