

Child Tax Credit

What is Child Tax Credit

Child Tax Credit (CTC) is paid to people responsible for at least one child. It is paid by HM Revenue and Customs (HMRC). You can get CTC whether or not you're working. You get money for each child who you're responsible for. If you live with someone as a couple, you need to make a claim for CTC as a couple.

Who can get CTC

You can get CTC if you're 16 or over, are responsible for a child and your income is within a certain limit.

A child means someone under 16. But you can also claim for a young person between the ages of 16 and 20 if they're still in full-time training or non-advanced education.

You're responsible for a child if they normally live with you, whether or not you're the child's parent. If a child normally lives part of their time with one parent and part with the other, only one of the parents will be able to get CTC.

How to apply for CTC

To claim CTC for the first time, you need to complete an application form – form TC600. You can get the form by phoning the HMRC Tax Credits Helpline on 0345 300 3900 (textphone 0345 300 3909). Calls cost the same as a local rate telephone call. You can apply for Working Tax Credit (WTC) on the same form. You should answer all the questions on the application form in case you're able to get WTC as well.

You'll need to fill in a lot of information, including details of all your income for the previous tax year. You'll also need to give your national insurance and Child Benefit numbers. If you have problems filling in the form, you should look at the notes that come with it, phone the Tax Credits Helpline, or get advice from an experienced adviser.

How much CTC will you get

CTC is made up of two **elements**:

- the **family element**. This is paid to any family responsible for at least one child.
- the **child element**. This is paid for each child or young person in the family. The child element may be higher if a child has a disability.

The way CTC is calculated is very complicated. The amount you get depends on your circumstances. When calculating CTC, HMRC will take into account your family's income, the number of children in your household, their ages and whether they have any disabilities. If you're working, HMRC will also take into account how many hours you work and your child care costs.

The maximum family element you can get is £545 a year. The maximum child element which can be paid is £2,690 a year, although this can be more for a disabled child, depending on their disability.

The HMRC website has an online calculator which you can use to find out whether you qualify for CTC (and WTC) and how much you should get. Go to their website at: www.hmrc.gov.uk.

How long is CTC paid for

Tax credits are awarded for a complete tax year. A tax year runs from 6 April to 5 April the following year. If you claim after 6 April, your award will run from the date you claim to the end of the tax year. If your circumstances change during the period of your award, you should tell HMRC as soon as possible, as your tax credit entitlement could be affected.

Backdating CTC payments

You can get backdated payments of CTC if it seems that you'd have got tax credits if you'd claimed earlier. In most cases, you can get up to one month's backdated payments. However, if you're getting the disability element of Child Tax Credit or Working Tax Credit, you might be able to get more than one month's backdated payments.

How is CTC paid

CTC is paid directly into your bank or building society account, or into a post office card account. You can choose to have it paid weekly or monthly.

Problems with CTC

If you think the amount of tax credits you are getting is wrong, you can ask the HMRC Tax Credit Helpline to explain their decision. If you are still not satisfied, you can appeal.

If you're unhappy about the service you get from HMRC, for example because there have been long delays in dealing with your claim or they have lost documents you sent them, you should complain first of all to the tax credit office which dealt with your claim.

www.adviceguide.org.uk

If you're not satisfied with the response, you can take the complaint further.

The HMRC Tax Credit Helpline can explain what you should do if you want to take your complaint further, or you can get help from an experienced adviser.

Further help

Citizens Advice Bureau

Citizens Advice Bureaux give free, confidential, impartial and independent advice to help you solve problems. To find your nearest CAB, including those that give advice by e-mail, click on [nearest CAB](#), or look under C in your phone book.

Other information on Adviceguide which might help

- Tax credits - reporting a change of circumstances
- Benefits for families and children
- Benefits and tax credits for people in work
- Problems with benefits and tax credits
- Overpayment of tax credits
- Working Tax Credit

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