

Advice to employers

child support agency

What is this leaflet about?

This leaflet explains what you, as an employer, can do to help us work out and collect child maintenance. It tells you:

- why your help is so important to us
- how to set up a deduction from earnings order to arrange child maintenance payments
- how to pay us
- why we need to contact you for information about your employees, and
- what your legal responsibilities are.

It is only a general guide and does not cover everything about handling payments of child maintenance. The section ‘Where can I get more information?’ on page 40 tells you where you can find more details.

In this leaflet, we use some standard terms to talk about our services and the way we work. The glossary at the end explains them.

Important information about this leaflet

This leaflet is only a guide and does not cover every circumstance. We have done our best to make sure the leaflet is correct as of 12 April 2010, but it may not reflect changes to the law or our procedures after this date. You may wish to get independent advice before making financial decisions based on the leaflet.

About us

The Child Support Agency (CSA) is the Government's child maintenance service. It is provided by the Child Maintenance and Enforcement Commission.

Our role is to make sure that parents who live apart from their children contribute towards their children's upkeep by paying child maintenance.

We use a standard process to work out how much child maintenance should be paid in each case, and to manage the payments. We can take legal action if the right amount of money is not paid at the right time.

To get help or more information:

- visit our website **www.csa.gov.uk**
- call our employer helpline on **0845 713 6010** or **0845 713 8924** (textphone), or
- email us at **employer.helpline@csa.gsi.gov.uk**.

For details of call charges, opening times and our Welsh-language helpline, see page 40.

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What is my role with the CSA?

As an employer you play an important role in making sure that parents receive the money they need to bring up their children.

That role could involve:

- helping us to collect all the information we need about your employee so that we can accurately work out child maintenance
- setting up deduction from earnings orders, and
- responding to enquiries from the debt-collection agencies we use to collect payments of child maintenance arrears on our behalf.

We'll send you a deduction from earnings order if a non-resident parent who is your employee chooses to pay child maintenance direct from their earnings, rather than by direct debit or by paying direct to the parent with care.

We can also send you a deduction from earnings order if a non-resident parent you employ does not pay the correct amount of child maintenance on time, or fails to pay at all. In this circumstance, debt-collection agencies licensed by us can also send you deduction from earnings orders. However, you should get only one deduction from earnings order per employee.

If you receive a deduction from earnings order, you **must** send us money from your employee's earnings. Please give the order to the person who pays the wages or pensions in your organisation. You must make deductions from your employee's net earnings (that is, the amount they earn after taking off income tax, National Insurance and contributions to a pension) at the intervals given in the order.

Voluntary deduction from earnings arrangements

In the past, when a non-resident parent paid child maintenance direct from their earnings, this was known as a 'voluntary deduction from earnings arrangement'. Following changes in the law, we can no longer set up these arrangements. Instead, the non-resident parent can choose to pay by a deduction from earnings order – which, as an employer, you must comply with.

If you have already set up a voluntary deduction from earnings arrangement for your employee, you should continue to take the deductions unless we tell you to stop.

If you need more information about existing arrangements, please contact our employer helpline on **0845 713 6010** or **0845 713 8924** (textphone). You can also contact us by email at **employer.helpline@csa.gsi.gov.uk**. For details of call charges, opening times and our Welsh-language helpline, see page 41.

What information could I be asked for?

We ask both parents to give us information to decide if someone has to pay child maintenance and to work out how much child maintenance they should pay.

To help us collect this information, we may also have to ask you for some details.

We'd be grateful for a prompt reply. The sooner we receive all the information we ask you for, the quicker we can work out how much child maintenance the non-resident parent must pay. Delays in getting this information can cause financial difficulties for the children who will benefit from the money, and can build up debt for the non-resident parent.

The information we may ask you for includes:

- confirmation of a person's identity
- address or other contact details
- wage or salary details, and
- bank account details.

Sometimes we may send you letters or forms to pass on to your employee. We do this if we don't have a home address for them or if they haven't answered our letters.

Sometimes we send an inspector to interview a non-resident parent at their place of work. If this happens, the inspector may ask to speak to any adult on your business premises and you should let them.

Your legal responsibilities – giving us information

As an employer, you have a legal responsibility to give us information. It is an offence under section 14A of the Child Support Act 1991 to:

- make a false statement or representation
- deliberately provide false information or allow other people to provide it, or
- fail to provide information when we ask for it.

It is also a criminal offence under section 15 of the Child Support Act 1991 for anyone to:

- deliberately delay, or obstruct without a reasonable excuse, any inspector in carrying out their duties, or
- refuse or fail to answer questions, supply information or produce documents when asked.

If you commit any of these offences, we can take you to court and you could be fined up to £1,000.

We also need to know if an employee who is paying child maintenance by a deduction from earnings order leaves your employment or is made redundant, or if their hours change, as this may affect the amount they earn and the amount of child maintenance they must pay. This helps us to keep track of people paying child maintenance and make sure they pay the correct amount.

Our legal responsibilities – data protection

We collect, store and use information to help us make sure parents are paying or receiving the correct amount of child maintenance. We hold and use all information under the Data Protection Act 1998. Read *How does the Child Support Agency use and store information?* (CSL311) to find out more.

What is a deduction from earnings order?

A deduction from earnings order is a way of collecting child maintenance from a non-resident parent's earnings or pension. It can be used when a non-resident parent is employed, and:

- **either** they choose to pay child maintenance this way
- **or** they have not paid the right amount of child maintenance at the right time, or have failed to agree a payment method with us.

Your role is to take the child maintenance directly from your employee's earnings and pay it to us.

When it has cleared through our bank, we'll pass it to the parent with care. It is very important that we receive the money quickly, because a delay could cause financial difficulties for the children. You can find out more about how to make payments on page 31.

We work out how much you have to take from your employee's earnings and send you a deduction from earnings order stating the amount. It also states:

- the date we expect you to start making deductions, and
- how often you should make payments.

In general, we ask you to make payments in line with your payroll, so if you pay your staff weekly or monthly, we'll ask you to pay us at the same time. You should send the payments to us as soon as possible.

If you pay us monthly, you should make sure that you send the money in time to reach us no later than the 19th day of the month after the month in which you have taken it. So if you take the money on 30 September, we need it by 19 October; if you take the money on 1 October, we need it by 19 November.

Your legal responsibilities – deduction from earnings orders

You have a legal responsibility to set up a deduction from earnings order and pay us the money your employee owes. Failing this, we can prosecute you under section 32(8) of the Child Support Act 1991.

How does a deduction from earnings order work?

A deduction from earnings order is in 2 parts.

- The **normal deduction rate** – This is the amount of child maintenance we take from a non-resident parent's net earnings in each pay period. It is the amount of child maintenance they must normally pay, plus an amount towards any costs they may owe, such as court or DNA-testing costs.
- The **protected earnings rate** or **protected earnings proportion** – This is the amount the non-resident parent can keep to pay for their own living costs. The protected earnings rate applies to cases assessed before 3 March 2003. Since then we have applied the protected earnings proportion. The difference between them is explained in the next section.

We work out the normal deduction rate and the protected earnings rate or proportion based on the information we have been given, and tell you and the non-resident parent what they are.

As long as your employee has earned enough money in the pay period for you to take the normal deduction rate and leave your employee with the amount of their protected earnings rate, you must:

- take the amount shown in the order, and
- pay us this amount (see the section ‘How do I pay money to the CSA?’ on page 31).

If your employee does not earn enough in the pay period, there are rules on what you must do. See page 18 for details.

You can find out more from the handbook *Attachment Orders: A guide for employers*, published by Her Majesty’s Courts Service. This is available at **www.hmcourts-service.gov.uk**.

How do I set up a deduction from earnings order?

First we'll ask you for:

- your business's name and address, or your payroll address if this is different
- your payroll cut-off date
- the amount of the non-resident parent's current earnings
- details of their place of work and the type of work they do, and
- their payroll number.

Next we'll write to tell you to set up a deduction from earnings order (DEO).

Our letter will state the normal deduction rate and the protected earnings rate or proportion.

It's then up to you to ensure you take the right amount from your employee's earnings each week or each month (in line with the payment schedule we sent you) and pay it to us.

What counts as 'earnings' for deduction from earnings orders?

When we are working out earnings for deduction from earnings orders, we count the following:

- wages, fees, bonuses, commission, overtime pay or most payments on top of wages
- private or occupational pensions, and compensation payments
- Statutory Sick Pay
- contractual maternity pay
- contractual paternity pay
- contractual adoption pay
- contractual sick pay
- contractual redundancy pay.

Statutory pay is money that employees are entitled to by law.

Contractual pay is pay you have agreed with your employee over and above statutory pay.

We do not count the following as earnings and they cannot be used for a deduction from earnings order:

- amounts paid by a public department of the Government of Northern Ireland or any country outside the UK

- any social security pension, allowance or benefit
- Tax Credits
- any pension or allowance paid for a disability
- a guaranteed minimum pension under the Social Security Pensions Act 1975
- Statutory Maternity Pay
- Statutory Paternity Pay
- Statutory Adoption Pay
- Statutory Redundancy Pay.

If the only earnings your employee receives fall into these categories, they cannot pay by deduction from earnings order.

For example, if your employee is only receiving Statutory Maternity, Paternity or Adoption Pay, they cannot pay child maintenance by a deduction from earnings order.

However, when they return to work – or if they are receiving any contractual maternity, paternity or adoption pay – they may choose to, or be required to, pay by deduction from earnings order.

When we are working out the non-resident parent's earnings as part of working out how much child maintenance must be paid, we use different information. See our leaflet *How is child maintenance worked out?* (CSL303) for more on this.

What happens if my employee does not earn enough for me to make the deduction?

If your employee has not earned enough for you to take the full deduction, the process will be different, depending on whether it comes under the old child maintenance scheme (assessed before 3 March 2003) or the current child maintenance scheme (assessed on or after 3 March 2003).

- If the letter you have received refers to a **protected earnings rate**, it comes under the old scheme.
- If the letter refers to a **protected earnings proportion**, it comes under the current scheme.

What happens if you cannot take the full deduction under the old scheme?

If you cannot take the full amount because of a temporary reduction in the employee's earnings, and the case comes under the **old scheme**, you have to:

- work out the employee's net deductible earnings
- record the shortfall – the difference between these net earnings and the protected earnings rate given in our letter to you
- carry forward this shortfall to the next pay period
- make sure that you send the deduction – if there is one – to us.

Example

First week

If the employee's net earnings are £120 a week:

- the normal deduction is £30 a week.

This would leave £90, but:

- the protected earnings rate is £100 a week.

You would only deduct £20 and carry forward the £10 owed to the next pay period.

Second week

If the employee's net earnings are £80 a week:

- the normal deduction is £30 + £10 from the first week = £40.

This would leave £40, but the protected earnings rate is £100 a week.

You would not make any deduction as the amount left is below the protected earnings rate. You would carry forward the £40 owed to the next week.

Also, because the employee's net earnings this week were £20 below their protected earnings rate, you would add this £20 to their protected earnings rate for the next week.

Third week

If the employee's net earnings are £130 a week:

- the normal deduction is £30 a week + £40 carried over from the second week = £70.

This would leave £60, but:

- the protected earnings rate is £100 + £20 carried over from the second week = £120.

You would only be able to deduct £10 from your employee (because of the higher protected earnings rate). You should pay us this £10 and carry forward the £60 owed to the next week.

Fourth week

If the employee's net earnings are £150 a week:

- the normal deduction rate is £30 a week.

£60 is carried over from the third week: £30 + £60 = £90.

This would leave £60, but:

- the protected earnings rate is £100.

You would be able to deduct £50 and carry forward £40 owed to the next pay period. As the employee's net earnings are above the protected earnings rate, there are no arrears of protected earnings to carry forward.

The example shows that the amount of child maintenance owed by the employee and the level of their protected earnings can be adjusted if their earnings change each week.

If your employee's net earnings regularly go below their protected earnings rate, we may need to change their child maintenance assessment. They should contact us and tell us about this change in their circumstances.

What happens if you cannot take the full deduction under the current scheme?

Example

First week

The employee's net earnings are temporarily reduced to £120 a week. The deduction rate is £32 a week, and the protected earnings proportion is £96.

Net earnings: £120

Less the protected earnings proportion: £96

This leaves: £24

Send us: £24

The shortfall of £8 is carried forward to the next pay period.

In any period when there are not enough net earnings for the full deduction to be taken, you should carry forward the shortfall. You should then deduct more in the next pay period.

Where the shortfall is carried forward for several weeks before being repaid, you will need to keep a record of any ongoing shortfall.

Second week

The employee's net earnings are £160 this week. The protected earnings proportion is £96 and the normal deduction is £32.

Net earnings: £160

Less the protected earnings proportion: £96

This leaves: £64

Send us: £40 (£32 + £8 shortfall)

What if I pay my employee holiday pay in advance?

If you pay your employee holiday pay in advance, you will need to multiply the normal deduction rate and the protected earnings rate or proportion in line with the net earnings. For example, if you double the net earnings because you are paying them for 2 weeks instead of one, you will also need to double the normal deduction rate and the protected earnings rate or proportion.

You have to:

- work out the employee's net deductible earnings
- multiply the normal deduction rate and the protected earnings rate or proportion by the number of pay periods they are being paid for
- take the relevant amount, and
- send this deduction to us.

Example – Old and current schemes

The employee has net earnings of £160 a week. The deduction rate is £32 a week and the protected earnings rate or proportion is £96.

Net earnings: £160 a week x 3 = £480 (one week's pay + 2 weeks' holiday pay)

Less the protected earnings rate or proportion: £96 x 3 = £288

This leaves: £192

Send us: £96 (£32 x 3)

What if my employee's earnings are regularly too low for the full deduction?

As the examples in the previous section show, you can take different amounts if the employee's earnings are not always the same. However, if the employee's income **consistently** falls below the protected earnings rate or proportion, for example because they are receiving long-term Statutory Sick Pay, we may need to work out again the amount of child maintenance they must pay. If your employee asks you about this, you should tell them to contact us to discuss it.

What happens when the employee has other court orders against them?

Courts can make several different orders that mean you must take money directly from your employee's earnings in a similar way to our deduction from earnings orders.

In England and Wales these include:

- attachment of earnings orders, and
- Council Tax attachment of earnings orders.

In Scotland these include:

- earnings arrestments
- current maintenance arrestments, and
- conjoined arrestment orders.

In these circumstances, there are rules that tell you which money you should take first.

If you are unable to take the full amount for the deduction from earnings order because of earlier court orders, you should follow the guidance on pages 18–24, which explains what to do if there is a shortfall.

You will find more information about this in *Attachment Orders: A guide for employers*, available at www.hmcourts-service.gov.uk.

Advice to employers

In England and Wales, you should usually deal first with the earliest order made. You should then comply with later orders using any earnings the employee has left after you have made the deduction under the first order.

In Scotland, you should deal first with the deduction from earnings order for child maintenance. You should then comply with any other orders, starting with the earliest order made.

Can I take any money for my administrative costs?

Yes, you may take up to £1 towards administrative costs for each deduction. This amount is on top of the amount of the deduction from earnings order. You can take it as well as the deduction from earnings even if it reduces the employee's income below the protected earnings proportion.

You must tell your employee how much you have taken from their earnings, including any amount for administrative costs, and record the amount in writing. You must tell them this (and record it) by the pay day after the one when you made the deduction.

What happens once I've set up deductions from earnings?

When you have set up the deduction from earnings order, you start making regular payments to us on your employee's behalf.

You must write to your employee to tell them how much you have taken from their net earnings. Ideally, you should do this on the pay day on which you made the deduction. If this is not possible, you must let them know by the following pay day.

Each year, we will send you and your employee a letter which reminds you how much must be paid and when.

If your employee's circumstances change, we will send you and your employee a revised deduction from earnings order.

Your legal responsibilities – cancelling deduction from earnings orders

If we decide to end a deduction from earnings order, we'll write to you and your employee. The letter will tell you we have cancelled the order and to stop taking deductions from the date of the letter.

You must only stop taking deductions if we write to say you should.

What are my responsibilities as an employer?

We depend on your help to make sure that child maintenance is accurate and is paid in full, on time. By law, you need to do the following things when you are dealing with a deduction from earnings order.

- You must make regular payments. If you don't send us the payments and don't tell us why, we can take you to court.
- You must tell us in writing within 10 days of an employee leaving your business.
- You must tell us in writing within 10 days if we ask you to set up a deduction from earnings order for someone who does not work for you.
- You must let us know immediately if there are any problems with taking payments from the non-resident parent's earnings.
- You should send the payments to us as soon as possible, but no later than the 19th day of the month following the month in which you have taken it. So if you take the money on 30 September, we need it by 19 October; if you take it on 1 October, we need it by 19 November.

If your employee's circumstances change, contact our Employer Helpline to give us updated information. They can also give you more advice and information on what you need to do to make sure you fulfil your responsibilities. Call the Employer Helpline on **0845 713 6010** or **0845 713 8924** (textphone).

What are my employee's responsibilities?

Your employee also has several responsibilities to us. You need to be aware of these, so that you can help your employee to keep to them.

The employee's main responsibility to us and to their children is to pay the child maintenance they owe. They must also keep us informed. Within one week of being asked, your employee must tell us:

- the name and address of their employer
- the amount of their earnings and expected earnings, and
- details of their place of employment, the nature of their work and any pay reference or work number.

If they are paying child maintenance through a deduction from earnings order, your employee must let us know within one week if they leave a job or get a new one. They must tell us:

- the name and address of their new employer (if any)
- how much they expect to earn, and
- their payroll number (if any).

They must also tell us within 7 days if they change their address.

How do I pay money to the CSA?

The easiest and quickest way for you to pay money to us is by sending us an individual BACS (Bank Automated Clearing System) payment for each separate employee from whom you make a DEO deduction. This can be done by one of the automated payment methods shown below:

- individual BACS payments (sometimes known as Detailed Automated Credit Transfer DACT), is suitable if your payroll system can make BACS payments
- multiple BACS – one combined payment for more than one employee
- internet banking via your online banking facility
- telephone banking via your bank.

Each of these methods is explained in the next few pages.

If you need more help or advice after reading this leaflet, please contact our employer helpline on **0845 713 6010** or **0845 713 8924** (textphone). You can also contact us by email at **employer.helpline@csa.gsi.gov.uk**. For details of call charges, opening times and our Welsh-language helpline, see page 40.

These automated payment methods help us give a better service to parents and children because payments are made automatically, on time and reduce the risk of human error.

There are also benefits to you from paying this way. Automated payments are fast and secure.

Manual payments

If you cannot make automated payments, you can make a cheque payment for a single employee or combined cheque payment for more than one employee. See page 38 for more information.

Setting up individual BACS payments

If your payroll system can make BACS payments, you can set up individual BACS payments for each employee. This will ensure money is transferred accurately and on time to us and, in turn, to the parent with care.

If you pay by our preferred method, which is individual BACS payment, you will not have to prepare and send us a payment schedule. To do this, in the relevant BACS field for each employee, you need to include the following information. Please note that field 10, your employee's reference number, must be completed.

Field number	BACS description of field	Content
1	Child Support Agency bank sort code	40-34-18
2	Child Support Agency account number	41775448
3	Account code	0
4	Transaction code	99
5	The company's bank sort code	
6	The company's bank account number	
7	Leave blank	
8	Amount of deduction (in pence)	
9	The company's name	
10	Employee's reference number (see below)	
11	Child Support Agency account name	CSA CLIENT FUNDS

What is the employee's reference number?

The employee's reference number quoted in field 10 is the one shown on the last letter we sent you about making deductions from earnings. You can find the number in the top right-hand corner of the letter. Examples of valid reference numbers are shown in the table on page 35.

If any of the information is missing or if it is at all different from the number in the letter (for example if you add any spaces, commas, full stops, hyphens or anything else to the number), then our computer system will not be able to process the payment or pay the parent with care.

Reference number	Description of field	No. of characters	Field type	Example
NINO	Employee's National Insurance number	9	Letters and numbers	NA123456A
RFA	Employee's request for assessment number	12	Numbers only	100123456701
Blank	Only to be used when sending a single payment for more than one employee	0	None	None
PID	Employee's personal identifier	12	Numbers only	001234567800
NST Ref	Employee's clerical reference number	13	Letters and numbers	NST1NA 123456A

Paying by internet or telephone banking

If you are only paying for a small number of employees, or your payroll system cannot make BACS payments, you could make your payment by internet or telephone banking.

If you pay by our preferred method, which is individual BACS payment, you will not have to prepare and send us a payment schedule. To pay this way, you must set up the CSA as a new payee. You will need to **set up a payee record for each of the employees you are administering a DEO for**. If you are paying by internet banking, you can do this yourself. If you are paying by telephone banking, you must ask your bank to do this.

The information you will need to set up the CSA as a payee is:

- **payee account number: 41775448**
- **payee sort code: 40-34-18**
- **payee account name: CSA Client Funds**
- **payee reference number: employee's reference number** (see page 34 for details of what this is).

Once you have set up a payee record for each employee, you will then need to make a single transfer for **each** employee for every payment period on the agreed payment date.

Making a multiple BACS payment

A multiple BACS payment combines payment for more than one employee in a single BACS transfer.

If you pay by this method, you must send a single BACS transfer, per pay period, which includes the deduction for all your employees who pay by DEO.

You should complete BACS fields as for individual BACS payments but you **must** leave field 10 blank.

Because you are making a combined payment, you must also prepare and send us a payment schedule. You can find our payment schedule at the back of this leaflet or download it from our website www.csa.gov.uk/en/pdf/forms/screen/CSF802.pdf

The amount you pay must match the total amount of deductions on the payment schedule. If the two don't match, we'll be unable to make payments to any of the parents with care until this is corrected. If this happens, we'll contact you to correct the schedule.

Payment schedules should be posted to:

Banking & Payment Assignment Team
Child Support Agency
Room BP6102
Alnwick House
Benton Park View
Longbenton
Newcastle upon Tyne
NE98 1YX.

Cheque payments

We prefer to receive payment by an automated method. However, if you are paying by cheque, your cheques should be made payable to 'Child Support Agency'.

You must also prepare and send us a payment schedule – even if the cheque payment is for a single employee. You can find our payment schedule at the back of this leaflet or download it from our website **www.csa.gov.uk/en/pdf/forms/screen/CSF802.pdf**

The amount on the cheque must match the total amount of deductions on the payment schedule. If the two don't match, we'll be unable to make payments to any of the parents with care until this is corrected. If this happens, we'll contact you to correct the schedule.

You should send the payment schedule with the cheque to your nearest CSA office. If you are sending cheque payments to more than one CSA office, you should contact one of them and arrange to send all cheques to them.

If you would like more information on paying by either of these methods, please contact our helpline on **0845 713 6010** or **0845 713 8924** (textphone). You can also contact us by email at **employer.helpline@csa.gsi.gov.uk**. For details of call charges, opening times and our Welsh-language helpline, see page 41.

What happens if I pay the wrong amount?

If you find a mistake in the amount you have paid us, contact our employer helpline as soon as possible. They will help you work out the best way to deal with any overpayment or underpayment.

Don't use the deduction from earnings payment schedule to recover previous overpayments or make up underpayments.

If you do, we may not be able to pay the parent with care.

If the payment we receive differs from the total shown on the payment schedule, we will contact you to arrange the correct payment or to correct the schedule.

Where can I get more information?

You can visit our website at **www.csa.gov.uk** for more information on our services and how we work out child maintenance.

The website contains a section for employers and the most up-to-date information about how we are improving, how we deliver our services and what is happening to the child maintenance scheme.

It also contains:

- copies of leaflets you can download
- information on deduction from earnings orders, and
- frequently asked questions.

There are also links to other useful websites.

Contact our employer helpline if, having read this leaflet, you:

- want to talk to us about one or more of your employees after getting a phone call, letter or deduction from earnings order from us
- want to tell us about a change in your employee's circumstances
- want help or more information after you have read this leaflet, or
- want us to send you any of our other leaflets.

You can phone us on **0845 713 6010** from 8am to 6pm, Monday to Friday. Calls are charged at the local rate.

You can also contact us by e-mail at **employer.helpline@csa.gsi.gov.uk**.

Textphone

If you have speech or hearing difficulties, a textphone service is available on **0845 713 8924**.

Textphones are for people who find it hard to speak or hear clearly. If you do not have a textphone, some libraries or citizens advice bureaus may have one. Textphones do **not** receive text messages from mobile phones.

Welsh-language helpline

If you want to speak to us in Welsh, you can ring our Welsh-language helpline on **0845 713 8091**. The line is open from 9am to 5pm, Monday to Friday. There is also a Welsh-language textphone service on **0845 713 8099**.

Call charges

Calls to **0845** numbers from BT landlines should cost no more than 4p a minute. You may have to pay more if you use another phone company or a mobile phone, or if you are calling from abroad. Calls from mobile phones can cost up to 40p a minute, so check the cost of calls with your service provider.

To visit our website, go to **www.csa.gov.uk**.

Other formats

This leaflet is available in other languages, in large print, in Braille and on audio cassette. You can get these formats by contacting our employer helpline on **0845 713 6010** or **0845 713 8924** (textphone).

Leaflets available from us

For parents who live apart

(Reference: CSA2001) For all parents

How to appeal

(Reference: CSA2006(A)) For all parents

Paying child maintenance direct from your earnings

(Reference: CSA2034) For non-resident parents

Notes for non-resident parents who are self-employed

(Reference: CSA2095) For non-resident parents

What action can the Child Support Agency take if parents don't pay?

(Reference: CSL306) For all parents

How do I complain about the service I get from the Child Support Agency?

(Reference: CSL308) For all parents

My case is moving to the child maintenance scheme introduced in 2003 – what will change?

(Reference: CSL310) For any parent whose case is moving to the current scheme

How does the Child Support Agency use and store information?

(Reference: CSL311) For all parents

Glossary

Child

For child maintenance purposes, a child is anyone under 16 or someone between 16 and 19 who:

- is not, nor has ever been, married or in a civil partnership, and
- is in full-time non-advanced education.

However, if child benefit is still being received, someone under 19 can still be regarded as a child for child maintenance purposes even if they are not in full-time non-advanced education.

Child maintenance

Money paid by the non-resident parent to the parent with care to help pay for their child's everyday living costs.

Deduction from earnings order

One of the ways we can set up payments if the non-resident parent is employed. Under a deduction from earnings order, we ask the non-resident parent's employer to take child maintenance direct from the non-resident parent's earnings and send it to us.

We can also set up a deduction from earnings order if the non-resident parent is employed and they have not kept to other payment methods or failed to agree a payment method.

Non-resident parent

The parent who the child does not normally live with.

Normal deduction rate

The amount of child maintenance we take from a non-resident parent's net earnings (that is, the amount they earn after taking off income tax, National Insurance and contributions to a pension) in each pay period.

Parent with care

The parent or carer who the child normally lives with and who therefore pays for most of the child's everyday living costs. In some cases this can be a grandparent, guardian or other family member – who is then known as the 'person with care', rather than the parent with care.

Protected earnings proportion

This applies to child maintenance calculations made on or after 3 March 2003. It means a non-resident parent keeps a minimum level of their earnings as take-home pay. The protected earnings proportion is 60% of their net earnings.

Protected earnings rate

This applies to child maintenance calculations made before 3 March 2003 and means that a non-resident parent keeps a minimum level of their net earnings as take-home pay.

Deduction from Earnings

To: Child Support Agency

Item	Amount £ p	Liable person's name
1	:	
2	:	
3	:	
4	:	
5	:	
6	:	
7	:	
8	:	
9	:	
0	:	

To be completed by employer

£	This sheet total	Cheque number (if appropriate)	
£	Brought forward from previous sheet	Name	
£	Final total or carried forward to next sheet	Date	
£		Phone number	

Deduction from Earnings Order payments schedule (continued)

Help and information

If you are sending a payment for one or more liable persons, you should complete the

If sending the payment by cheque

Return this form together with the cheque (made payable to **Child Support Agency**) to the order. If you are making payments to more than one Child Support Agency Centre, contact

If paying by Automated Credit Transfer

Send the completed form to:

Banking and Payment Assignment Team
Child Support Agency
Room BP6102 Alnwick House
Benton Park View
Longbenton
Newcastle upon Tyne
NE98 1YX


Child Support Agency bank account details

Account name	CSA Client Funds Account
Bank sort code	40-34-18
Account number	41775448

Important

The amount of the cheque or Automated Credit Transfer payment must be the same as the payments schedule.

Do not use this schedule to recover or deduct previous overpayments. If an overpayment is made at the address shown above.




schedule overleaf.

to the Child Support Agency Centre who sent you the deduction from earnings order. If you need to contact one of the Centres to arrange to send all payments to them.

is the total amount of the deductions shown on the deduction from earnings order

has happened, you should contact the Banking and Payment Assignment Team



Information in CSA leaflets is also available in other languages, in large print, in Braille and on audio cassette.

You can get any of our leaflets:

- by phone on **0845 713 3133** (the line is open from 8am to 8pm Monday to Friday and 9am to 5pm on Saturdays)
- by textphone on **0845 713 8924**, or
- from our website at **www.csa.gov.uk**.

Where textphone numbers are provided, these are for people who find it hard to speak or hear clearly. If you do not have a textphone, some libraries or citizens advice bureaux may have one. Textphones do not receive text messages from mobile phones.

CSA2002

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