

Working and raising a family?

See if you qualify for extra money ...



WORKING FOR
families

Me whakaruruhau te iwi

Inland Revenue • Work and Income



Working for Families is a package designed to help make it easier for you to work and raise a family.

Here's a quick guide to what you may qualify for. To find out more, go to **www.workingforfamilies.govt.nz**

Help with family costs

Working for Families Tax Credits are paid to families with dependent children aged 18 years or under to help with the day-to-day cost of raising a family.

Working for Families Tax Credits are paid by Inland Revenue and include four types of payments. You may qualify for one or more depending on your personal situation.

The table below shows how much you can earn and still receive Working for Families Tax Credits.

The amounts are based on your eldest child being aged 15 years or under and all other children being aged 12 years or under. If you have older children, you may be able to earn more and still be eligible.

Annual income limits (before tax):

Number of children	Annual income			
	Family tax credit	In-work tax credit	Parental tax credit	
			Child born before 1 April 2015	Child born on or after 1 April 2015
1	\$59,014	\$73,724	\$110,530	\$84,077
2	\$74,811	\$89,493	\$126,300	\$99,846
3	\$90,580	\$105,262	\$142,069	\$115,616
4	\$106,350	\$124,702	\$161,509	\$135,056
5	\$122,119	\$144,142	\$180,949	\$154,496
6	\$137,888	\$163,582	\$200,389	\$173,936

Family tax credit

This payment depends on how much you earn, the number of dependent children you have, their ages, and any shared care arrangements. You may not qualify for this payment if you receive a foster care allowance (board payments from Child, Youth and Family), orphans' benefit, unsupported child's benefit or parent's allowance.

The table below shows the maximum weekly family tax credit rates that apply from 1 April 2015:

Age/number of children	Weekly rate
First child if under 16	\$92.00
First child if 16 or over	\$101.00
Subsequent child rate if under 13	\$64.00
Subsequent child rate if 13 to 15	\$73.00
Subsequent child rate if 16 or over	\$91.00

Work and Income can pay the family tax credit to families receiving a benefit.

In-work tax credit

The in-work tax credit pays up to \$60 a week for families with up to three children, and up to an extra \$15 a week for each additional child.

To get the in-work tax credit couples must normally work at least 30 hours a week between them, and a single parent must normally work at least 20 hours a week.

Provided you work the required hours, you may also get the in-work tax credit if you're self-employed, or receiving paid parental leave or accident compensation. It's not available to families receiving an income-tested benefit or student allowance.

Minimum family tax credit

If your annual family income is \$23,036 or less after tax, you may be able to get the minimum family tax credit. This payment tops up your family's income to at least \$443 a week after tax. To get this payment, at least one parent must be working the required hours for salary or wages. A single parent must be working at least 20 hours a week and in a two-parent family, one or both parents between them must be working at least 30 hours a week.

Parental tax credit

This payment helps with the costs of a new baby. How much you get depends on your family income and the type of income your family received in the entitlement period.

Your entitlement

child born ...	entitles you to ...	up to a maximum of ...
before 1 April 2015	8 weeks (56 days)	\$150 a week (\$1,200)
on or after 1 April 2015	10 weeks (70 days)	\$220 a week (\$2,200)

You can't receive paid parental leave and the parental tax credit for the same child. If you qualify for both you need to decide which payment you would like to receive. If you're eligible for both payments and would like some information to help you decide which payment to apply for, call Inland Revenue on 0800 377 777.

Working for Families Tax Credits (WfFTC) and the independent earner tax credit (IETC)

You can't receive WfFTC and IETC at the same time. If you're using an ME or ME SL tax code and you're entitled to WfFTC, you'll need to change your tax code with your employer when you apply for WfFTC.

myIR secure online services

With a myIR secure online services account, you can view and update your Working for Families Tax Credits details online.

It's secure, easy to use and available 24 hours a day, seven days a week. If you update your details, you can see any new entitlements straight away.

To register for a myIR account go to www.ird.govt.nz/register

Help with childcare costs

You may qualify for help with your childcare costs from Work and Income.

Childcare subsidy

This can help with childcare costs for children under five (or under six if you get a Child Disability Allowance). You may also be able to get help with up to 50 hours of childcare a week while you're working.

OSCAR (Out of School Care and Recreation) subsidy

This is for children aged 5 to 13 years. It can help with the costs of before and after school care (up to 20 hours a week) and care during the school holidays (up to 50 hours a week).

To qualify, your income has to be under a certain limit:

If you have ...	and your family's weekly income before tax is less than ...	the subsidy per child per hour is up to ...
1 child	\$1,200	\$4.00
1 child	\$1,300	\$2.79
1 child	\$1,400	\$1.55
2 children	\$1,380	\$4.00
2 children	\$1,490	\$2.79
2 children	\$1,600	\$1.55
3+ children	\$1,540	\$4.00
3+ children	\$1,670	\$2.79
3+ children	\$1,800	\$1.55

Income limits current at 1 April 2015.

Help with housing costs

The Accommodation Supplement from Work and Income can help with the costs of your rent, board, mortgage and other essential housing costs.

To qualify, your income has to be below a certain amount, depending on where you live:

If you are ...	your weekly income before tax will need to be under ...			
	area 1	area 2	area 3	area 4
Single with no children	\$961	\$781	\$641	\$561
Married or civil union couple with no children	\$1,221	\$1,081	\$881	\$801
Sole parent with 1 child	\$1,150	\$1,010	\$810	\$730
Sole parent with 2 or more children	\$1,410	\$1,170	\$990	\$810
Married or civil union couple with children	\$1,481	\$1,241	\$1,061	\$881

Income limits current at 1 April 2015.

Areas

- 1: North/Central Auckland (urban zones).
- 2: West/South Auckland, Tauranga, Wellington, Nelson, Queenstown and other locations.
- 3: Whangarei, Hamilton, New Plymouth, Napier, Hastings, Palmerston North, Porirua, Upper/Lower Hutt, Christchurch, Dunedin and other locations.
- 4: All areas not covered by areas 1–3.

This isn't a complete list. The area that applies to you depends on exactly where you live. For more details, visit www.workingforfamilies.govt.nz

How much you get depends on a range of things, such as your income, assets and housing costs.

You may not qualify for the Accommodation Supplement if your mortgage is with Housing New Zealand or you or your partner are tenants living in a social housing property. (Social housing properties are provided by Housing New Zealand and approved community housing providers.)

There are also other conditions, so to find out more please call **0800 774 004** or visit www.workingforfamilies.govt.nz

Other help when you're working

Here's some of the other government assistance you may qualify for.

Help with health costs

The Community Services Card makes it cheaper for you and your family to visit the doctor and get prescriptions. Call the Community Services Card centre on **0800 999 999** for more details.

You may also qualify for the Pharmaceutical Subsidy Card if you need a lot of prescriptions—speak with your pharmacist about this.

Help for people with disabilities

If you, your child or someone you're caring for has a health condition or disability, you may be able to get the Disability Allowance to help with costs. Call Work and Income on **0800 559 009** for more details.

Help with essential needs

If you're finding it difficult to make ends meet you may qualify for the Special Needs Grant, Temporary Additional Support, or Recoverable Assistance Payment Grant, to help with your essential costs, like food or urgent dental care. Call Work and Income on **0800 559 009** for more details.

For Working for Families Tax Credits information or a registration pack call **0800 257 477** or visit **www.workingforfamilies.govt.nz**



To see if you're eligible for further assistance through Working for Families go to:
www.workingforfamilies.govt.nz

Accommodation & childcare 0800 774 004

Monday to Friday 7 am – 6 pm, Saturday 8 am – 1 pm

Working for Families Tax Credits 0800 227 773

Monday to Friday 8 am – 8 pm, Saturday 9 am – 1 pm

Check or update your details

Use your myIR secure online services account. To log in go to **www.ird.govt.nz** "Login".

Language Line

When calling any of the Working for Families phone numbers, you can ask for a Language Line interpreter. Language Line is a phone-based interpreter service for customers whose first or preferred language is not English. There are 44 languages available—see **www.languageine.govt.nz** for the full list. The service is free.

Other options

If you're deaf or find it hard communicating by phone, you can:

- send a message through Inland Revenue's Deaf link free-fax 0800 447 755
- email **MSD_Deaf_Services@msd.govt.nz**
- call through New Zealand Relay on TTY 0800 4 711 711.

