

Child Tax Credit and Working Tax Credit

What is Child Tax Credit?

Child Tax Credit is a payment to support families with children. You can claim it if you, or your partner, are responsible for at least one child or young person who usually lives with you.

Child Tax Credit is made up of several elements and the amount you get depends on your income. Please see the table below to see how much Child Tax Credit you may be able to claim.

Who can claim Child Tax Credit?

You can usually claim tax credits for: a new baby; any child who lives with you, until 31 August after their 16th birthday or; children under 20, if they are in full-time education or approved training. Only one household can claim tax credits for a child. So if you look after a child who sometimes lives with you and sometimes lives with someone else, you will have to decide who will claim.

What is Working Tax Credit?

Working Tax Credit is for working people on a low income. You can be employed or self-employed, and you do not have to have children to claim. Working Tax Credit is paid directly to the person who is working. The 'childcare element' of Working Tax Credit is paid directly to the main carer of the child or children along with Child Tax Credit.

Working Tax Credit contains several elements, including additional amounts for working people with a disability; people with a severe disability; and the costs of registered or approved childcare. The amount you can claim depends on your income. Please see the table below to see how much Working Tax Credit you may be able to claim.

Who can claim Working Tax Credit?

If you're responsible for children you need to be aged at least 16, and work the following hours to get Working Tax Credit:

- if you're single, you need to do paid work of at least 16 hours a week
- if you're in a couple, your joint paid working hours need to be at least 24 a week, with one of you working at least 16 hours a week

If you are part of a couple with children, you may get more money if you jointly work at least 30 hours a week (provided one of you works at least 24 hours). The childcare element of the Working Tax Credit means that, subject to personal circumstances, you may be able to get help with up to 70% of your childcare costs. For one child, the maximum you can claim is £122.50 (70% of £175) per week – regardless of your total childcare costs. For two or more children you can claim up to £210 per week (70% of £300). But you won't necessarily get the full £122.50 or £210 a week - the actual amount you get will depend on your income. The lower your income, the more tax credits you can get.

What is classed as registered or approved childcare?

To get help with childcare costs in England, the childcare you use may be provided by one of the following:

- a childcare provider registered with Ofsted, such as a childminder, playscheme, childcare club or nursery
- a nanny providing care in the child's own home – as long as they are registered with Ofsted
- activity-based care such as a sports club – as long as the provider is registered with Ofsted
- childcare provided by a school to a child aged either **three or four years old**, as long as both of the following apply:
 - the childcare is provided under the direction of the school's governing body, and
 - the childcare takes place on the school premises or on other premises covered by the inspection that Ofsted carry out of the whole school (for example if the school uses a village hall for its childcare activities)
- childcare provided by a school to a child aged between **5 and 15 years old** (or 16 if disabled) if all of the following apply:
 - the childcare or activity-based childcare is provided out of school hours
 - the childcare is provided under the direction of the school's governing body, and
 - the childcare is provided on the school premises or on other premises covered by the inspection that Ofsted carry out of the whole school (for example if the school uses a village hall for its childcare activities)

Whether you can get tax credits, and how much you can get, depends on your own circumstances. For a rough guide visit [Gov.uk/tax credits calculator](http://Gov.uk/tax-credits-calculator).

Please remember: The amount of tax credits you can claim is individual to each and every family. It is important that you contact the tax credit helpline on 0345 300 3900 to discuss your eligibility and to get an accurate idea of what you may be entitled to.

For information on Ofsted registered childcare, please contact the Family Information Service via email at familyinfo@medway.gov.uk.

Disclaimer: This fact sheet does not seek to describe your rights in full, nor does it constitute legal or other professional advice. Individual legal advice should be sought for specific circumstances and before action is taken.