



# Child Tax Credit

Child Tax Credit (CTC) is a benefit paid to people on a low income who are 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 low enough. 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 non-advanced education, or certain kinds of approved training, or on a 16-19 study programme.

You can get CTC if you're responsible for a child that normally lives 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 –TC600. You can get the form by phoning the HMRC Tax Credits Helpline on 0345 300 3900). 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 give 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 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 maximum family element you can get is £545 a year. The maximum child element which can be paid for each child is £2,750 (£2,780 from 6 April 2015). If you have a disabled child, you can also get an extra disabled child element.

You can get a rough idea of what you might get by looking at tax credits entitlement tables on the GOV.UK website at **[www.gov.uk](http://www.gov.uk)**.