

GUIDE TO CHILDCARE FUNDING

This guide is intended to point you in the right direction to receive the assistance you may be entitled to help pay towards childcare and is based broadly on extracts from Government and voucher provider websites. Please be aware that the School cannot offer any financial advice on this. You are reminded that it is your responsibility to ensure that these schemes are open to you and match your needs. You must also personally ensure that you only use these means to pay for allowable childcare. What follows is our understanding of the current rules and cannot be relied upon to be accurate. Please make your own enquiries.

USEFUL WEBSITES FOR MORE INFORMATION:

<https://www.childcarechoices.gov.uk>

<https://www.gov.uk/childcare-calculator>

<https://www.gov.uk/help-with-childcare-costs>

<https://www.gov.uk/government/publications/30-hours-free-childcare-eligibility>

15 HOURS ENTITLEMENT (SURESTART)

All 3 to 4-year-olds, and the most disadvantaged 2-year-olds in England can get 570 hours of free early education or childcare per year. It's usually taken as 15 hours a week for 38 weeks of the year.

The date you can start claiming depends on your child's birthday.

The School claims on your behalf and in order to do so, we need session forms returned promptly and before our bills are produced as we are obliged to show the free sessions on the face of your bill.

You can use your 15 hour entitlement at Clayesmore Nursey, or choose to split this between more than one provider. Please note that currently our Nursery is open for 33 weeks per annum.

Source: www.gov.uk/help-with-childcare-costs May 2017

30 HOURS FREE CHILDCARE (EXTENDED ENTITLEMENT - SURESTART)

You are advised to check whether you could be eligible for a range of childcare offers, including 30 hours, via Childcare Choices at <https://www.childcarechoices.gov.uk> or the Childcare Calculator at <https://www.gov.uk/childcare-calculator>. Those who could be eligible for 30 hours and / or Tax-Free-Childcare will be directed to the digital childcare service to apply.

Full guidance and eligibility is available on the Government's website, but the following is a brief outline of some of the criteria for parents of 3 and 4-year-olds: -

- You earn or expect to earn the equivalent of 16 hours at the National Minimum or Living Wage over the coming 3 months. (Example: £115 a week or c.£6,000 per annum for each parents over 25 years old).

30 HOURS CONT'D.....

- This applies whether you are in paid employment, self-employed or on zero-hours contract.
- Where one parent meets the income criteria and the other is unable to work because they are disabled, have caring responsibilities or have been assessed as having limited capability to work.
- If you are in a 'start-up period' (i.e. you are newly self-employed) then you do not need to demonstrate that you meet the income criteria for 12 months.
- You will not be eligible if either you or your partner or both have an income of more than £100,000

If you have any problems in applying, please direct your queries to the childcare service Customer Interaction Centre on Tel: 0300 123 4097.

If you are eligible for 30 hours, you will be given an 11 digit 'eligibility code' (usually starting with '5000') for your child. The School needs this code along with your National Insurance number to verify your eligibility.

You will be prompted every 3 months to reconfirm the details you entered on the application are still accurate. If you miss the reconfirmation deadline, you will receive a message telling you that your eligibility has lapsed.

The 30 hours of free childcare entitlement is for 38 weeks of the year though please note that currently our Nursery is open for 33 weeks per annum.

Source: Early years entitlements: operational guidance April 2017

TAX FREE CHILDCARE

(please obtain your own personal tax advice as necessary)

Parents can claim for tax free childcare through the same digital childcare service as the 30 hour entitlement. Working parents of children under 12 can use Tax-Free Childcare, through the childcare service account, to pay for registered childcare. The Government will top-up the money that parents pay into the account. For every £8 parents pay in, the Government will add an extra £2. Parents can receive £2,000 per child per year, or £4,000 if disabled.

The eligibility criteria for Tax-Free Childcare are broadly aligned with 30 hours free childcare. The main differences are that Tax-Free Childcare is available for children under 12, and is not available to parents in receipt of tax credits, Universal Credit or childcare vouchers. Parents in receipt of these can choose, as part of the childcare service application, whether they want to keep these benefits and apply for the extended entitlement only, or leave these and apply for the Tax-Free Childcare as well as the extended entitlement.

Source: Early years entitlements: operational guidance April 2017

CHILDCARE VOUCHERS

Some employers offer a salary sacrifice scheme whereby you can buy Childcare vouchers. The part of your gross salary that you exchange is tax-free and exempt from National Insurance contributions. This means that you can make savings of up to £933 for each parent each year though savings for parents who joined these schemes after 6 April 2011 have been capped and the savings you make will depend on your circumstances. Most providers produce their own Parent Information Pack.

The schemes will be phased out in favour of Tax Free Childcare but schemes are open to new entrants until April 2018. After this point, the schemes will no longer be available for new joiners but will remain available for those already using it for as long as your employer continues to run the scheme or until your child is 15 years old.

You can exchange up to £243 per month from your salary in return for the same amount of Childcare Vouchers and use them to pay for any registered childcare for children up to the age of 16. Both parents can join their employer's Childcare Voucher scheme to maximise the savings available.

The School doesn't get involved in any part of the voucher process other than to allocate receipts to your child. Please be aware that our normal terms and conditions apply and that the School expects that fees are paid in full at the start of term.

Clayesmore is currently registered to accept vouchers from the following providers:-

Provider	Code
Sodexo	170038
Computershare	000 838 6884
EFC (Employeers for childcare vouchers)	-
Edenred	P 2031 1563
Fideliti	-
Co-op (Mid-counties)	850 090 91
Kiddi-vouchers	-
Care-4	1854 5819
Busy Bees	-