

## **Employing your teenage children – some advice.**

- You can 'employ' your child as long as they are 13 years old or over. There are strict rules / bylaws which you must follow regarding hours.
- You must apply for a work permit from your Local Authority before you employ your child.
- If you have childminding insurance with Morton Michel check your policy states you are covered for employers liability. If it is, your child is covered as long as they 'work under your direction' and they are not left in sole charge of childminded children. Morton Michel also recommended a statement / contract so the child knows what is expected of them.  
Sorry but I do not know about Pacey.
- A child from birth is expected to pay tax if due but a child can earn £109 a week (up to April 2014) OR £111 a week (after April 2014) before anyone needs to notify HMRC.
- National Insurance is not paid until after someone turns 16 years old.

This basically means you can employ your child (following the very strict bylaws), pay them and claim it back as an expense!

Good news....

Thank you to Independent Childminders Facebook group member Janice Bradshaw for putting this information together.

If you are unsure about whether an expense is allowable or not we recommend that you contact HMRC direct for further advice. We are not tax / national insurance / PLI experts and information is shared in good faith.

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With input from [Independent Childminders Facebook group](#) member Janice Bradshaw