

## Bacton Under Fives

### 5 Ways to Help with Childcare Costs

We understand that childcare is a considerable financial outgoing and that some of the schemes provided to help with these costs can feel overwhelming to access. So, we have compiled a guide to help.

If you think you may be eligible for any of these schemes, but find the application process too difficult, let us know and we can arrange a meeting to help you with these.

Please read on to find out more about the following schemes:

- 1) Tax Credits
- 2) Childcare Vouchers
- 3) Two year old funded places
- 4) The 15 hour funding for 3 and 4 year olds
- 5) The 30 hour funding for 3 and 4 year olds

#### 1) Tax credits

You may be able to claim extra tax credits to help pay for some of your childcare costs. If you're already claiming working tax credits you might also be entitled to claim extra credits to help pay for childcare if:

- ✓ You are a single parent working 16+ hours per week,
- ✓ both parents are working 16+ hours per week,
- ✓ your household income is under £46,000,
- ✓ your childcare provider is approved or registered.

You could claim up to 70% of childcare costs which can be up to £122.50 a week for one child or £210 extra for two or more children depending on how much you earn. To find out more and see if you're eligible, copy and then paste the following web address into your web browser:

<https://www.gov.uk/child-tax-credit>

## 2) Childcare vouchers

At Bacton Under Fives, we accept childcare vouchers. Some companies and organisations offer tax free childcare schemes. To find out more about tax free childcare schemes, copy and then paste the following web address into your web browser: <https://www.gov.uk/tax-free-childcare>

## 3) Two year old funded places

Two year old funded places are available at Bacton Under Fives. Your 2-year-old can get free childcare if you live in England and get any of the following benefits:

- ✓ Income Support
- ✓ income-based Jobseeker's Allowance (JSA)
- ✓ income-related Employment and Support Allowance (ESA)
- ✓ Universal Credit, and your household income is £15,400 a year or less after tax, not including benefit payments
- ✓ the guaranteed element of Pension Credit
- ✓ Child Tax Credit, Working Tax Credit (or both), and your household income is £16,190 a year or less before tax
- ✓ the Working Tax Credit 4-week run on (the payment you get when you stop qualifying for Working Tax Credit)
- ✓ If your child is looked after by a local authority
- ✓ If your child has an education, health and care (EHC) plan
- ✓ If your child gets Disability Living Allowance
- ✓ If your child has left care under an adoption order, special guardianship order or a child arrangements order

If your immigration status says you have 'no recourse to public funds', you may still get free childcare for your 2-year-old. You must live in England and your household income must be no more than:

- ✓ £26,500 for families outside of London with one child
- ✓ £30,600 for families outside of London with two or more children

- ✓ You cannot have more than £16,000 in savings or investments.

To find out more and see if you're eligible, copy and then paste the following web address into your web browser: <https://www.gov.uk/help-with-childcare-costs/free-childcare-2-year-olds>

#### **4) The 15 hour funding for children aged 3 and 4**

All children aged 3 and 4 in England are currently entitled to 570 hours of free early education or childcare, with a registered provider, per year. You can access this grant from the term after your child's 3rd birthday. Term start dates are in January, September and April. You have two options at Bacton Under Fives on how to allocate your 15 hour grant.

##### **Option 1: Using the hours in term time only.**

You are able to split your funded hours across the week, taking up to 15 hours per week, for 38 weeks of the year (term times only).

##### **Option 2: Using the hours for all year round care.**

You are able to split your funded hours across the week, taking up to 11 hours per week, for 51 weeks of the year.

The benefits of choosing 11 hours per week include: childcare covers the school holidays, children continue their Nursery education without breaks and your child can attend during exciting periods such as Easter and Christmas.

##### **How to apply**

To receive the 15 hours of free childcare, contact us at Bacton Under Fives, share proof of your child's age (their birth certificate) and fill out a declaration form.

## 5) The 30 hour funding for children aged 3 and 4

You **may** be eligible to get up to 30 hours free childcare, totalling 1,140 hours per year.

You will be eligible for the 30 hours free childcare if you fall into the below criteria;

- ✓ Both parents in your household are employed and work the equivalent of at least 16 hours each at national living wage or national minimum wage, therefore earning at least £120 per week.
- ✓ Neither parent in the family household earns over £100,000.
- ✓ One parent is employed and one parent has substantial caring responsibilities based on specific benefits received for caring.
- ✓ One or both parents are temporarily away from the workplace on parental, maternity, paternity or adoption leave. You can also be temporarily away from the workplace on statutory sick pay.
- ✓ One parent is employed and the other parent is disabled or incapacitated based on receipt of specific benefits.

If you are eligible, over the year you will have a total of 1,140 hours. You have two options at Bacton Under Fives on how to allocate your 30 hour grant.

### Option 1: Using the hours in term time only.

You are able to split your funded hours across the week, taking up to 30 hours per week, for 38 weeks of the year (term times only).

### Option 2: Using the hours for all year round care.

You are able to split your funded hours across the week, taking up to 22 hours per week, for 51 weeks of the year.

Please note:

- ✓ Meals are chargeable for all options, or your child can bring a packed lunch.
- ✓ Funded hours can only be used between the hours of 9am - 4pm.
- ✓ Your eligibility must be revalidated each term.
- ✓ It is not Bacton Under Fives responsibility to apply for your 30 hours code or revalidate the code prior to deadlines (however we will endeavour to remind you before the deadlines).

### How to apply for the 30 hours free childcare

To apply for the 30 hours funded childcare you will need to go through the following process:

- 1) Check your eligibility at [www.gov.uk/help-with-childcare-costs](http://www.gov.uk/help-with-childcare-costs)
- 2) It is expected the application process will take around 20 minutes to complete and you will need to provide your name, address and national insurance number, as well as your income expectations over the next three months and details of any benefits.
- 3) If you live with a partner, you will need to provide the same information for them. This will enable HMRC to decide whether your child is eligible for the 30 hours.
- 4) If you are eligible, you will then be given an 11-digit code that you will need to show Bacton Under Fives, along with your national insurance number and your child's birth certificate.
- 5) Once your code has been confirmed and funding has been given, we will then be able to book your child's place.
- 6) You will need to reconfirm your eligibility every three months by logging into your Childcare Service account and validate the information otherwise you will no longer be able to claim the 30 hours.

### Deadlines to verify your code are:

- ✓ **31 August (for a September take up)**
- ✓ **31 December (for a January take up)**
- ✓ **31 March (for an April take up).**

## Existing Claims

Please note if you have an existing claim then ***you need to reconfirm your eligibility for 30 hours, every three months***. If you reconfirm and you are no longer eligible, you will receive a message telling you that you are no longer eligible. If your child has started a 30 hours place, they may be able to continue their 30 hours childcare for a limited period known as the 'grace period'. You should however still reconfirm so that you can receive 30 hours for the following term. The earliest that existing parents can reconfirm their eligibility for the 30 hours, is 28 days before the deadline. If you reconfirm on time, your eligibility end date extends by three months.

## How to Reconfirm

To reconfirm, please log into your Childcare Service account and validate the information there.