

Working Tax Credit

If you are one of those fortunate people that are still sufficiently capable to be working over 16 hours per week, you may be able to apply for Working Tax Credit (formerly known as Disabled Person Tax Credits (DPTC)), available from the HM Revenue and Customs.

This benefit is administered under the Tax Credits system. However, don't let this dissuade you, as you don't need to have a family, or even a spouse or partner in order to claim the disabled component. In addition, your savings are not taken into account, merely your earnings, that pro rata reduce the amount of benefit that you may receive. Unless, you are a high wage earner, this may prove highly beneficial.

It may be that you are having to work a full five day, forty hour week, because you need the money to survive and can't afford to work lesser hours. But, your life has no quality or enjoyment and all you seem to do is work, eat, sleep and you don't have any energy for anything else (this is actually our bodies telling us that they are not capable of this load), and can't envisage any change.

Receiving this benefit, may allow you to reduce your working hours, enabling you to not only greater enjoy your work as well as being more effective, but may also allow you to be less taxed of energy and consequently achieve a better quality of life and "work life balance".

More information can be had by contacting your local HM Revenue and Customs, or by ringing their local call rate number, or visiting their website.

If you live with a partner and you are not working or are working less than 16 hours per week, then your partner, if they are working over 16 hours per week, may also be able to claim Disabled Person's Tax Credit from the HM Revenue and

Customs, again depending on the size of their salary. Again, any savings do not affect the claim.

HM Revenue and Customs

Tel: 0845 300 3900

Web Site: www.hmrc.gov.uk

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