



HM Revenue
& Customs

Helpline 0345 300 3900

Textphone 0345 300 3909

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

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TCO
GOVERNMENT BUILDINGS
PRESTON
LANCS
PR1 0YP

Date [REDACTED]

Provisional tax credits for 06/04/2018 to 05/04/2019

[REDACTED]

National Insurance number [REDACTED]

Summary

This is not a decision about your entitlement to tax credits.
The amounts shown on this form are provisional.

Tax credit for the period - see Part 2

Working Tax Credit (other than childcare)	£682.95
Childcare element of Working Tax Credit	£30.32
Child Tax Credit	£7237.86

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

Working Tax Credit to [REDACTED]	£657.41
Child Tax Credit and Working Tax Credit (childcare) to [REDACTED]	£6913.22

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

[REDACTED]

170000:

4171400

Why we are writing to you

We are reviewing the information you have given us. The amount of your award may change once we have completed our review but for now any payments we are making are shown in **Part 3**.

What to do now

We have used an income of £14440.22 to work out your payments because many people get a pay rise each year. When you receive your Renewal Pack please tell us your income for the year ended 5 April 2018 as quickly as you can so we can keep your payments on the right track.

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 £14440.22.

Part 1 Personal circumstances

Your tax credits are based on your personal circumstances. We hold the following details on 16/04/2018. 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.

[REDACTED]

You work 28 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.

3 aged under sixteen.

[REDACTED]



Provisional tax credits for 06/04/2018 to 05/04/2019

National Insurance number [REDACTED]

Continued

Childcare costs

The number of qualifying children cared for by a registered or approved childcare provider is 1. You told us your average weekly childcare costs are £19.00.

You must tell us within one month if you have been claiming childcare costs and

- you stop using a registered or approved childcare provider
- your childcare costs reduce to zero
- your average weekly childcare costs reduce by £10.00 a week or more for at least 4 weeks in a row.

Please also tell us if your childcare costs increase by £10.00 or more a week, or you change your childcare provider.

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 2019 we will send you a Renewal Pack. Once you have told us your actual income for the year from 6 April 2018 to 5 April 2019, 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 2019 as long as there are no other changes in your income or circumstances.

From 6 April 2019 your payments will be based on the income you have told us about. If your income has gone up and you do not tell us until you complete your Renewal Pack, you may be paid too much from 6 April 2019 onwards. If you are, we will reduce your payments to collect back any overpaid amount.

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 2019.

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 (other than childcare)

Basic	from 06/04/2018 to 05/04/2019 (365 days)	£1960.05
Lone parent	from 06/04/2018 to 05/04/2019 (365 days)	£2011.15
Total Working Tax Credit elements (other than childcare)		£3971.20
Reduction due to your income		£3288.25
Amount for the period		£682.95

Childcare element of Working Tax Credit

Childcare element	from 06/04/2018 to 21/04/2018 (16 days)	£30.32
Total childcare element of Working Tax Credit		£30.32
Reduction due to your income		£0.00
Amount for the period		£30.32

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 children

3 child elements	from 06/04/2018 to 31/08/2018 (148 days)	£3383.28
[REDACTED] is no longer a child, for tax credit purposes, after 31/08/2018		
2 child elements	from 01/09/2018 to 05/04/2019 (217 days)	£3307.08

Family elements

Basic	from 06/04/2018 to 05/04/2019 (365 days)	£547.50
Total Child Tax Credit elements		£7237.86
Reduction due to your income		£0.00
Amount for the period		£7237.86



Provisional tax credits for 06/04/2018 to 05/04/2019

Continued

National Insurance number

Part 3 Payments

Amount to be paid

Working Tax Credit (other than childcare)	£682.95
Working Tax Credit (childcare)	£30.32
Child Tax Credit	<u>£7237.86</u>
Total. See Part 2 for details	<u>£7951.13</u>

Minus

Payments already made by us	<u>£380.50</u>
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Amount due to you

£7570.63

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	£657.41
Child Tax Credit and Working Tax Credit (childcare) still to be paid to	<u>£6913.22</u>
Total	<u>£7570.63</u>

Working Tax Credit

Amount still to be paid to	£657.41
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Any Working Tax Credit payments are provisional until we work out the correct amount of tax credits for the year 6 April 2018 to 5 April 2019.

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.

Account name

Account number

Sort Code

Building society reference (if any)

170000:00

4171400

170000:000

Payment dates and amounts

We will make all payments direct to you.

20/04/2018	£11.81
Then every week until 31/08/2018	£12.85
Then every week until further notice	£12.95

We will usually pay you on a Friday.

Child Tax Credit

Amount still to be paid to [REDACTED] £6913.22

Any Child Tax Credit payments are provisional until we work out the correct amount of tax credits for the year 6 April 2018 to 5 April 2019.

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.

[REDACTED]
Account name [REDACTED]

Account number [REDACTED]

Sort Code [REDACTED]

Building society reference (if any) [REDACTED]

Payment dates and amounts

20/04/2018	£131.53
Then every week until 31/08/2018	£167.57
Then every week until further notice	£116.06

We will usually pay you on a Friday.



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Date [REDACTED]

Renew online today at
www.gov.uk/managetaxcredits
once logged in you can access a range of
services in your Personal Tax Account.

Check now,
no later than 31/07/2018

If you can't renew online, phone us quoting
this renewal reference number
000 001 034 535 288

Please keep this for your records

Tax credits - Annual Review for year ended 05/04/2018

Your tax credits award for 06/04/2017 to 05/04/2018

National Insurance number [REDACTED]

We told you that we would be contacting you to review your tax credits award. We want to:

- make sure we paid you the correct amount for the award period shown above, and
- ask you to make a tax credits claim for 2018-2019.

We need you to review your personal circumstances during the whole award period shown above and check your income.

If you need to tell us about anything once you have completed your Annual Review, **please contact us**. If you do not have anything to tell us **you need do nothing more** and you will not receive another notice from us for this year. This TC603R *Tax Credits Annual Review* is also your Award Notice and the amount of your award is shown below.

We will decide on 31/07/2018 that:

- The final amount of your tax credits award for the period 06/04/2017 to 05/04/2018 is £10477.15.
- Your tax credits award for 2018-2019 will be as shown in the **Payments** section.

If later, you think those decisions are wrong, you will have 30 days from 31/07/2018 to ask us to look at the decision again. We call this mandatory reconsideration. If you do think something is wrong, you do not have to wait until then to contact us.

Tax credits will gradually be replaced by Universal Credit. You cannot receive tax credits and Universal Credit at the same time. For more information, go to www.gov.uk/universalcredit



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Step A

Check your personal circumstances at the start of your award period were correct and complete

The Notes tell you what to look for when you are checking and who can get extra amounts of tax credits.

At the start of your award period, 06/04/2017:

You claimed tax credits as an individual.

[Redacted]

Date of birth: [Redacted]
Lived in the United Kingdom.
Usually worked in the United Kingdom.
Total hours worked in a week: 28

Your qualifying children and young people

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.

You must tell us straightaway if a child over 16 and under 20 enters or leaves full-time non-advanced education or approved training.

For children born on or after 6 April 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 this letter. For more information see the notes.

[Redacted]

Date of birth: [Redacted]
Was receiving the child element.

[Redacted]

Date of birth: [Redacted]
Was being cared for by a registered or approved childcare provider.
Was receiving the child element.

[Redacted]

Date of birth: [Redacted]
Was receiving the child element.

Your childcare costs – childcare providers must be registered or approved, see the Notes.

Your reported average weekly childcare costs were £19.00.

Step B

Check that the changes in your personal circumstances listed below, are correct and complete

The Notes tell you the changes in your personal circumstances that may affect your award. We have only shown the changes that may have affected your award.

You have not told us about any changes in your personal circumstances that may have affected your award. The information we held throughout the award period from 06/04/2017 to 05/04/2018 is as shown in Step A.

Tax credits - Annual Review for year ended 05/04/2018

National Insurance number [REDACTED]

Continued

Your income - you will need this information when you get to Step C

Income for 2017-2018 that your employer(s) or occupational pension provider(s) told us about.
This is the information we held on 29/04/2018.

[REDACTED]
Earned Income

£14477.00

You may have other sources of income which you will need to include when you work out your income at Step C.

Step C

Complete your Annual Review

Work out all your income for 2017-2018. If you are self-employed or have Other Income from Self Assessment and you cannot work out your actual 2017-2018 income, the Notes tell you how to estimate your income. If you do estimate your income, you will need to do Steps 1 and 2 (below) again when you know your actual income. You must do this by 31/01/2019.

If the details at Steps A and B are **not** correct and complete, or if any of your personal circumstances have changed since 05/04/2018, please:

- contact us **now** to tell us about any changes, **and**
- tell us all your income for 2017-2018.

If the details at Steps A and B are correct and complete, and your personal circumstances have not changed since 05/04/2018, do Steps 1 and 2.

Step 1 Is all your income for 2017-2018 exactly the same as shown in Step B?

- No** Please contact us **now** with all your income details for 2017-2018.
Yes Go to Step 2.

Step 2 Is your total income for 2018-2019 likely to be between £11977.00 and £16977.00?

- No** Please contact us **now** with your estimated income for 2018-2019.
Yes **Your Annual Review is now complete and you do not need to do anything else.**
We will finalise your 2017-2018 award as shown on page 1 and your award for 2018-2019 is shown in the **Payments** section.

Warning

If your details are not correct and we do not hear from you by 31/07/2018, we will treat this Annual Review as correct and complete for the award period shown. We will also regard you as having claimed tax credits for the year 2018-2019 based on this information. If you do not want this to happen, please write to us. If we later find this information was incorrect or incomplete, you may have to pay back any tax credits overpaid. You may also have to pay a penalty.

Payments

If the information on this form is correct and complete, we have worked out that your award for 2018-2019 will be as shown below.

If you think any of these details are wrong, please contact us.

Working Tax Credit (other than childcare)	£667.87
Working Tax Credit (childcare)	£30.32
Child Tax Credit	£7237.86
Total	£7936.05
Minus	
Payments already made by us	£704.26
Amount due to you	£7231.79

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.

Working Tax Credit still to be paid to [REDACTED]	£617.67
Child Tax Credit and Working Tax Credit (childcare) still to be paid to [REDACTED]	£6614.12
Total	£7231.79

Tax credits payments

We will continue to make payments in the same way as before. Any changes in your personal circumstances may affect the amount of payments shown below:

Working Tax Credit

A payment of £16.27 will be made on 04/05/2018.

Your payments will then change to £12.40 every week until 31/08/2018.

Your payments will then change to £12.60 every week until 05/04/2019.

A further payment of £12.40 will be made on 12/04/2019.

Your payments will then change to £9.43 every week until 03/04/2020.

Child Tax Credit

A payment of £167.98 will be made on 04/05/2018.

Your payments will then change to £166.78 every week until 31/08/2018.

Your payments will then change to £116.48 every week until 05/04/2019.

A further payment of £117.57 will be made on 12/04/2019.

Your payments will then change to £117.47 every week until 03/04/2020.