



## Five ways HMRC can help boost your finances

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From helping people buy their first home to government-funded top-ups for savers, HM Revenue and Customs (HMRC) is supporting **Talk Money Week** and reminding taxpayers how the department can help boost their finances.

**1. Marriage Allowance** If you are married or in a civil partnership you can claim up to £238 a year. It is quick and easy to [apply online](#), and can be claimed at any point in the tax year, and you will still receive the full entitlement.

**2. Help to Save** If you are on a low income and find it difficult to save money this new government savings scheme rewards savers with an extra 50p for every £1 saved, meaning over four years a maximum saving of £2,400 would result in an overall bonus of £1,200. To find out more visit [here](#).

**3. Tax-Free Childcare** is available for parents or guardians with children aged under 12 or aged under 17 if disabled. It is available to around one and a half million households to help with the cost of registered childcare, enabling more parents to go out to work. For every £8 that you pay in, the government will make a top-up payment of an additional £2, up to a maximum of £2,000 per child per year (or £4,000 for disabled children). Check for [eligibility](#).

**4. Work-related expenses** Nurses, hairdressers, construction workers and millions of other employees can claim tax relief on money they've spent on things like work uniform and clothing, tools, business travel, professional fees and subscriptions. A simple [Check if You Can Claim](#) tool is available.

**5. First-Time Buyers Relief** If you are first time buyers of a residential property you can claim on your property purchase made on or after 22 November 2017 - this applies to England, Wales and Northern Ireland only. This means you will not pay any stamp duty on properties up to the value of £300,000 outside of London or £500,000 in London. Further guidance and to check your eligibility [here](#).

HMRC has also designed an accessible and free resource – [Tax Facts](#) – to educate young people on how public money is raised and spent.

Talk Money Week (formerly Financial Capability Week) runs from 12 to 18 November and is the annual celebration of the work thousands of organisations are doing to improve money management across the UK. It aims to get more people talking about money.

