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CHARTERED ACCOUNTANTS



CRANLEYS' CLEVER CHECKLISTS · No. 21 · PERSONAL TAX

Child Benefit and High Income Charge Checklist 2026/27

Tick it, print it, pin it up. Every box you cannot tick is a conversation worth having.



By Colin Davison FCA, Managing Partner, Cranleys Chartered Accountants. In practice since 1998. Reviewed 15 November 2026 against the 2026/27 rules.

THE QUICK ANSWER

Child Benefit is £27.05 a week for the eldest child and £17.90 for others in 2026/27. The High Income Child Benefit Charge applies to the higher earner once adjusted net income passes £60,000, at 1% of the benefit for each £200, reaching 100% at £80,000. Pension and Gift Aid can reduce it.

THE KEY FIGURES

2026/27 figure	Amount
Eldest or only child	£27.05 a week
Each other child	£17.90 a week
Charge starts	adjusted net income over £60,000
Charge reaches 100%	£80,000
Tax-Free Childcare	20% top up, up to £2,000 per child

The checklist, box by box

	The check	What to do	Keep as evidence
☐	**Is the charge tested on the higher earner?**	It applies to the person with the higher adjusted net income, not household income.	Both partners' income figures
☐	**Can a pension or Gift Aid bring income under £60,000?**	Each £200 of reduction cuts the charge by 1%.	Contribution receipts
☐	**Is Child Benefit claimed to protect NI credits?**	A non-working parent gets National Insurance credits toward State Pension. Claim even if you opt out of payment.	Claim confirmation
☐	**Tax-Free Childcare or other support?**	20% top up on up to £10,000 of childcare costs. Check you are not mixing it with other schemes wrongly.	Childcare account
☐	**Universal Credit or tax credits transitions?**	Changes in circumstances must be reported promptly.	Benefit letters

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MY PRO TIP

a pension payment can wipe the charge out.

A worked example

A higher earner has income of £70,000 and two children. Child Benefit is £44.95 a week, £2,337.40 a year. The charge is 50% of that, £1,168.70. A £10,000 gross pension payment brings income to £60,000 and the charge to nil. Tax relief is £4,000, so the payment effectively costs about £4,831, and the pension fund holds £10,000.

The trap to avoid

Treating the charge as based on household income. HMRC tests the higher earner, so a couple earning £55,000 each pays nothing, while one earning £70,000 and one earning nothing pays part.

Test your accountant

One question that tells you if you have the right adviser:

What is my adjusted net income, and how much could a pension payment save in Child Benefit charge?

What has changed recently

- Child Benefit rates rose 3.8% from April 2026.
- The £60,000 to £80,000 thresholds are unchanged.
- Pension planning helps. See the pensions checklist.

Questions I get asked

What is the Child Benefit income limit for 2026/27?

The charge starts when the higher earner's adjusted net income passes £60,000 and reaches 100% at £80,000.

How much is Child Benefit in 2026/27?

£27.05 a week for the eldest or only child and £17.90 a week for each additional child.

Should I claim Child Benefit if I earn over £80,000?

Usually yes, to secure National Insurance credits for the non-working parent. You can opt not to receive the payments.

Can I reduce the charge?

Yes. Pension contributions and Gift Aid reduce adjusted net income.

The 9 CAD Keys link: Clarity

Clarity means knowing exactly which income counts. Adjusted net income is the number that matters here, not salary.

Colin's 9 CAD Keys. CORE: Clarity, Capability, Consistency. ADVANCED: Analysis & Positioning, Alignment, Acceleration. DYNAMIC: Differentiation, Dexterity, Development. Score each key 1 to 5 in the free Business Value Assessment Scorecard, total out of 45. *Freedom is built. One CAD Key at a time.*

Tick these next

Tax checklist 01
Income Tax and Personal Allowance Checklist 2026/27

Tax checklist 06
Pensions Checklist 2026/27: Allowances and Tax Relief

Tax checklist 26
Charitable Giving and Gift Aid Checklist 2026/27

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YOUR NEXT STEP

Ring me. Free draft plan, no hard sell.

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