

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

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

In addition, children whose families receive means-tested benefits or certain tax credit awards or who are in local authority care, are entitled to three free sessions 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 a variety of pre-school and nursery providers.

Contact:

Children's Information Service

T 01438 737502 or 01923 471502 or visit

W www.hertsdirect.org/csd

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 one child
£300.00 per week for two or more children

Contact:

T Tax Credit Helpline 0845 3003900

W www.hmrc.gov.uk/taxcredits

Housing & council tax benefit

If you are claiming housing and/or council tax benefit, the local authority will disregard childcare costs (provided by registered child carers**) 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.

Contact:

Your local council for further details.

New Deal - childcare assistance

The scheme provides up to a maximum of £95 for one child or up to a maximum of £140 for two or more children to those participating in the New Deal for Lone Parents or the New Deal for Partners, to meet childcare costs during the week immediately before they 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 participating in the New Deal who provide evidence they have a firm job offer with a start date, working at least eight 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 five weeks. The subsidy is available up to a maximum of:

£67.50 per week for one child

£100 per week for two or more children.

For further details of childcare subsidy and childcare assistance available for lone parents/partners wishing to return to work, 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 www.newdeal.gov.uk

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

DPPJ 12045

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 2008

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

CHILDREN'S TRUST
partnership
HERTFORDSHIRE

Children's Information Service

The Children's Information Service will soon be changing its name to Family Information Service (FIS). It provides up-to-date information and advice on registered childcare places available from childminders, private nurseries, play schemes or before/after school clubs in your area

Contact:

T 01438 737502 or 01923 471502 or visit

W www.hertsdirect.org/csd

Care To Learn

If you are a young parent aged under 20 and you want to continue or start learning, the 'Care to Learn' scheme can help you. You could get help with your childcare costs, including travel costs to and from your registered child carer**. You could get help of up to £160.00 per child per week.

Contact:

T 0845 600 2809

W www.dfes.gov.uk/caretolearn

Learner Support Fund

If you are 16 or over and want to study at a further education college, the learner support fund could help with your childcare costs. For student parents on benefits/low income the fund can be used to pay for registered childcare** (nurseries, childminders & college crèches).

Contact:

The student support/welfare officer at your local further education college or

W www.direct.gov.uk/en/EducationAndLearning/AdultLearning/FinancialHelp/ForAdultLearners

Sixth Form College Childcare Scheme

If you are a parent aged 20 or over, and studying at a school sixth form or a sixth form college, you could get help with your childcare costs through the Sixth Form College Childcare Scheme.

The childcare must be provided by a registered childcarer**. For the academic year 2008/2009 you could receive help worth up to £160 per child per week.

The amount you receive will depend on your household income.

Contact:

T 0845 600 2809 or visit

W www.direct.gov.uk/en/EducationAndLearning/AdultLearning/FinancialHelp/ForAdultLearners

Childcare Grants

If you want to study full time in higher education, have dependent children and are on a low income you may qualify for a Childcare Grant to help meet the costs of registered childcare.**

The amount you receive depends on your income and circumstances.

The amounts available for the academic year 2008/09 are 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).

Contact:

T 01992 555772

W www.hertsdirect.org/studentfinance or

T DfES helpline on: 01325 392822

W www.dfes.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. For further details about salary sacrifice

Contact your local tax office for leaflet IR115

T 020 7840 3350 or visit:

W www.hmrc.gov.uk/childcare or

W www.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 or carer. 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.litrg.org.uk