

first time families

claim your money!

claim your time!

A guide to rights at work
and what you can claim
once your baby is here



claim your money...

Nine out of ten families are entitled to Tax Credits.

And many families can get a £500 Sure Start Maternity Grant because they get Child Tax Credit of more than the basic 'family element'. But you must claim within three months of your baby's birth – or you may lose out.

Child Benefit

Anyone who is bringing up a child can get Child Benefit. Claim within three months of your baby's birth: call the Child Benefit helpline on **0845 302 1444**, or claim online at www.hmrc.gov.uk, or use the claim form in the 'Bounty pack' (which is usually given out by midwives in the hospital maternity ward).



claim your time...

Need family time? Want to work around your new family? You have the right to ask for what works for you.

Many parents can ask their employers for a change in working hours to help them care for their children.



Time off for antenatal care

Pregnant employees have the right to reasonable paid time off work for antenatal care. (If you aren't an employee, you may have the right to time off, but it is unpaid.)

Tax Credits

Nine out of ten families are entitled to Child Tax Credit for bringing up a child. You may get Working Tax Credit if you are in low-paid work. You may get extra Working Tax Credit if you pay for registered childcare. Claim within three months of your baby's birth: call the Tax Credits helpline on **0845 300 3900**.

£500 Sure Start Maternity Grant

Many families can get a one-off £500 Sure Start Maternity Grant. The main way for working families to qualify is if they get Child Tax Credit of more than the basic 'family element'. If you're not sure if this applies to you, please get advice from Working Families free helpline (see Get Advice! on back page). Claim from 11 weeks before your baby is due until three months after your baby's birth: call Jobcentre Plus on **08000 55 66 88** and ask for Form SF100. Send it in **within three months of your baby's birth**, even if you haven't got your Tax Credit award yet.

Maternity and paternity leave and parental leave

Employed mothers can get 52 weeks leave. This includes 39 weeks with maternity pay, if they qualify. Some fathers (or partners) can get two weeks leave with paternity pay. Many mothers and fathers (or other people with "parental responsibility") can also take unpaid parental leave.

Time off to care for dependants in an emergency

If you are an **employee** and you are a parent or carer you can take unpaid reasonable time off work in an emergency to look after children, relatives or other people who depend on you, and to make any necessary longer term arrangements.



£190 Health in Pregnancy Grant

All pregnant women can get a one-off £190 grant from the 25th week of pregnancy. Claim before your baby's birth on the Health in Pregnancy Grant form that you can get your midwife or doctor. For more details see www.direct.gov.uk/money4mum2be or call the Health in Pregnancy Grant Helpline on **0845 366 7885**.

Help with NHS health costs

If you are pregnant or have given birth in the last year, you qualify for free prescriptions, free dental treatment, and other help with NHS health costs. Other people may qualify on grounds of low income or other circumstances. Families qualify if they get Tax Credits and are on a low income: that is, annual income for Tax Credit purposes of up to £15,050 in 2008-2009 (this figure is subject to change).



use your entitlements or lose them

Right to request flexible working

You can ask your employer for a change in working hours to help you care for your child if you have worked for your employer for six months and you have a child under six (under 16 from April 2009). Your employer does not have to give you what you ask for, but must consider your request seriously and can only refuse for “valid business reasons”.

The right to request flexible working applies equally to biological and non-biological parents, so it includes partners of the mother or father, same-sex couples, adoptive parents and foster parents. It is best to request flexible working on Form FW(A), which is available from the government website www.direct.gov.uk under the heading “flexible working” or from Working Families free helpline: see **Get advice!** on back page. (If you aren't on the internet, you may be able to get the form by accessing the internet at your local library.)

Housing Benefit and Council Tax Benefit

You can claim Housing Benefit if you pay rent, your income is low and you and your partner (if you have one) have less than £16,000 savings. It doesn't matter if you are working or not. Similarly, you can claim Council Tax Benefit if you pay Council Tax. It doesn't matter if you rent or own your home. To claim, contact the Benefits section at your local council.

Working less than 16 hours a week?

This leaflet is aimed at people who are working at least 16 hours a week. If you are not working, or if you are working less than 16 hours a week, there are other benefits you may be able to claim. To find out more, call Jobcentre Plus on **08000 55 66 88** or see Get Advice! on back page.



get advice! see back page

What if you don't have the right to request flexible working?

If you don't qualify for the right to request flexible working – or you do, but your request has been refused – you may be able to use your rights under the Sex Discrimination Act in order to get the family time that you need. The law on direct and indirect sex discrimination is complex: for more information, contact Working Families free helpline. (see Get advice! on back page)



