

Benefits Fact Sheet: 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 & 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 family element can be higher if a child is aged under one
- 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. When calculating CTC, HMRC will take into acc

Further help

Citizens Advice Bureau

Citizens Advice Bureau gives free, confidential, impartial and independent advice to help you solve problems. To find your nearest CAB visit www.citizensadvice.co.uk or look under C in your phone book.

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