

I got a letter telling me I was overpaid tax credits dating back to the time I separated from my husband. This came as a total shock. I don't have the amount of money they want me to pay back. I don't know what to do – please can you help?

You may be affected by recent changes to the way some overpayments of tax credits are calculated.

If you have been overpaid because you separated from your partner or started living with a new partner and reported this change late, your overpayment may be reduced or even written off.

This is because under the new rules, HM Revenue and Customs will work out what you would have been paid if you had reported the change and made a new claim on time. They will offset the overpayment against this amount. HMRC calls this 'notional offsetting'.

Ask the Tax Credits Helpline on 0845 300 3900 for more information or write to the Tax Credit Office requesting that they look again at the amount of your overpayment.

If you have been asked to pay back tax credits and you don't understand why, or you think you don't owe the money, you should ask the Helpline for an explanation of how the overpayment occurred.

If you don't agree with the Helpline's explanation of the reason for the overpayment, you can ask HMRC to look at their decision again. This is called disputing an overpayment. You can do this in writing or by filling in form TC846 which you can get by calling HMRC on 0845 300 3900.

For more information, or help with sorting out a tax credit problem, go to the Citizens Advice website www.adviceguide.org.uk

