

Mr John Smith
1 Dundee Street
Dundee
DD1 1AA

Helpline 0345 300 3900
Textphone 0345 300 3909

For our opening hours go to
www.gov.uk/contact-hmrc

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Date 08 April 2018

Tax credits award for 06/04/2018 to 05/04/2019

Mr John Smith

National Insurance number JJ 11 11 11 B

Summary

Tax credit for the period - see Part 2

Working Tax Credit	£3652.55
Child Tax Credit	£6111.10

Amounts still to be paid to you for the period shown above - see Part 3

Working Tax Credit to Mr John Smith	£3182.04
Child Tax Credit to Mr John Smith	£5047.19

Tax credits are based on your personal circumstances and income for the whole tax year. After the end of the tax year, when all the information is known, we make a final decision about how much you are entitled to receive.

Part 1 shows your circumstances, including your income. Please check this part and tell us immediately if anything is wrong, missing or has changed.

Part 2 is for information. It shows how we calculate your tax credits.

Part 3 gives details about any payments we will make for the period shown above.

Your rights and obligations

Your Charter explains what you can expect from us and what we expect from you.
For more information go to www.gov.uk/hmrc/your-charter

Why we are writing to you

Thank you for the information you gave us recently to renew your tax credits claim.
This is to confirm the details you supplied and tell you the amount of tax credits due for the period 06/04/2017 to 05/04/2018.

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What to do now

Please check the details on this award notice and tell us if anything is wrong, missing or incomplete.

It's important you tell us about changes to your circumstances when they happen otherwise you could be overpaid and may have to pay money back. See the enclosed notes for more information.

If your payments have gone down

If you cannot meet your essential living expenses because your payments have gone down, please contact us. We may be able to make extra payments.

Other help you may get

Receiving tax credits may mean you can get other benefits that are not provided by us. For more information, please phone the Helpline.

The information below may help you apply.

The income we have used to calculate your tax credits is £6685.00.

Part 1 Personal circumstances

Your tax credits are based on your personal circumstances. We hold the following details on 07/06/2017. Please tell us immediately if anything is wrong, missing or incomplete because if you receive more money than you are entitled to, you will have to pay the money back.

Claimant

You claimed tax credits as an individual. You must tell us if you marry or enter into a civil partnership, or start to live with someone as if you are married or in a civil partnership. This award will then end, and you will need to make a new claim with your partner, if appropriate.

Tax credits take account of the hours you work. We need to know whether you work

- less than 16 hours a week
- between 16 - 23 hours a week
- between 24 - 29 hours a week
- 30 hours a week or more.

Tell us if your hours change so you move from one of the above groups into another.

For couples with children it is your joint working hours that count, but one partner must work at least 16 hours a week.

Mr John Smith

You work 16 hours a week.

Qualifying children and young people

For children born on or after 06/04/2017 we normally only pay the child element for up to 2 children and young people. The children and young people we are paying child element for are detailed in Part 2 of this letter. For more information see the notes.

2 aged between sixteen and twenty

JANE SMITH, JACK SMITH

Tax credits award for 06/04/2017 to 05/04/2018

MR John Smith

National Insurance number JJ 11 11 11 B

Continued

Childcare costs

You have no qualifying childcare costs. If you start to pay for childcare and you qualify for Working Tax Credit you may be able to claim the childcare element of Working Tax Credit. Contact us for details.

Income

This is the information we have about your income. Please contact us immediately if it is not correct.

Your income for the year 6 April 2017 to 5 April 2018

Mr John Smith

Earnings as an employee	£6000.00
Total income for the year from 6 April 2017 to 5 April 2018	<u>£6000.00</u>

Has your income changed?

Please tell us if your income goes up or it goes down. This helps us to keep your payments on the right track.

Income gone down? -tell.us now, you may be due more tax credits

If you are due more tax credits, we will increase your remaining payments straightaway. After 5 April 2018 we will send you a Renewal Pack. Once you have told us your actual income for the year from 6 April 2017 to 5 April 2018, we will check your whole award. If we owe you any money we will pay it.

Income gone up? - tell us now to keep your payments on the right track

This does not usually affect your tax credits payments for this year. They will stay the same until 5 April 2018 as long as there are no other changes in your income or circumstances.

From 6 April 2018 your payments will be based on income of £6000.00. If your income is more and you do not tell us until you complete you1· Renewal Pack, you may be paid too much from 6 April 2018 onwards. If you are overpaid, we will reduce your payments to collect back any overpaid amount.

What to do if you think that something is wrong

If you think that something on this award notice is wrong or missing then contact us straightaway and we will try to put it right. If we cannot resolve your problem and you are not satisfied, write to us at the address on page 1 and ask us to look at the decision again. You must do this within 30 days of the date of this award notice. We call this mandatory reconsideration.

When we have looked at the decision again, we will send you a notice to tell you what we have done. If you are still unhappy with the decision, the notice will tell you how to appeal. For more information:

go to www.gov.uk/tax-credits-appeals-complaints or phone our helpline and ask for our factsheet WfC/AP What to do if you think our decision is wrong.

Part 2 How we work out your tax credits

The amounts shown in this Part are provisional until your actual income and personal circumstances are known and we make a final decision after 5 April 2018.

Tax credits are made up of elements. The elements you receive and the periods you receive them for are shown below. Your income may reduce the amount of tax credits you receive. We show any reductions below.

Working Tax Credit elements

Basic	from 06/04/2018 to 05/04/2019 (365days)	£1960.05
Lone parent	from 06/04/2018 to 05/04/2019 (365days)	<u>£2011.15</u>
Total Working Tax Credit elements (other than childcare)		£3971.20
Reduction due to your income		<u>£108.65</u>
Amount for the period		<u>£3862.55</u>

Child Tax Credit elements

A child element may be paid for a child from birth until the day before 1 September following their 16th birthday.

After that, a child element may be paid for a young person under 20 who is studying for a qualification up to and including A level, NVQ level 3 or Scottish national qualifications at higher or advanced level or equivalent, or who is on an approved training course. This does not include studying for a university degree or similar qualification.

You must tell us straightaway if a child over 16 and under 20 enters or leaves full-time non-advanced education or approved training. A child element for a young person aged 16, 18 or 19 will automatically stop each year unless you tell us they are continuing in full-time non-advanced education or approved training. If you are receiving the child element for a young person aged 17 and they are continuing in full-time non-advanced education or approved training, you will automatically continue to receive the child element.

A child element may also be paid for 20 weeks after a young person leaves full-time non-advanced education, provided they are still under 18 and have registered for work or training with a careers service, Connexions or equivalent. To claim this, you must tell us about that registration within 3 months of the date they leave full-time non-advanced education.

Child elements for qualifying young people

JANE SMITH, JACK SMITH

2 child elements

from 06/04/2018 to 05/04/2019 (365 days)

£5562.60

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HM Revenue & Customs

Tax credits award for 06/04/2017 to 05/04/2018

Mr John Smith

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Continued

Family elements

Basic	from 06/04/2017 to 05/04/2018 (365 days)	<u>£547.50</u>
Total Child Tax Credit elements		£6110.10
Reduction due to your income		<u>£0.00</u>
Amount for the period		<u>£6110.10</u>

Part 3 Payments

Amount to be paid

Working Tax Credit	£3862.55
Child Tax Credit	<u>£6110.10</u>
Total. See Part 2 for details	£9972.65

Minus

Payments already made by us	<u>£1741.22</u>
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Amount due to you

£8231.43

Your tax credit payments have gone down. This is because a change in your circumstances means you have received too much so far this year. Your lower payments should prevent you being overpaid by the end of the tax year. If you cannot meet your essential living expenses, you can contact us. We may be able to make extra payments which you will need to pay back.

Please contact us as soon as possible if you think any of these details are wrong. If you need to discuss financial hardship with us, help is available online or by phoning the helpline.

Summary of Payments

Working Tax Credit still to be paid to Mr John Smith	£3185.14
Child Tax Credit still to be paid to Mr John Smith	<u>£5046.29</u>
Total	<u>£8231.43</u>

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Working Tax Credit

Amount still to be paid to MR John Smith

£3185.14

Account details

We will use this account for any Working Tax Credit we pay direct to you, so it is important to tell us immediately if these details are wrong or change.

ROYAL BANK OF SCOT

Account name John Smith
Account number ****0000
Sort Code 111111
Building society reference (if any)

Payment dates and amounts

We will make all payments direct to you.

13/06/2018 £77.98

Then every week until further notice £73.98

We will usually pay you on a Tuesday.

Payments in 2019-2020

We have used an income of £6932.34 to work out your payments from 6 April 2018. As soon as you know what your income for the year 6 April 2017 to 5 April 2018 is likely to be, tell us. This will help us keep your payments on the right track.

These are provisional payments. They take account of changes that we can predict will affect the amount of your award.

We will make all payments direct to you.

10/04/2018 £73.27

Then every week until 28/08/2018 £72.59

Child Tax Credit

Amount still to be paid to Mr John Smith

£5046.29

Account details

We will pay all your Child Tax Credit into this account, so it is important to tell us immediately if these details are wrong or change.

ROYAL BANK OF SCOT

Account name John Smith
Account number ****0000
Sort Code 111111
Building society reference (if any)

**HM Revenue
& Customs**

Tax credits award for 06/04/2018 to 05/04/2019

Mr John Smith

National Insurance number JJ 11 11 11 B

Continued

Payment dates and amounts

13/06/2018

£118.85

Then every week until further notice

£117.30

We will usually pay you on a Tuesday.

Payments in 2018-2019

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We have used an income of £6932.34 to work out your payments from 6 April 2018. As soon as you know what your income for the year 6 April 2017 to 5 April 2018 is likely to be, tell us. This will help us keep your payments on the right track.

These are the payments we will make provisionally. They take account of changes that we can predict-for example a child reaching 16 or a young person reaching 18 or 19.

10/04/2018	£118.12
Then every week until 28/08/2018	£117.97

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