

## Factsheet for parents

# General help with childcare costs in England

The financial help outlined in this factsheet includes:

- Child Benefit;
- Child Tax Credit; and
- early education places for three- and four-year olds.

This factsheet contains information about help with childcare costs and general costs associated with bringing up a child. It outlines what financial help might be available to you if you are working, at home or studying and gives information about how to access this help. The information in this factsheet refers to childcare in England. However, much of the

information will be relevant throughout the UK.

Additional help with childcare costs may also be available. See our factsheets: 'Help with childcare costs for working parents', 'Help with childcare costs for student parents in England' and 'Childcare for children with disabilities and special needs'.

## Child Benefit

### Am I eligible for Child Benefit?

You are eligible for Child Benefit if:

- you are responsible for a child (To claim Child Benefit, you do not need to be the parent and the child does not need to live with you, but you must be paying money for bringing up the child. Child Benefit can be claimed only once per child.);
- your child is under 16 years old. Young people who are 16–20 years old may qualify for Child Benefit if they are in an approved training or further education course;
- you live in the UK (although there are exceptions to this rule); and
- you are not subject to immigration control (for example, if the Home Office says that have no recourse to public funds, you are subject to immigration control).

Child Benefit is paid to help you with all the costs related to caring for a child.

### How much will I receive?

Child Benefit payments are £20.30 per week for the eldest child and £13.40 per week for other children. The benefit is paid monthly into a bank, building society or Post Office account.

If you do not already claim Child Benefit, you can get a claim pack from HM Revenue and Customs. Call 0845 302 1444 or visit: [www.hmrc.gov.uk/childbenefit](http://www.hmrc.gov.uk/childbenefit).

## Child Tax Credit

### Am I eligible for Child Tax Credit?

Child Tax Credit is paid by HM Revenue and Customs to help with the costs of bringing up your children.

You are eligible for Child Tax Credit if:

- you are aged 16 years or over;
- you or your partner are responsible for a child or young person who normally lives with you;
- your child is under 16 years old or 16–20 years old if they are on an approved training or further education course;
- you live in the UK (although if you are a crown servant posted overseas or are a national of another European Economic Area country you may qualify even if you do not live in the UK); and
- you are not subject to immigration control (for example, if the Home Office says that you have no recourse to public funds and you are subject to immigration control).

The amount paid depends on your household income. If your family income is less than £40,000 per year you may get some Child Tax Credit.

Your family does not have to be in paid employment to receive Child Tax Credit.

You cannot usually claim Child Tax Credit for children that you foster. For more information about fostering and the financial help you may be able to get, see [www.fostering.net](http://www.fostering.net) or [www.direct.gov.uk](http://www.direct.gov.uk).

### How much will I receive?

Child Tax Credit is made up of a number of elements. The amount you receive is based on your family's income and how many children you have. The maximum amount that you can receive for each element is set out in the table below.

Element	Description	Maximum amount (2011/12 tax year)
Family element	For all families who qualify for Child Tax Credit.	£545
Child element	For each child or young person in your family if you are in employment but still have a low-income or are on Income Support.	£2,555 per child
Disabled child element	For any child or young person who receives Disability Living Allowance or is registered as blind.	£2,800
Severely disabled child element	For any child/young person who receives the highest rate care component of Disability Living Allowance.	£1,130

\*For more information, see our factsheet 'Childcare for disabled children and children with special educational needs'.

Child Tax Credit is paid directly into the bank account of the child's main carer (usually the same person who receives Child Benefit). If you are the main carer and you do not have a bank account, you can open a Post Office Account. Ask at your local Post Office for details.

For all enquiries about Child Tax Credit contact HM Revenue and Customs on 0845 300 3900 or [www.hmrc.gov.uk/taxcredits](http://www.hmrc.gov.uk/taxcredits).

## Early years education places

Free, part-time early years education places are available throughout England for all three- and four-year-olds. As of September 2010, the early years education places are available for at least 15 hours per week. Because early years education places run on the school schedule, they are only available in term time and do not cover holiday provision. They are available for at least 38 weeks per year.

As of September 2010, the entitlement to free early years provision is 570 hours per year, which must be taken over no fewer than 38 weeks in any year - for example, at least 15 hours per week over 38 weeks of the year. A year commences on the date your child becomes eligible for the free place and subsequent years start on the anniversary of this date.

Although the free provision must be available over at least 38 weeks of the year, to enable the entitlement to be delivered more flexibly, it can be stretched over more weeks than this if fewer than 15 hours per week are taken.

## Am I eligible for an early education place?

Your child will qualify for an early years education place starting the term after his/her third birthday:

- Children born between 1 April and 31 August are eligible on 1 September following their third birthday.

- Children born between 1 September and 31 December are eligible on 1 January following their third birthday.
- Children born between 1 January and 31 March are eligible 1 April following their third birthday.

#### **Are there any other eligibility requirements?**

No. You qualify for a free early years education place regardless of your family income. You do not have to be working or in education to qualify for a free early years education place. A child moving to England from another country is entitled to a free early years education place, regardless of whether they have British citizenship or not.

#### **Can I use the free place over three days?**

Yes, as of September 2010, you are now able to use your free place over 3 days per week for 5 hours per day, or over 5 days per week for 3 hours per day. In some areas of the country there may be additional flexibility. Check with your local Family Information Service for more information.

#### **Do I have to pay any fees for an early years education place?**

You cannot be charged - directly or indirectly - for an early years education place. For example, you cannot be forced to pay for meals or to commit to more hours as a condition of taking up the free place. You cannot be charged top-up fees. However, you can choose to pay for additional services for your child such as meals or additional hours of care if you want to.

The conditions for charging for early years education places are set out in 'A Code of Practice for Local Authorities on Delivery of Free Early Years Provision for 3 & 4 year olds', which is available to download from: [www.education.gov.uk](http://www.education.gov.uk).

#### **What do I do if I am charged for the free early years education place?**

If you think you are being charged for your child's free place, the first step is to speak with your childcare provider. If that does not resolve the issue, you can contact your local authority (see box below). Your local authority is responsible for ensuring that all eligible children have access to a free early years education place.

#### **Who offers early years education places?**

The places are available at many registered or childcare providers who are approved to provide early education, which include:

- day nurseries;
- pre-schools/playgroups;
- nursery classes;
- nursery schools; and,
- childminders who are part of an accredited network.

## How do I find an early years education place?

If your child is already in childcare that is run by a registered early education provider, you can speak directly to them about using the early years education place with them. If your child is in childcare for more than 15 hours per week, you should see a reduction in your weekly/monthly charges. However, a provider is not required to offer or provide you with a free early years education place, but most approved providers do.

If your child is not currently in childcare or your provider does not offer a free early years education place, contact your local Family Information Service for details about where local places are available. You can find contact details for your FIS by searching in your local phone book, or by visiting [www.daycaretrust.org.uk/parentinformation](http://www.daycaretrust.org.uk/parentinformation).

Daycare Trust is the National Childcare Campaign. We have been working since 1986 to promote high quality affordable childcare for all.

If you have any questions about the information provided in this factsheet, or other questions about childcare, you can email [info@daycaretrust.org.uk](mailto:info@daycaretrust.org.uk). You can also access information on our website, [www.daycaretrust.org.uk](http://www.daycaretrust.org.uk) or [www.payingforchildcare.org.uk](http://www.payingforchildcare.org.uk).

The information in this factsheet refers to childcare in England. However, much of the information will be relevant throughout the UK. For information relating to Wales, see the Welsh version of this factsheet. For further information specific to Northern Ireland or Scotland, contact your local information service. Find details of your local Information Service by visiting [www.daycaretrust.org.uk/parentinformation](http://www.daycaretrust.org.uk/parentinformation) or checking in your local phone book.

This factsheet provides general information only and was accurate at the time of publication. The information is not to be taken as legal advice. You are advised to seek independent advice if you need further assistance.