



# The tax credits guide

Information for families

UK



30 years of  
strengthening  
families with  
disabled children

## Introduction

This booklet is a general guide to tax credits for families with disabled children. It includes information on who qualifies and how the tax credits system works in practice. We've also included 'ready reckoner' tables to give you an idea of how much you should get.

Tax credits are nothing to do with income tax. They are regular payments made by the government to families on low to moderate incomes. You can claim tax credits even if you don't pay tax. If you would like a full breakdown of your likely entitlement or any other information on tax credits, please call our free helpline. We employ welfare rights specialists who can provide detailed advice on any aspect of a tax credit claim.

### Figures used in this guide

The figures used in this guide are based on benefit rates announced by the government for the year April 2009-2010. However, there is a possibility that the government may make additional increases to benefit and tax credit rates during 2009. Contact our helpline for up to date information about whether any of the figures used in this publication have changed.

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## What are tax credits?

There are two tax credits offering financial support to families. Working Tax Credit can be claimed by anyone who works for at least 16 hours a week and is responsible for a child. Certain other workers who don't have children can also apply. Child Tax Credit can be claimed by families with children, whether they work or not.

Tax credits are administered by Her Majesty's Revenue and Customs (the Revenue) and depending on your circumstances you could qualify for either or both. An estimated nine out of ten families are eligible for tax credits.

If you are self-employed, then please refer to our guide 'A tax credits guide for self-employed parents', available free from our helpline.

## Who is included in my claim?

If you have a partner you must make a joint claim. This includes people living with a same sex partner.

You can claim for a child who normally lives with you until the September after their 16<sup>th</sup> birthday. You can also claim until they are 19 if they are in full-time, non-advanced education, or certain types of unwaged work-based training. This can be extended up to the young person's 20<sup>th</sup> birthday, so long as they're 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 in their own right (such as Income Support, income-based

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Jobseeker's Allowance, Incapacity Benefit or Employment and Support Allowance), this means you can no longer get tax credits for them. Contact the helpline for advice on this issue.

## Tax credits and families on Income Support

Tax credits have already replaced payments of child additions that were made as parts of benefits like Carer's Allowance.

The government also wants Child Tax Credit to replace all Income Support (IS) and income-based Jobseeker's Allowance (ibJSA) payments for children. New claims for IS/ibJSA only include amounts for the claimant and their partner, with a separate Child Tax Credit claim required for any children.

Families who have been getting IS/ibJSA since April 2004 have the option of continuing to get amounts for children included in their award. However, at some point before 2012, they will automatically be moved onto Child Tax Credit. Once

you get tax credits, you only get the adult amounts of IS/ibJSA with a separate Child Tax Credit payment for children. Most parents will continue to get IS/ibJSA at a reduced rate, but some families may find that they no longer get IS/ibJSA when amounts for their children are removed.

The government expects most parents on IS/ibJSA to be better off or see no change in their weekly income as a result of moving onto Child Tax Credit. However, a very small number could be worse off. For more information contact our helpline or see our guide 'Child Tax Credit and Income Support'.

## Can I claim Working Tax Credit?

To claim Working Tax Credit you must be:

- aged 16 years or over, and
- living in the UK and not subject to immigration control (with some exceptions), and
- working for at least 16 hours per week and be responsible for one or more children.

**Note:** Some other workers without children can claim Working Tax Credit (for example, disabled workers). If you don't 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 you normally work, ignoring unpaid meal breaks. So if you work overtime

most weeks, the extra hours will be included.

There are special rules to allow some people to qualify who were working but have 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 (contact our helpline for more details).

If you stop working or reduce your hours to below 16 hours, you can continue to receive Working Tax Credit for four weeks. However, you must tell the Revenue about this change in circumstances within one month.

### Extra help from Working Tax Credit towards childcare costs

If you spend money on childcare when you work, your claim for Working Tax Credit may include help with 'eligible childcare costs'. For childcare costs to be taken into account, you must either be:

- 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 or 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 or approved.

Childcare provided by a relative in the child's home is not counted, even if the relative is an approved childcarer.

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

The maximum amount of childcare that can be taken into account is £175 per week for one child, and £300 per week for two or more children. But only 80 per cent of childcare costs can be met. This means the most that can actually be paid towards childcare costs is £140 a week for one child (80 per cent of £175) and £240 a week for two or more children (80 per cent of £300). These are the maximum amounts payable and the actual amount you will get depends on your income and family circumstances.

Contact a Family produce a guide 'Finding and paying for childcare', available free from the helpline. It gives more detailed information on eligible childcare costs.

There are proposals to trial an increase in the maximum amount of childcare costs met by tax credits for working families

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with disabled children in London. Contact our helpline for more information.

## Can I claim Child Tax Credit?

To claim Child Tax Credit, you must be:

- aged 16 years or over, and
- living in the UK, not be subject to immigration control and have the right to reside in the UK, and
- responsible for one or more dependent children.

Child Tax Credit can be claimed whether you are in work or not and is paid in addition to Child Benefit. It can be paid by itself or alongside Working Tax Credit.

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 gets Disability Living Allowance (DLA) or is registered blind. If your child gets the high rate of the DLA care component, a further 'severe disability element' is also added.

### How are tax credits paid?

Working Tax Credit is paid to the parent who is working, except for any childcare costs. Child Tax Credit and any Working Tax Credit towards childcare costs are paid to the child's main carer. Payments are usually made 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 annual income. The personal circumstances taken into account are detailed below.

### 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 your's 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 childcare costs.
- Whether you are aged 50 or over and have recently been on certain benefits.

### For Child Tax Credit

- 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.
- The number of children who get high rate DLA care component.

### Calculating income

Your entitlement to tax credits also depends 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 aged under one). In some circumstances, you may get tax credits even if your income is above these figures, for example, if you have more than one child on DLA and have substantial eligible childcare costs. If you are a part of a couple then your partner's income is counted. A dependent child's income is never counted.

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

Even if you think your income will be too high to get tax credits, it's worth making

a claim. This will protect your right to backdated tax credits if you have an unexpected drop in income.

### What income counts?

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)
- other income subject to income tax.

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### What income is ignored?

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

- maintenance payments
- most forms of student income
- adoption and 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 13<sup>th</sup> April 1995)
- Industrial Injuries Benefit.

This list is not exhaustive and some other forms of income are also ignored. Contact our helpline for details.

### 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 get from your capital is counted, for example, interest on your savings (unless they are in a tax free savings account like an ISA).



## How much tax credit will I get?

The Revenue uses your family's circumstances to work out a 'maximum tax credits entitlement'. If you get Income Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance or Pension Credit, you are automatically entitled to maximum Child Tax Credit.

If not, 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 (where you or your partner work 16 hours a week or more).

If your income is at or below the threshold, you'll get the maximum tax credits for your circumstances. If your 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 credits entitlement is reduced by 39p.

However, you are guaranteed at least £545 per year as 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 some 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 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 get (remember weekly amounts are used).

If 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 you have and how many of them are disabled. A child is classed as disabled if they are registered blind or getting Disability Living Allowance.

- If you have one child and they're disabled, use Table 2.
- If you have two children and one of

- them is disabled, use Table 3.
- If you have two children and both of them are disabled, use Table 4.
- If you have three children and one of them is disabled, use Table 5.
- If you have three children and two of them are disabled, use Table 6.

### What about if you pay for childcare?

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 get when they're paying the maximum amounts towards eligible childcare. See 'Extra help from Working Tax Credit towards childcare costs' for when childcare is counted. You can't get help with childcare costs if you are only eligible for Child Tax Credit.

If you get Income Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance or Pension Credit, you are automatically entitled to maximum Child Tax Credit.

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**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

\* see page 13 for explanation

**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

\*\* see page 13 for explanation

## How do I claim tax credits?

Child Tax Credit and Working Tax Credit are administered by Her Majesty's Revenue and Customs (the Revenue) and both are claimed on application form TC600. This is available from your local Revenue office or from the Tax Credits Helpline on Tel: 0845 300 3900 (Textphone: 0845 300 3909)

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.

### Table notes

#### \*Table 1 note:

If you have a baby aged under one, 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, with a baby under one, 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.



### Backdating tax credits

Claims can be backdated up to three months. The claim form does not have a section inviting you to ask for backdating. If you want this, you should either attach a written backdating request to your claim pack or telephone the Tax Credits Office about it.

### Getting a decision on your claim

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

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## 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 which you must check 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.

Families who only get the basic family element of Child Tax Credit may not have to complete a declaration form. If your personal details are the same and your income is within certain bands (outlined in the review pack), an award of the family element should continue automatically. Your renewal pack should make clear if this applies to you. However, if there have been any relevant changes in your circumstances, you must notify the Tax Credit Office. All other families must complete the declaration form.

When the Revenue get confirmation of your details, they will use it to calculate your tax credit award for the new tax year. They will use the details to check whether you got the right amount of tax credits in the previous year.

If you have been underpaid tax credits, you should get a lump sum for any arrears. If you have been overpaid tax credits, the Revenue may try to recover the overpayment, usually by reducing your award for the new tax year (see 'What happens if I have been overpaid tax credits' on page 16).

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 one 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 go abroad for more than eight weeks (12 weeks if you go abroad due to an illness or bereavement)
- if you stop working for at least 16 hours a week
- 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 stops qualifying for tax credits. This might happen because a young person leaves full-time non-advanced education or because they start claiming Employment and Support Allowance,



Incapacity Benefit or Income Support in their own right

- if a dependent child or young person dies.

Other changes of circumstance don't have to be reported until the end of the year. But it may be in your interests to report some changes sooner. There is a three month backdating rule which means you may lose money if you delay telling the Revenue about a change that would increase your tax credit award. The earlier section 'What is taken into account in calculating my tax credit award?' on page 6 gives a brief overview of the kinds of circumstances that affect your award.

### Starting to get Disability Living Allowance (DLA) for the first time or getting an increase in DLA

There are some exceptions to the three month backdating limit. If your child is awarded DLA or has an existing DLA award increased to the high rate for personal care, this can lead to extra Child Tax Credit payments.

So long as you notify the Tax Credits office within three months of getting the DLA decision, any extra tax credits will be backdated in line with the DLA award. You should take similar steps if you or your partner have health problems and get DLA in your own right.

If a change in circumstances reduces your tax credit award, the reduction is always backdated in full. To avoid overpayments or underpayments, you should tell the Tax Credits Office about any relevant changes in circumstances as they happen.

### Changes in income

If you have a change in income, you can choose to tell the Revenue straight away 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 goes 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 '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.

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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 try to recover the overpayment by reducing your tax credit payments. However, they should not recover any overpayment that is the result of an 'official error', so long as you have met all of your responsibilities as a claimant. Your responsibilities include providing them with accurate information, notifying them of changes of circumstances, checking your award notice for errors, checking that the payments you actually receive match the payments shown on your award notice and contacting the Revenue if you do not understand your award notice.

If an overpayment was caused by an official error and you met all of your responsibilities, none of it should be recovered. If it was caused by official error but you also failed to meet any of your responsibilities, the Revenue may still agree to write off part of the overpayment.

The Revenue also has the discretion not to recover an overpayment if you can show that this will cause you hardship.

Seek advice if you are told by the Revenue that you've been overpaid or are

If you have been overpaid tax credits, the Revenue will normally try to recover the overpayment by reducing your tax credit payments.

likely to be overpaid. If you dispute that an overpayment has occurred or dispute the amount of the overpayment, you can lodge an appeal.

But if you accept you've been overpaid, you have no right of appeal against a Revenue decision to recover the money. Instead you can dispute their decision to recover it, using form TC846 available at Web: <http://www.hmrc.gov.uk/forms/tc846.pdf>

If they insist on recovery, you can challenge this through 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. For more information about tax credit overpayments, phone our helpline.

## 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 your award is wrong. If you disagree with their 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 say why you are appealing. Appeals can be made on form TC623, found at the end of leaflet WTC/AP available from the Revenue.

Unless you're reporting a change of circumstances, it's usually better to ask for an appeal rather than a revision. This is because the appeal deadline of 30 days is not extended if you ask for a revision and it's 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 limited circumstances, so you should always try and make sure you meet the normal appeal deadline.

## Tax credits and other help for families on low incomes

For detailed advice 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. See 'Tax credits and families on Income Support' for more details.

### Housing Benefit and Council Tax Benefit

Ongoing payments of tax credits are counted as income when calculating rent and Council Tax rebates (unless you're over 60, in which case Child Tax Credit payments are ignored). 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 is 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 four, get Child Tax Credit (but not Working Tax Credit) and have an annual taxable income of less than £16,040, you should qualify for vouchers towards milk, fresh fruit and fresh vegetables. You may also be able to get free vitamin

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supplements. This help is provided by the Healthy Start Scheme and more information is available from the Healthy Start Helpline on Tel: 0845 607 6823  
Web: <http://www.healthystart.nhs.uk>

### Free school meals

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

### Sure Start Maternity Grant and Funeral Grants

You may be able to claim if you get:

- Working Tax Credit with the disability or severe disability element, and/or
- 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  
Tel: 0808 808 3555 (Mon-Fri, 10am-4pm; Mon, 5.30-7.30pm)  
e-mail: [helpline@cafamily.org.uk](mailto:helpline@cafamily.org.uk)

Contact a Family employ welfare rights specialists who are able to give detailed advice about any aspect of claiming tax credits.

### Other organisations

#### CarersLine

Tel: 0808 808 7777 (Wed & Thurs 10am-12pm & 2-4pm)  
Provide advice over the telephone.

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.

#### Her Majesty's Revenue and Customs Tax Credit Helpline

Tel: 0845 300 3900  
Textphone: 0845 300 3909  
(Mon-Sun, 8am-8pm)

Written by Derek Sinclair

This information applies to tax credits claims and rules for the tax year April 2009/April 2010.

Contact a Family thanks Her Majesty's Revenue and Customs for their financial assistance in producing this guide.

Contact a Family is on Facebook, MySpace, Bebo and YouTube. We also have an office in Second Life.

Join us at:

#### MySpace

[www.myspace.com/contactafamily](http://www.myspace.com/contactafamily)

#### Bebo

[www.bebo.com/contactafamily](http://www.bebo.com/contactafamily)

#### Facebook

[www.facebook.com](http://www.facebook.com)  
and search for 'Contact a Family'

#### Twitter

<http://twitter.com/contactafamily>

#### YouTube

[www.youtube.com/user/cafamily](http://www.youtube.com/user/cafamily)

#### Second Life

You can find our Contact a Family virtual advice office in Second Life on Aloft Island 19.40.22 (PG) or visit <http://tiny.cc/P9A5I> to teleport there directly

Freephone helpline: **0808 808 3555**  
Web: **[www.cafamily.org.uk](http://www.cafamily.org.uk)**

## Getting in contact with us

Free helpline for parents and families

**0808 808 3555**

Textphone

**0808 808 3556**

Open Mon–Fri, 10am–4pm;

Mon, 5.30–7.30pm

Access to over 170 languages

**www.cafamily.org.uk**

**www.makingcontact.org**

Contact a Family Head Office:

**209-211 City Road, London EC1V 1JN**

Tel **020 7608 8700**

Fax **020 7608 8701**

e-mail **info@cafamily.org.uk**

Web **www.cafamily.org.uk**



## Other information booklets available

This guide is one of a series produced for parents and groups concerned with the care of disabled children. A full list of Contact a Family publications is available on request or can be downloaded from our website [www.cafamily.org.uk](http://www.cafamily.org.uk)

- Benefits, tax credits and other financial help (UK)
- Disabled children's services (England and Wales)
- Fathers (UK)
- Understanding your child's behaviour (UK)
- Siblings (UK)
- Special educational needs (England)



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