Tax-Free Childcare

If you're a working parent, you could get up to 20% from the government for every £8 you pay for childcare. If you're eligible, you'll get a Tax-Free Childcare account. It works a bit like a bank account, with you and the government paying money in. You can then use this to send money straight to your childcare provider's bank account.

This would reduce the daily afterschool club fee from £8.50 to £6.80 per session.

You should check what help you could get with childcare costs, using the childcare calculator on the Government website. This will help you decide which support is best for you.

You're usually eligible if all of the following apply:

Your child:

- is under 12, or 17 if they're registered as having a disability
- usually lives with you

You (and your partner, if you have one):

- are 16 or over
- live or work in the UK
- are employed or self-employed
- are over 21 and earn on average at least £107.20 a week, unless in your first year of selfemployment. Different rates apply if you're under 21 or an apprentice
- earn less than £100,000 a year each
- don't get other support with your childcare, including from a childcare voucher or salary sacrifice scheme

You may also be eligible if you have a partner and one of you gets any of the following benefits:

- Carers Allowance
- Employment and Support Allowance
- Incapacity Benefit
- Severe Disablement Benefit

Further information can be found at https://childcare-support.tax.service.gov.uk

Working Tax/Universal Credit

If you work, are responsible for a child or children and pay for childcare you may be able to get extra help with the costs through the childcare element of Working Tax Credit/Universal Credit. You can get help with up to 85% of your childcare costs.

The actual amount you will get will depend on your income.

This could reduce the daily afterschool club fee from £8.50 to £1.28 per session if eligible for maximum support.

Check your eligibility using the childcare calculator What you'll need - Childcare calculator - GOV.UK or call the Universal Credit Helpline 0800 328 5644

College/University Bursaries

Don't forget if you are undertaking training at college or university they also have bursaries to support childcare costs. Please enquire with your training provider for support they may have available.

Childcare Vouchers

Please also check with your employer as they may be registered with one of the many childcare voucher schemes. This is a salary sacrifice scheme where vouchers are issued from your salary before any tax deductions.