

Tax Credits

What are they?

If you are on a low income, you can claim Working Tax Credit to boost your income. In order to qualify, you must be in employment or self-employed.

How do I know if I'm eligible?

You must be over the age of 16 (or over the age of 25 in some circumstances) and work a certain number of hours each week. Your age, health and whether or not you have family that you look after will also depend on whether or not you qualify. You must get paid for the work that you do and have earnings below a certain amount. Tax credits are counted as income.

If you are already claiming Universal Credit, you won't be eligible to claim Working Tax Credit. You can find more information about whether or not you qualify by using the benefits calculator on the following website: <https://www.gov.uk/benefits-calculators> There are advisers who can help you work out if you can make a claim. There is a directory on the following website - <https://www.turn2us.org.uk/> - which you can use to find your nearest adviser.

The government have plans to replace Working Tax Credit with Universal Credit for most people. However, if your circumstances don't change, this won't affect you. New claims for Working Tax Credit will only be considered if you already have the severe disability premium. They plan to move everyone over to Universal Credit by December 2023. If you claim Universal Credit, you need to make sure that any other benefits that you get, such as Housing Benefit, are not affected, or you could lose out.

Can I claim?

Depending on your age, you will have to work certain hours every week. If you take holidays, this will still count as part of your working week. You must work for yourself, someone else or a mixture of

www.metabolicsupportuk.org

Metabolic Support UK, 5 Hilliards Court, Sandpiper Way, Chester Business Park, Chester, CH4 9QP, Tel: 0845 241 2173 / 0800 652 3181 Email: contact@metabolicsupportuk.org

Executive Director: Lindsay Weaver

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both. If you work for yourself, you must keep proper records of income and expenditure. Your work must be regular. You must keep up to date with work regulations and have any relevant licenses, certificates and insurance. You may be asked to provide evidence to HMRC. You must be able to prove that you have made every effort to advertise your business, stating where, when and how you have done this.

There are exceptional circumstances where paid work would not be considered. You can find out more information about this on the HMRC website.

What will I receive?

You will need to use the tax credit calculator on the following website - <https://www.gov.uk/tax-credits-calculator> - and answer all the questions. This will work out to how much you're entitled. Once this has been calculated and the tax office is satisfied that you meet the requirements, your application can be processed.

Getting paid

You will have to give your bank account details and payments will be made either weekly or monthly. If you are applying as a couple and have different bank accounts, you will have to decide into whose account the money will be paid. Your claim will last for the tax year and you will then have to reapply. This is routine and happens so the tax office can take into consideration any changes that happen during the year. You need to let the tax office know as soon as possible if there are any changes to your income, as it may alter the amount of tax credits that you receive.

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Making a claim

As previously mentioned, Working Tax Credit will be replaced by Universal Credit unless you receive the severe disability premium.

The claim can take a while to be processed and you may have to wait up to five weeks. You can claim as soon as you start a new job unless you are already on benefits in which case you can start claiming a week before you start a new job.

You will have to answer some personal questions, such as your income for the previous year and details of any benefits that you already get. When you have answered all the questions, you will be given an estimate of how much you can get.

You will have to speak to the contact office by telephone or textphone. Please see the contact information below.

Telephone: 03453003900

Outside UK: +44 2890 538 192

Monday to Friday 8am to 6pm

If you are phoning from a mobile phone, it's a good idea to check if there will be any additional network charges.

It may be possible to claim tax credits if you have had breaks in your employment, such as having time off during pregnancy or if you have been ill. However, you must meet their qualifying rules. There is also a table on the following website - <https://www.gov.uk/working-tax-credit> - which lists different circumstances and how long you might be able to get tax credits.

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