

# Help with childcare costs

We can help you make sure you  
are getting all the support you  
are entitled to

**Freephone: 0800 028 3008**

Email: [hello@employersforchildcare.org](mailto:hello@employersforchildcare.org)

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## Free, confidential advice and guidance











This is a brief introduction to the various forms of financial support that are available towards registered childcare costs. For more information or for personal advice on the best form of financial support for your family, call our Family Benefits Advice Service on 0800 028 3008. Our trained advisors can help you to ensure that you are accessing all the financial support to which you are entitled.

**Whether you are currently working, considering starting work, thinking of changing jobs, or simply need some advice – we are here to help!**

## Help towards registered childcare costs

The government provides financial support towards the cost of registered childcare for eligible families. In all cases at least one parent must be in work, however the best form of help will depend on a number of factors including household income, cost of childcare, working hours, number of children and whether there are any disabilities or additional care needs within the household. A summary of the forms of help to working parents is provided below:

### Forms of support with childcare costs

Tax-Free Childcare		Childcare Vouchers	
	Available for working parents where each parent is earning no more than £100k per year		Current users can continue to receive Childcare Vouchers, but not available to new entrants
	Save up to 20% of childcare costs up to £2,000 per child per year (£4,000 if they have a disability)		Save up to £875 per parent, per year - up to £1750 for two parents
	Child's maximum age is 11 (16 if they are disabled)		Child's maximum age is 15 (16 if they are disabled)
	Cannot access any other support such as Tax Credits or Universal Credit		Can be used alongside Tax Credits or Universal Credit
Universal Credit		Tax Credits	
Replacing Tax Credits as main means-tested benefit for adults of working age		Formerly the main means-tested benefit for working parents, no longer available to new claimants	
Provides claimants with 85% of their registered childcare costs up to a maximum of £950.92 for one child or £1630.15 for two or more children		Provides claimants with 70% of their registered childcare costs	
 The maximum monthly childcare you can claim for is £1118.73 for one child or £1917.82 for two or more children (£258 weekly for one child or £442 for two or more children)		 The maximum weekly childcare you can claim for is £175 for one child or £300 for two or more children	

## Help towards childcare costs available to new claimants

### Universal Credit

Universal Credit has replaced Tax Credits as the main means-tested benefit for adults of working age.

This benefit provides claimants with 85% of their eligible childcare costs for children under 16 (17 for children with disabilities), however as this is a means-tested benefit the amount that a household will actually receive will be dependent on household income and circumstances. Parents must be working but there is no minimum number of hours.

In some cases it can be beneficial to claim Universal Credit alongside Childcare Vouchers.

For more information on Universal Credit, refer to the comprehensive factsheet available in the [Factsheets section](#) of our website.

### Tax-Free Childcare

Tax-Free Childcare allows eligible working families to claim 20% of their childcare costs, up to a maximum of £2,000 per child per year (£4,000 for a child with a disability), from the Government.

The scheme is available to parents of children under 12 (17 for children with disabilities), parents must be in employment, or one parent in a single-parent household, earning between 16 hours at the National Living Wage and £100,000 per year.

Tax-Free Childcare cannot be claimed alongside any of the other forms of support for childcare costs.

For more information on Tax-Free Childcare, refer to the [Comprehensive guide to Tax-Free Childcare](#) available on our website.

## Help towards childcare costs no longer available to new claimants

### Tax Credits

Tax Credits was formerly the main means-tested benefit for working parents.

This benefit provides claimants with 70% of their eligible childcare costs for children under 16 (17 for children with disabilities), however the amount that a household will actually receive will be dependent on household income and circumstances, parents must be working at least 16 hours per week.

In some cases it can be beneficial to claim Tax Credits alongside Childcare Vouchers.

Tax Credits has been replaced by Universal Credit, and those currently in receipt of Tax Credits may move to Universal Credit if they have a significant change of circumstances or by 2025 at the latest.

For more information on Tax Credits, refer to the comprehensive factsheet available in the [Factsheets section](#) of our website.

### Childcare Vouchers

Childcare Vouchers allow eligible parents to sacrifice up to £243 per month of their salary, tax and NIC exempt, to pay for their childcare costs for children under 16 (17 for children with disabilities). This can be a saving of up to £875 per year, per parent. You do not receive a higher amount if you have more than one child.

The Childcare Voucher scheme is only accessible to those employees whose employer offers the scheme. Parents must be earning more than the National Living Wage. In some cases Childcare Vouchers can be claimed alongside Universal Credit or Tax Credits.

The Childcare Voucher scheme closed to new entrants in October 2018. Any parents currently in the scheme can continue to use it provided they make at least one salary sacrifice in every 52 week period and do not change employer.

For more information on Childcare Vouchers, refer to [our website](#).

## Other forms of support

Depending on where you live, there may be other forms of support that you are entitled to, for example, in England parents of may be entitled to 15 or 30 hours of free childcare. In Northern Ireland, while there is no free childcare provision, children are entitled to a limited amount of funded early years education in their immediate pre-school year.

## Working out what is the best support for you

It can be complex working out what is the best form of support for you and your family. Our advisors are able to help. By calling our Family Benefits Advice Service 0800 028 3008 you can receive free, confidential and impartial advice on what is the best support for your family. We will explain all of your options, and tell you why one or other form of support is better.

Last year, our advisors identified an average of over £5,600 in financial support for parents who contacted the Family Benefits Advice Service for a personal calculation.

To give you the right advice, we will need to know your:

- Household income and working hours
- Childcare costs
- Family circumstances (number of children, any disabilities).

We can also help you estimate what support you might need in the future, for example, if you are returning to work after Maternity Leave or a career break, planning to change jobs, or thinking about having another child.

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