# Can you save money on your childcare bills?

There are now more ways than ever to reduce your childcare costs



You can benefit from a wide range of different funding depending on your circumstances and the age of your children.



## This is a brief guide to how you could cut your childcare costs

To find out more visit the new, easy to use website where all government funded childcare is brought together **www.childcarechoices.gov.uk** 

You can also work out how much help you might be entitled to at **www.gov.uk/childcare-calculator** 

To search for childcare in Brighton & Hove, visit www.familyinfobrighton.org.uk



#### **NEW Tax Free childcare**

This is an online account for working parents to help pay for childcare, which is topped up by the government. For every £8 that you put in, the government will make a payment of £2 to a maximum of £2,000 per child, per year, or £4,000 if your child is disabled.

You can have an account for each of your children up to age 12 to pay your childcare provider. You cannot claim both Tax Free Childcare and Universal Credit or the Childcare Element of Working Tax Credit. Register at https://childcare-support.tax.service.gov.uk/

#### Free childcare for two year olds

Some two year olds are entitled to up to 570 hours of free childcare spread across the year.\* To qualify, parents must be in receipt of eligible benefits or tax credits. Find out if you are entitled to free childcare and apply online

www.brighton-hove.gov.uk/twos



#### Universal free childcare for three and four year olds

All three and four year olds are entitled to free childcare from the term after their child's third birthday. Parents are entitled to up to 570 hours of childcare over the year.\* There's no need to apply, just speak to your chosen childcare provider about availability.

#### **NEW 30 hours free childcare**

The extended entitlement for working parents of three and four year olds comes in from September 2017. It doubles the existing universal entitlement of 570 hours of free childcare to up to 1,140 hours spread across the year.\* Make sure you apply as soon as you are eligible, otherwise you may miss a term's funding. You can check your eligibility online now https://childcare-support.tax.service.gov.uk/

\* The amount of hours that you receive will depend on factors including when you apply, the date your child starts, when the childcare provider is able to offer sessions, and how these fit in with your requirements

#### **Childcare Element of Working Tax Credit**

Parents who are claiming Working Tax Credit and are on a low income, may be able to claim up to 70% of their childcare costs. You cannot claim the Childcare Element of Working Tax Credit and Tax Free Childcare. Find out more www.gov.uk/working-tax-credit

#### **Universal Credit**

As part of Universal Credit, parents may be able to claim up to 85% of childcare costs. You cannot claim both Universal Credit and Tax Free Childcare. Find out more **www.gov.uk/universal-credit** 

#### **Help for students**

Care to Learn is paid to parents aged under 20 at the start of their course in school or 6th form college.

#### www.gov.uk/care-to-learn

The Childcare Grant is available for students in higher education who are eligible for student finance. **www.gov.uk/childcare-grant** 



### Do you need some extra help?

If you need some help to understand the different types of childcare funding and what you might be entitled to, please contact us.

You can search for all local Ofsted registered childcare, as well as for services that can support your family on our online directory at **www.familyinfobrighton.org.uk** 

If you can't find what you are looking for, or need some extra help, you can contact the Family Information Service and speak to an adviser.

Call **01273 293545**Email **familyinfo@brighton-hove.gov.uk** 

www.brighton-hove.gov.uk/fis

