



**Family and
Childcare Trust**
Creating a family friendly UK

Help with childcare costs – for student parents in England

Early learning and childcare gives children the chance to explore the world around them, make friends, socialise, and be ready for school. Childcare also gives parents like you a chance to work, study, get things done at home or just have a break. Childcare can be expensive though, and many parents worry that they can't afford it. However, there is plenty of help available towards the costs of childcare.

Care to Learn

If you are aged under 20 at the start of your course, Care to Learn helps with the costs of your childcare so that you can continue your education or training.

You can get up to £160 per week per child in most places in England and up to £175 in London. Funding is also available to cover childcare deposits and registration fees. Care to Learn will only pay towards Ofsted registered childcare.

You can also call the Learner Support helpline on **0800 121 8989** or visit www.gov.uk/care-to-learn

Further education students in England

Discretionary Learner Support Fund

If you are aged 20 or over and studying on a college course, the Discretionary Learner Support Fund may be able to help you with a variety of costs, including childcare. The amount of funding available will vary for each college.

You can apply for these funds at your college by speaking to the student support or welfare officer.

For further information about courses for which you could receive funding contact the National Careers Service on **0800 100 900**

16 – 19 Bursary Fund

You may be able to get a bursary to help with education-related costs if you're aged 16 to 19 and in further education. It can be used to pay for things like:

- ▶ clothing, books and other equipment for your course
- ▶ transport and lunch on days you study or train





What funding is available for higher education students in England?

Higher education includes courses such as BAs, BScs MAs and other postgraduate courses such as PhDs. It also includes HNDs, HNCs and DipHEs.



Childcare Grant

If you are eligible for student finance with dependent children aged under 15, (under 17 if your child is disabled), you may be able to get the Childcare Grant. It is paid in three instalments through the Students Loan Company and does not have to be repaid. The maximum grant award for 2015/16 is £155.24 per week for one child and £266.15 per week for two or more children. You cannot get this grant if you or your partner claims the childcare element of Working Tax Credit, Universal Credit or the new tax free childcare scheme.

Contact Student Finance England on **0300 100 0607** for further information.

The Parents Learning Allowance – for higher education students

Full-time students could get extra support with course-related costs such as travel, books, equipment and childcare, on top of the Childcare Grant (see above). The amount you are awarded will depend on your circumstances.

Contact Student Finance England on **0300 100 0607** for further information and an application form.



What funding is available to students on NHS-funded courses?

NHS Childcare Allowance

If you are a health professional student and receive an NHS Bursary, you can apply for help towards your childcare costs through the NHS Childcare Allowance.

The NHS Childcare Allowance can pay up to 85% of your childcare costs, up to a maximum amount. The amount you receive will depend on your personal circumstances.

For more information contact the NHS Student Bursary Helpline on **0300 330 1345**.

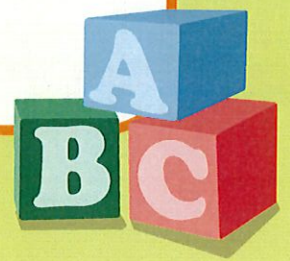
For further information on the support available you can also speak to your nursery manager.

The Family and Childcare Trust is the leading national charity in the field of policy, research and advocacy on childcare and family issues, working closely with government, local authorities, businesses and charities to achieve positive and long lasting change for families across the UK. Our vision is a society where all families are well-supported and have genuine choices about their lives.


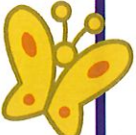
The Family and Childcare Trust's annual childcare costs survey is the definitive report on childcare costs and sufficiency in the UK and its data are used by the Department for Education.

For further information, please go to www.familyandchildcaretrust.org

Registered charity number: 1077444. Registered company number: 3753345



Help with childcare costs – for working parents



Early learning and childcare gives children the chance to explore the world around them, make friends, socialise, and be ready for school. Childcare also gives parents like you a chance to work, study, get things done at home or just have a break. Childcare can be expensive though, and many parents worry that they can't afford to use pre-school childcare. However, there is help available towards the costs of childcare.

Working Tax Credit and Universal Credit

Childcare element of Working Tax Credit

Working Tax Credit is paid to people in work to top up low wages. This can include a childcare element, which gives help to parents with registered childcare costs. The childcare element of Working Tax Credit can pay up to 70% of eligible childcare costs up to set weekly amounts. Eligible childcare costs are set at £175 per week for one child and £300 per week for two children. This means you could receive up to £122.50 per week with one child in childcare, or £210 for two or more children.

The Working Tax Credit scheme is gradually being phased out and replaced with Universal Credit. This means that you may either be eligible for the childcare element of the Working Tax Credit or the Universal Credit depending on personal circumstances and where you live.

Can I claim the childcare element of Working Tax Credit?

To be able to claim the childcare element of Working Tax Credit, you must:

- ▶ be aged over 16
- ▶ use registered childcare; and
- ▶ be working at least 16 hours per week. If you are part of a couple, you must both be working at least 16 hours per week. If one of you is in hospital, prison, incapacitated or on Carers Allowance, the other parent must work at least 16 hours per week.

For all enquiries about tax credits including details on who can claim and any change in circumstances you need to inform the Tax Credits office about, visit: www.gov.uk/working-tax-credit/overview or call the Tax Credit Helpline on 0345 300 3900

Universal Credit

Universal Credit is a new benefit paid to people who are unemployed or employed, to top up low wages.

Universal Credit can include a childcare element, which gives help to parents with registered childcare costs. The childcare element of Universal Credit can pay up to 85% of eligible childcare costs up to set weekly amounts.



How much Universal Credit can I claim for my childcare costs?

Eligible childcare costs are set at a monthly limit of £760.42 for one child and £1303.57 for two or more children. This means you could receive up to £646.35 per month with one child in childcare, or £1108.04 for two or more children. The amount you are awarded will depend on your family circumstances.

For all enquiries about universal credit including details on who can claim and any change in circumstances you need to inform, go to www.gov.uk/apply-universal-credit or call the Universal Credit helpline on 0345 600 0723

Tax Free Childcare

Tax Free Childcare was rolled out throughout 2017 and early 2018. Parents are now able to set up an online account where they can bank payments for childcare. For each £8 a parent pays in, the Government will add an additional £2 up to a maximum of £2,000 per year per child. Families of disabled children receive help with their childcare costs to a maximum of £4,000 per year.

Tax Free Childcare is available to all families with children under 12, or with disabled children under 17, if they meet the required work and income criteria. There will be an upper income limit per parent of £100,000 to qualify, and a minimum weekly income level per parent equivalent to 16 hours worked at the National Living Wage.

Employer supported childcare

- ▶ **Childcare vouchers:** These are provided to you by your employer (often through a childcare voucher company), and you can use these to pay for some of your childcare. Your childcare provider claims the value of these back from your employer or the voucher company. Childcare vouchers will be phased out from 2018 and if you are planning to have more children, it is worth getting advice on the merits of entering the voucher scheme.
- ▶ **Workplace childcare:** This is nursery, after school or holiday care provided by your employer. It does not need to be on your work premises but your employer does need to fund it and manage it, wholly or partly for you to make savings. If your employer does offer this kind of childcare support, then any amount of your salary that you pay for workplace childcare will be free of tax or NIC.
- ▶ **Directly contracted childcare:** When your employer pays some of your costs directly to your childcare provider.

To find out more:

- ▶ Speak to your nursery manager for more information about the support available
- ▶ Speak to your employer to see if they run a scheme to help you with your childcare costs
- ▶ You can use a benefits calculator to see what benefits you are entitled to through www.entitledto.co.uk
- ▶ For more information, please visit: www.familyandchildcaretrust.org/childcare

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