

Childcare Cost Savings



30 Hours Free Childcare

The government is introducing **new** ways to help parents with childcare costs. Whether you have toddlers or teens, you could get support.

St John's Nursery Playgroup are signing up to the 30 Hour free childcare scheme for 3 and 4 year olds which will start in September 2017. You will need to go through the eligibility checker on the *Government* website to find out if you are eligible.

Eligibility criteria:

1. **ALL** parents in the household work the equivalent of at least 16 hours at national living wage or national minimum wage, therefore earning at least £120 per week.
2. No one parent in the family household earns over £100,000.
3. One parent is employed and one parent has substantial caring responsibilities based on specific benefits received for caring.
4. Both parents are employed but one or both parents are temporarily away from the workplace on parental, maternity, paternity or adoption leave.
5. Both parents are employed but one or both parents are temporarily away from the workplace on statutory sick pay.
6. One parent is employed and one parent is disabled or incapacitated based on receipt of specific benefits.

For further information, please go to the *Government* website to see if you can benefit from the different schemes available now, or coming soon <https://www.childcarechoices.gov.uk/>



Tax Free Childcare

Tax-Free Childcare will be available to around 2 million households to help with the cost of childcare.

Ten things to know about Tax-Free Childcare

1. You'll be able to open an online account. Tax-Free Childcare will be introduced on 28 April 2017, and will then be gradually rolled out over 2017, with parents of children under two invited to enter the scheme first.
2. For every 80p you or someone else pays in, the government will top up an extra 20p. This is equivalent of the tax most people pay - 20% - which gives the scheme its name, 'tax-free'.
3. The scheme will be available for children under the age of 12
4. To qualify, parents will have to be in work, and each earning at least £120 a week and not more than £100,000 each per year.
5. Any eligible working family can use the Tax-Free Childcare scheme - it doesn't rely on employers offering it.
6. The scheme will be available for parents who are self-employed.
7. If you currently receive Employer-Supported Childcare then you can continue to do so. You do not have to switch to Tax-Free Childcare if you do not wish to. Employer-Supported Childcare will continue to run. The current scheme will remain open to new entrants until April 2018.
8. Parents and others can pay money into their childcare account as and when they like. This gives you the flexibility to pay in more in some months, and less at other times. This means you can build up a balance in your account to use at times when you need more childcare than usual, for example, over the summer holidays.
9. The process will be as simple as possible for parents.
10. You'll be able to withdraw money from the account if you want to. If your circumstances change or you no longer want to pay into the account, then you'll be able to withdraw the money you have built up.

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