

CF411A Notes

Credits for parents and carers

Introduction

These guidance notes give you information to help you whether you may be entitled to National Insurance credits for parents and carers and how to apply for them.

When to use form CF411A

Use the form we have sent with these notes (CF411A) to apply for National Insurance credits for periods from 6 April 2010. You may be entitled to these credits if:

- you are an approved foster parent
- you are the spouse, partner or civil partner of the current Child Benefit recipient for the child being cared for, and you want to transfer entitlement to the credits to yourself
- you are (or were) the Child Benefit recipient for the child being cared for in the past, but the automatic credits are missing from your National Insurance account.

More information about credits for parents and carers

Credits for parents and carers are weekly National Insurance credits that help build your entitlement to the State Pension. It makes sure there are no gaps in your National Insurance record.

These credits were introduced from 6 April 2010 and replaced Home Responsibilities Protection (HRP).

Applying for credits for parents and carers if you are a foster parent

Please ask the fostering service who placed your foster child(ren) with you to give you a letter confirming that you were registered as an approved foster parent with them for the period for which you are applying for credits.

Transferring entitlement to credits for parents and carers

From 6 April 2010, if the person who was awarded Child Benefit already has a qualifying year on their National Insurance account during the period of credits for parents and carers, their spouse, partner or civil partner can apply to transfer the credits to their own National Insurance account. Certain conditions need to be met for the credits to be transferred.

These are:

- the person getting Child Benefit does not qualify for credits because their earnings were equal to or above the qualifying earnings factor for that year;
- you were living with the person getting Child Benefit for the relevant period and you were sharing the care for a child under the age of 12;

- you would have been able to get Child Benefit if your spouse, partner or civil partner had not made a claim for it;
- you reached or will reach State Pension age on or after 6 April 2008.

More information

If you need more information or advice about any of the above information please contact:

Child Benefit Team
Social Security Division
Markwell House
Market Street
Douglas
Isle of Man IM1 2RZ

Telephone +44 1624 685107

Email childbenefit@gov.im

How we use your information

When we collect information about you we may use it for any of our purposes, including dealing with benefits and allowances, employment and training and occupational and personal pension schemes.

We may get information about you from others for any of our purposes if the law allows us to do so.

We may also share information with certain other organisations if the law allows us to.

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