



Who can claim?

Unsurprisingly, the Marriage Allowance can only be claimed by married couples and by couples in a civil partnership.

Partners living together who are not formally married or in a civil partnership are not eligible.

Who can claim? Income...

Essentially, the Marriage Allowance entitles you to transfer up to £1,260 of your Personal Allowance that is not used to set off against your own income. Accordingly, if your income is below £12,570 – the current value of the income tax Personal Allowance - and your spouse's income sits between £12,571 and £50,270, you can make a claim.

BUT BE CAREFUL! If the income of the lower paid partner is just below £12,570 and the income of the higher paid partner is marginally above £12,570 the couple may end up paying more tax overall. Best to crunch the numbers to work out if there is an overall benefit.

And if you are taxed in Scotland, your partner must pay the starter, basic or intermediate rate of income tax, which usually means their income is between £12,571 and £43,662.

Backdating your claim

The good news is if you are claiming for the first time you could backdate your claim four years if you qualified for the relief in those earlier years.

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Potentially, this means you may qualify for a rebate of up to £1,260 in total.

How to apply

There are three ways to make a claim:

1. You can apply online at <https://www.gov.uk/apply-marriage-allowance>;
2. Apply by post by completing an application form. You can download the form at <https://www.gov.uk/guidance/apply-for-marriage-allowance-by-post>; or
3. If you are registered for Self-Assessment, you can make a claim on your tax return.

What to do if your circumstances change

You must cancel your Marriage Allowance claim if any of the following apply:

- your relationship ends - because you have divorced, or ended ('dissolved') your civil partnership or are legally separated;
- your income changes and you are no longer eligible; or
- you no longer want to claim.

Pass on the news

If you need a hand to work out if it's worth making a claim or with completing the application form, please call.

And also, if you know anyone else who may be able to make this claim, by all means forward them this Broadcast, and please let them know that we would be delighted to help them if they need more information about the Marriage Allowance or any other tax matter.

We can help

Please call us on **01753 888 211** or email info@nhllp.com if you need guidance with any of the issues raised in this Broadcast. We would be happy to help.