



Help with paying for childcare

Information about the financial support available
to help pay for childcare

Contact Wakefield District Families Information Service (FIS)

Tel: 0800 587 8042

Visit: www.wakefieldfis.org.uk

Email: fis@wakefield.gov.uk

www.wakefield.gov.uk

wakefieldcouncil
working for you



Introduction

This leaflet aims to tell you about the main sources of financial help that are available for families using registered childcare, including:

- all parents
- working parents
- parents starting work
- parents in education or training
- parents with a disabled child/child with additional needs

If you are looking for childcare, or want more information on what is available in your area, contact the Wakefield District Families Information Service (FIS) for information about:

- after school clubs
- before school/breakfast clubs
- childminders
- day nurseries
- holiday clubs
- pre-school playgroups
- wraparound care

All parents

Nursery education for three and four year olds

All three and four year olds are entitled to a free part-time early education place from the term following their third birthday, until the term in which they turn five.

Every child is entitled to 15 hours of free early education for 38 weeks per year, delivered flexibly over a minimum of three days.

Contact FIS on *0800 587 8042* for further details.

Working parents

Working Tax Credits and the childcare element

If you have children and are working 16 hours per week or more, you may be eligible for Working Tax Credits. As part of this, you may qualify for help towards the cost of registered or approved childcare.

This is worth up to 70p in tax credits for every £1 you spend on childcare - up to a maximum of £175 a week if you have one child, and up to £300 a week for two or more children.

To find out if you qualify and how much you might be entitled to, visit the HMRC online calculator at: <http://taxcredits.hmrc.gov.uk/Qualify/DIHousehold.aspx>

If you need any help contact FIS on 0800 587 8042. For further advice or to make a claim, contact the Tax Credits Helpline on *0845 300 3900* (text phone *0845 300 3909*). Lines are open from 8am-8pm seven days a week.

Childcare Vouchers

Childcare Vouchers allow you to pay for your childcare from your salary, before tax and National Insurance contributions are deducted. Families can 'buy' up to £55 per week of childcare vouchers, which is a saving of up to £920 per year.

The amount you save will depend on how much you earn. Higher/additional rate tax payers can only contribute up to £28/£22 per week respectively.

NOTE: Generally, families receiving tax credits at the family element or less (£545 per year or less) would usually gain from using Childcare Vouchers. You can do a detailed comparison using the government's online calculator at www.hmrc.gov.uk/calcs/ccin.htm



Working parents *CONT*

Employer-supported childcare

There are other ways employers can support their employees with childcare, for example, through workplace nurseries or direct childcare subsidies.

For more information, ask your employer or visit www.hmrc.gov.uk/childcare

If you are an employer and want to know more about how you can support your staff, call FIS on **0800 587 8042**.



Parents starting work

New Deal for Lone Parents (NDLP)

If you are a lone parent and are thinking of starting work, the NDLP programme may be able to offer financial support through the following:

- **Childcare Subsidy**

If you are a lone parent participating in NDLP and take a job of less than 16 hours per week, you may be eligible for a childcare subsidy to help with childcare costs while you are working.

Childcare Assist

If you are a lone parent who is starting a job of at least eight hours per week, you may be able to claim Childcare Assist. Again, this gives financial help towards the cost of five days childcare in the week immediately before you start work.

For further information, contact your local Jobcentre Plus on 0845 6043719.

Parents in education or training

Care to Learn

If you're a parent under 20 living in England, Care to Learn could pay up to £160 (per child per week) towards your childcare and travel costs while you are learning.

It will also pay for any registration fees (up to £80) or deposit (up to £250), a 'taster' aimed at helping your child settle in, and fees during holidays to keep a place open.

There is a wide range of learning and activities you can access, including courses in schools, colleges and others.

You do not need to be in receipt of benefits. Any benefits claimed by you or your family will not be affected if you receive funding from Care to Learn.

For further information, call the Care to Learn helpline on **0845 600 2809** or visit www.direct.gov.uk/caretolearn

Childcare Grant

The Childcare Grant helps full-time students with the cost of childcare. Any money you get does not have to be paid back.

Depending on your household income, you can apply for 85% of your childcare costs during term times and holidays. You could get up to £148.75 a week for one child or up to £255 a week for more than one child.

You can apply if you are a full-time student, and have dependent children under 15 (under 17 years if they have special needs) in registered or approved childcare.

If you, or your partner, get the childcare element of Working Tax Credits, you won't be able to have the Childcare Grant as well.

To apply for the Childcare Grant, you should fill in the relevant section of the main application form for student finance. The quickest way to do this is online at www.direct.gov.uk/studentfinance

Discretionary Support Funds

Discretionary Support Funds are available in colleges and sixth forms to help with learning costs. The funds are prioritised for people who face financial hardship and can be used to help with the cost of registered childcare.

Colleges will determine priority groups and the maximum amounts they award. If you qualify, payment could be in cash to you or through a third party. Your payment could be a loan (which you have to pay back) or a grant (which you don't have to pay back).

For more information, speak to your student support or welfare officer. You may be expected to provide proof of income or expenditure when you apply.

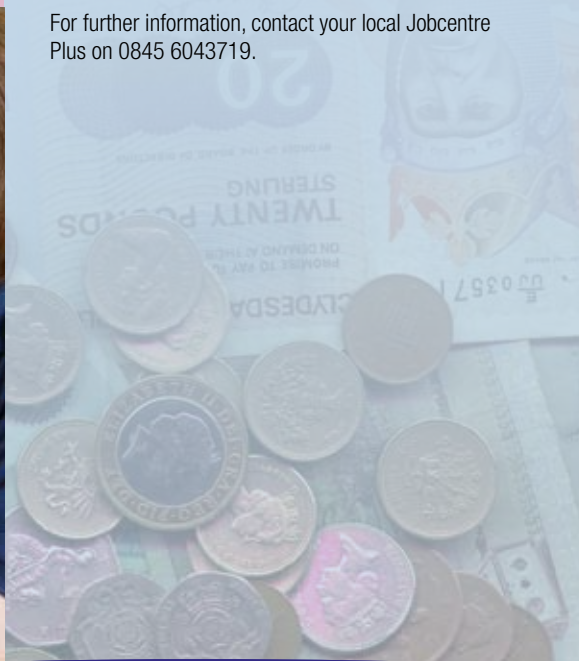
New Deal for Lone Parents (NDLP)

You could receive help with the costs of approved vocational training as well as costs that you incur while you train, such as travel expenses and registered childcare costs. For further information, contact your local Jobcentre Plus on 0845 6043719.

NHS Childcare Allowance

You may be able to get help with childcare costs while you are at university by applying for the Childcare Allowance.

All NHS Bursary funded students who have dependent children may apply for the allowance, except those who have applied for, or who are only entitled to, a fees only award.





Parents in education or training *CONT*

The allowance pays up to 85% of your childcare costs subject to an income test. The actual amount you get would therefore depend on your personal circumstances.

To apply, you must download and complete the relevant application form at www.nhsbsa.nhs.uk/Students/968.aspx

Professional and Career Development Loan

If you are aged over 18 you could apply for a Professional and Career Development Loan (PCDL). The PCDL is a bank loan which can be used to pay for registered childcare.

You make an agreement with a participating bank to borrow an amount between £300 and £10,000. Then once you've stopped studying, you pay it back in the normal way.

To find out more, or to make an application, call Next Step on **0800 100 900**.

Parents of disabled children/ children with additional needs

Direct payments for disabled children

Direct payments are paid to people to help them buy their own care. They are an alternative to care being arranged and provided by the Council, and are available after an assessment of need.

The Council may offer direct payments to help you access childcare if you have a disabled child or child with additional needs.

For more information, contact Social Care Direct **0845 850 3503** or speak to your social worker.

Disability Living Allowance (DLA)

DLA is the main financial support available to cover the additional costs of living with a disability. You can use the care component of this for childcare costs, which ranges from £18.95 per week to £71.40 per week depending on the rate.

If you are claiming DLA, you may also be able to claim extra support through the disabled child element of Child Tax Credit. For more information, contact HMRC on **0845 300 3900**.

To obtain a DLA claim pack, contact the Benefit Enquiry Line on **0800 882 200** (textphone **0800 243 355**), or contact your local Jobcentre Plus office.

KIDS Inclusion Service

KIDS Inclusion Service provides support for disabled children/children with additional needs aged 3-14 years and their families to access childcare. It does not pay for childcare fees and this remains the responsibility of the parent.

To be eligible, parents must be in work or training. However, a reduced amount of support may be offered to parents who:

- are considering a return to work
- have additional caring responsibilities
- are volunteering
- need childcare so they can attend appointments.

Core Offer

Up to 10 hours support can be provided to promote the inclusion of disabled children into childcare.

Specialist Support

This funding is available when additional staffing support is needed to ensure a child can be included in a childcare setting.

It is available for children who have a statement of special educational needs and are receiving full time support in school - 15 hours if the child is attending an early years setting, or at least 25 hours in full time school.

A child who has less than full time support, but is provided with lunchtime supervision through their statement may also be considered. A panel meets to consider applications and determines options and levels of support.

To make an application, an assessment must be completed by KIDS. For further information, contact KIDS on **01924 379015/299488**.

More information

Please contact Wakefield District Families Information Service (FIS) if you have any questions, or would like information about more general financial help available to families, including:

- Child Benefit
- Child Maintenance
- Child Tax Credit
- Healthy Start Vouchers
- In Work Credit
- Help for children at school
- Help for workless families or families on a low income
- Help for new mums and pregnant women
- Help to deal with exceptional/one-off financial pressures
- Sure Start Maternity Grant

How to contact us

Call us

Freephone 0800 587 8042 (typetalk calls welcome)

Email us

fis@wakefield.gov.uk

Visit our website

www.wakefieldfis.org.uk

Text us

07624 809247

Write to us or call in at

Wakefield District Families Information Service
County Hall, Bond Street, Wakefield WF1 2QW.

Opening hours

Monday to Thursday: 8.30am-5pm,

Friday: 8.30am-4.30pm

Voicemail is available out of office hours.

Outreach

We are also out and about across the district at local children's centres and other venues. Call us if you want to know when we will be in your area next, or if you would like to arrange a face-to-face meeting.