

Family Information Service

The Family Information Service provides up-to-date information on registered childcare places available from childminders, private nurseries, playschemes or before/after school clubs in your area.

T 01438 737502 or 01923 471502
W hertsdirect.org/fsd

Care To Learn

If you are aged under 20 and in education or training (excluding university or higher education), you may be able to get help of up to £160.00 per child per week with the costs of registered childcare**

T 0845 600 2809
W dcsf.gov.uk/caretolearn

Sixth Form College Childcare Scheme

If you are aged 20 or over and studying at a school sixth form or a sixth form college, you may get help with registered childcare costs** through the Sixth Form College Childcare Scheme. You can currently receive help of up to £160 per child per week. The amount you receive will depend on your household income.

T 0845 600 2809
W direct.gov.uk/en/EducationAndLearning/AdultLearning/FinancialHelpForAdultLearners

Discretionary Support Funds

Discretionary support funds are available in school sixth forms and further education colleges. If you are having difficulty meeting the costs of registered childcare** you may be able to get a loan or grant from these funds to help. You must be on a course funded by the *Learning & Skills Council*. Priority is given to those who face financial hardship and

allocation policy can vary between institutions. For further details contact the relevant school or college.

Childcare Grants

If you are a student in full time higher education, have dependant children and are on a low income you may qualify for a Childcare Grant to help meet the costs of registered childcare**. You may get up to 85% of actual costs, up to a maximum of £175 per week, for 1 child (£148.75) and £300, if you have 2 or more children (£255).

T 01992 555772 / DfES helpline 01325 392822
W hertsdirect.org/studentfinance
dcsf.gov.uk/studentsupport

Salary sacrifice and work place childcare

Salary sacrifice schemes involve employees agreeing to receive a lower salary in return for work place childcare provided by their employer. No tax or national insurance (NI) is paid on the sacrificed part of the salary, effectively making the childcare tax & NI free. *

Contact your local tax office for leaflet IR115

T 020 7840 3350
W hmrc.gov.uk/childcare
daycaretrust.org.uk

Salary sacrifice and childcare vouchers

This is administered by employers who are signed up to the childcare voucher scheme. The employee agrees to sacrifice part of their salary in return for childcare vouchers*, up to a maximum of £55.00 per week per parent. The vouchers are paid by the employer as part of your salary and are exempt from tax and national insurance contributions. The vouchers can be used to pay for registered ** childcare.

***Please note that any portion of childcare that is paid for by the employer or with childcare vouchers will not be eligible for the child care element of working tax credit.**

Employees should consider the possible effects that any salary sacrifice scheme may have on any future entitlements to pensions, state benefits and tax credits. More information on whether you will be better off getting help for childcare through vouchers/salary sacrifice or tax credits is available by visiting:
www.hmrc.gov.uk or www.litr.gov.uk

Free pre-school and nursery early years places for 2, 3 and 4 year olds

A free nursery education place is available for every 3 and 4 year old, starting the term **after** their 3rd birthday. This will provide up to 12.5 hours a week (15 hours in some settings) for 38 weeks a year.

In addition, children whose families receive certain means-tested benefits or tax credits, or who are in local authority care, are entitled to 15 free hours a week starting the term after their 2nd birthday. The free sessions normally last for two and a half hours; you will have to meet the extra cost if the session is longer. Free places are available from certain pre-school and nursery providers.

NB Other criteria may apply in future.

T Family Information Service
01438 737502 / 01923 471502
W hertsdirect.org/fsd

Working Tax Credit – childcare element

Working tax credit is an in-work benefit. It includes an element to help meet the cost of registered childcare** for parents working 16 or more hours per week.

The childcare element* can pay up to 80% of eligible childcare costs to a maximum of:
£175.00 per week for 1 child
£300.00 per week for 2 or more children

T Tax Credit Helpline 0845 3003900
W hmrc.gov.uk/taxcredits

Housing & council tax benefit

If you are claiming housing and/or council tax benefit the local authority will disregard registered childcare costs** from your income when they assess your claim up to a maximum of:

£175.00 per week for 1 child
£300.00 per week for 2 or more children.

T
W Your local council for further details

New Deal – childcare assistance

If you are participating in the *New Deal for Lone Parents* or the *New Deal for Partners*, the scheme can provide up to a maximum of £95 for 1 child or up to a maximum of £140 for 2 or more children to help meet childcare costs during the week immediately before you start work.

Childcare must be arranged with a registered child carer**. The one-off payment will be paid direct to the child carer for those who provide evidence they have a firm job offer with a start date, working at least 8 hours per week.

New Deal – childcare subsidy

The childcare subsidy can help with childcare costs for up to 52 weeks as part of the *New Deal for Lone Parents* or *New Deal for Partners*. In order to qualify you must be working less than 16 hours per week and have a job that is expected to last for at least 5 weeks.

The subsidy is available up to a maximum of:
£67.50 per week for 1 child
£100 per week for 2 or more children.

For further details of childcare subsidy and childcare assistance contact your ‘**new deal lone parent adviser/new deal for partners adviser**’ at your local **jobcentre plus** or

T New Deal Helpline 0800 868868
W newdeal.gov.uk

Childcare for Training and Learning for Work scheme

This pilot project aims to support low income families where one parent is working and the other is on a course that will help them enter or return to work. Childcare must be registered and costs of up to £175 per week per child will be paid directly to the childcare providers. You must be over 20, not working, have one or more children under 14 (or under 18 if the child is disabled), have a partner who is working and household income of less than £20,000 per year.

For further information contact the college or

W direct.gov.uk/en/EducationAndLearning/AdultLearning/FinancialHelpForAdultLearners

**NB childcare provided by close family members, even if they are registered, may be excluded – seek further advice if this applies to you.

Paying Childcare Fees

Childcare providers charge a range of fees depending on the type of care they provide.

This leaflet outlines the financial help available to you in meeting these costs.

June 2009

Money Advice Unit
Hertfordshire County Council
www.hertsdirect.org/benefits

