# **Your Tax Credit Award - Useful Tips**

You may be entitled to Tax Credits if you are working and on a low income, have children or if you have a disability.

- Your Tax Credit award is based on the personal circumstances of your household. If you are a couple you must make a joint claim.
- Once you have claimed Tax Credits you will be sent an award notice with details of your claim. Always read through your award notice to make sure the information is correct and report any errors.
- Tax Credits can be affected by changes in your circumstances. There is a full list of reportable changes in your Tax Credit award notice. Please see overleaf for some examples. It is advisable to report the change as soon as possible but most are reportable within one month.
- It is useful to keep a note of any contact you have with Tax Credits. It is your responsibility to show you have reported a change of circumstance so keep a record of the date, time, name of helpline operator, the reason why you rang and what you were advised.
- You will always get a new award notice in the post when you have reported a change of circumstance. Make sure you read the new notice to make sure the information is correct.
- If you are part of a couple you will both need to check the details are correct as you are both liable for any overpayments that may occur.

## **Working Tax Credit**

- Check your personal details have been recorded correctly such as your name, national insurance number and date of birth. It may seem obvious but even a small error can affect your claim.
- On your award notice you need to check your gross income. Gross income is the money you receive before tax and national insurance is deducted. Your net income is the money you receive or your take home pay
- You will be entitled to the disability element if you are working and receive any rate of Disability Living Allowance (DLA) or Personal Independence Payment (PIP).
- You will be entitled to the severe disability element if you are in receipt of the higher rate of the care component of DLA or the enhanced rate of daily living component of PIP.

### **Child Tax Credit**

- Check the personal details for all your children are recorded correctly, including their names, dates of birth and whether they have a disability.
- If your child is in receipt of any rate of DLA they should have one disability element in the Child Tax Credit calculation. If you have more than one child receiving DLA you should receive a disability element for each of them.

- If your child is receiving the highest rate of the care component of DLA you should also be receiving the severe disability element for them.
- If your child is approaching or is over 16
  it is extremely important that the Tax
  Credit Office knows whether or not they
  are still in full time education. Your
  payments for that child may stop if the
  Tax Credit office believes they have left
  school or college and you may miss out
  on money you are entitled to.
- You may be overpaid if you do not tell the Tax Credit office that your child has left school or college and you are still receiving Child Tax Credit for your child.
- If your child is at a residential school or is in residential care due to a disability, you may still be entitled to Child Tax Credits for them. It is extremely important that you tell the Tax Credit office about this to avoid any overpayment.

## Benefits you need to tell Tax Credits about

If you are receiving any of the following benefits you must tell the Tax Credit office as they treat these benefits as income:

- Bereavement Allowance
- Carer's Allowance
- Contribution-based Jobseeker's Allowance
- Contributory Employment and Support Allowance
- Incapacity Benefit.

There are other benefits that may also count as income. If you are unsure please phone the Tax Credit helpline to be sure.

### Changes that you must report

- Household income increases
- · Children leaving the household
- If a child leaves full time non advanced education
- If a disability benefit for you or your child stops
- Changes to child care costs
- Stopping work or reducing hours
- · Receiving new welfare benefits
- If you separate from your partner, or your partner moves into your household you must report this immediately.

If you need help or advice about any aspect of your claim then contact HM Revenue and Customs

Tax Credit helpline 0345 300 3900 Or Textphone 0345 300 3909

If you need further advice on claiming Tax Credits, you can contact Nottinghamshire County Council for more information using the details provided below.

#### Contact information:

Phone: 0300 500 80 80

Monday to Friday: 8am to 8pm Saturday: 8am to 12 noon

(Calls cost 3p a minute from a BT landline.

Mobile costs may vary).

Email: <a href="mailto:enquiries@nottscc.gov.uk">enquiries@nottscc.gov.uk</a>
Website: <a href="mailto:www.nottinghamshire.gov.uk">www.nottinghamshire.gov.uk</a>

Minicom: 01623 43499

Phone 0300 500 80 80 if you need the information in a different language or format.