



## **Make sure you claim your child benefit!**

If you're a new parent, congratulations! Apparently, around 2,000 babies are born on 26 September each year – more than any other day.

Therefore, HM Revenue and Customs (HMRC) is reminding parents to claim their Child Benefit. A claim can be made online and the first payment could be made within a week of claiming.

### ***Why claim child benefit?***



Child Benefit is a helpful financial support for families, offering up to £1,331 per year for the first child, and £881 for each additional child. This can make a real difference, especially in the early days of parenthood.

But Child Benefit doesn't just provide extra money – it also gives you National Insurance (NI) credits. These credits contribute to your State Pension in the future, and so this could be especially important for parents who may be taking time off paid employment to care for their little ones.

### ***How to claim Child Benefit***

The claim process can all be done online. If you register your baby's birth, you can claim Child Benefit as soon as 48 hours after registration. Payments are typically processed within three days, so parents could receive their first payment within a week of their baby being born.

Here's what you'll need to make your claim:

- Your child's birth or adoption certificate,
- Bank details for the payment,
- National Insurance number for yourself and your partner (if applicable), and
- For children born outside the UK, their original birth or adoption certificate, and their passport or travel document.

You can make the claim using the HMRC app or online through the GOV.UK website.

### ***What if I earn over £60,000?***

If someone in your household earns over £60,000, you may be subject to the High Income Child Benefit Charge. This means the amount of benefit you receive could be

reduced. You can still claim Child Benefit, but it's important to be aware of this tax charge to avoid any surprises later on.

If you're in this situation, HMRC offers an online Child Benefit tax calculator to help you work out how much benefit you can claim and what charge might apply.

For those who previously opted out of Child Benefit payments due to the old £50,000 threshold (which increased to £60,000 in April 2024), you can restart your payments using the online form on GOV.UK.

***Don't forget your National Insurance credits***

Even if your household is affected by the High Income Child Benefit Charge, you can still make a claim for NI credits. These credits help build up your entitlement to the State Pension – you need at least 10 years of NI credits to qualify for some State Pension, and 35 years of credits to claim the full amount.

If you've just welcomed a little one or know someone who has, be sure to claim Child Benefit as soon as possible. It's a helpful way to support your family financially and protect your future pension. If you need help or have any questions, feel free to call us – we're here to assist you every step of the way!