



CATALYST

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Tax Free Childcare Entitlement

Dear Parents/Carers,

We have put together this guide to receiving entitlement which could help towards the financial cost of childcare. Most families should be entitled to some help to reduce the cost of childcare and we hope that you find the following information helpful:

Tax Free Childcare – This scheme is for working families *not* in receipt of Tax Credits or Universal Credit

- Apply for a tax-free childcare account here: [Apply for Tax-Free Childcare - GOV.UK \(www.gov.uk\)](https://www.gov.uk/apply-for-tax-free-childcare)
- For every £8 you pay in, the government automatically adds £2
- You can get up to £500 every 3 months (up to £2,000 a year) for **each** of your children to help with the costs of childcare.
- You **cannot** use Tax-Free Childcare together with: Tax Credits, Universal Credit, Childcare Vouchers.
- If eligible, you'll get an online childcare account.
- You can deposit money into your childcare account using a debit card, but it's quicker by standing order or bank transfer. The government top up is added automatically and you can use this money when it shows as 'available'.
- We as a childcare provider are currently in the process of setting up our Tax-Free childcare account to accept payment and you will be notified as soon as this is fully operational.
- You can use the money in your childcare account, including the government top up, to make one off or regular payments to us.
- To continue getting the government top-up, you'll need to confirm your details are up to date every 3 months. They will send a reminder when you need to do this.
- You can get Tax-Free Childcare at the same time as 15 or 30 hours free childcare if you're eligible for both

Eligibility:

Your eligibility for a tax-free childcare account depends on:

- whether you're working (employed, self-employed, or a director)
- your income (and your partner's income, if you have one)
- your child's age and circumstances
- your immigration status



If you're working:

You can usually get Tax-Free Childcare if you (and your partner, if you have one) are:

- in work
- on sick leave or annual leave
- on shared parental, maternity, paternity or adoption leave and you're going back to work within 31 days of the date you first applied

Your income:

Over the next 3 months you and your partner (if you have one) must each expect to earn **at least**:

- £2,379 if you're aged 21 or over
- £1,788 if you're aged 18 to 20
- £1,331 if you're under 18 or an apprentice

Universal credit – This scheme is for working families in receipt of Universal Credit

- To be eligible for Universal Credit childcare costs you need to be either: in paid work or starting work within the next month. If you live with a partner, you both need to be in paid work. It does not matter how many hours you work – there is no minimum.
- You may be able to claim back up to 85% of your childcare costs if you're eligible for Universal Credit. You (and your partner if you live with them) will usually need to either: be working - it does not matter how many hours you or your partner work, or have a job offer.
- The most you can get back each month is £1,014.63 for one child and £1,739.37 for 2 or more children.
- You can claim Universal Credit online here: [Universal Credit: How to claim - GOV.UK \(www.gov.uk\)](https://www.gov.uk/universal-credit/how-to-claim)
- If you need to pay for the childcare first and you cannot pay that upfront cost, you might be able to get help with that from Universal Credit
- The Flexible Support Fund may be able to help you if you are starting work or increasing your hours at work.
- You can report your childcare costs in your online Universal Credit account. You can do this when you first make a claim, or at any point in your claim.
- The school office can provide you with invoices of payment and dates of the childcare you have paid for if required.

Support while you are studying – This scheme is suitable for those in full time education

- You could be entitled to help through your college if you're in further education or entitled to a weekly grant if you're in full-time higher education.
- You can apply for [Discretionary Learner Support](#) to pay for childcare if you're 19 or over and in further education, for example, if you're studying for an NVQ, BTEC or PGCE.
- You can apply for a [Childcare Grant](#) if you're in full-time higher education to pay for childcare costs for children under 15.



If you are still unsure of which option is best to you, you may find the Government Childcare Choices Website useful. As well as a wealth of information, this website has a useful tool to check your eligibility for help with childcare costs: [Childcare Choices | 30 Hours Childcare, Tax-Free Childcare and More | Help with Costs | GOV.UK](#)

Please contact the school office directly if you require invoices or proof of attendance to reclaim your childcare costs, they will be happy to help.

Yours sincerely

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