

Factsheet for parents

General help with childcare costs

The financial help outlined in this factsheet includes:

- Child Benefit;
- Child Tax Credit; and
- early education places for three- and four-year olds.

This factsheet contains information about help with childcare costs and general costs associated with bringing up a child. It outlines what financial help might be available to you if you are working, at home or studying and gives information about how to access this help. The information in this factsheet refers to childcare in England. However, much of the information will be relevant throughout the UK.

Additional help with childcare costs may also be available. See our factsheets: *Help with childcare costs for working parents*, *Help with childcare costs for student parents* and *Childcare for children with disabilities and special needs*.

Child Benefit

Child Benefit is paid to help you with all the costs related to caring for a child

Am I eligible for Child Benefit?

You are eligible for Child Benefit if:

- you are responsible for a child (To claim Child Benefit, you do not need to be the parent and the child does not need to live with you, but you must be paying money for bringing up the child. Child Benefit can be claimed only once per child.);
- your child is under 16 years old. Young people who are 16–20 years old may qualify for Child Benefit if they are in an approved training or further education course;
- you live in the UK (although there are exceptions to this rule); and
- you are not subject to immigration control (For example, if the Home Office says that have no recourse to public funds, you are subject to immigration control).

How much will I receive?

Child Benefit payments are £20.00 per week for the eldest child and £13.20 per week for other children. The benefit is paid monthly into a bank account, Building Society account or Post Office account.

If you do not already claim Child Benefit, you can get a claim pack from HM Revenue and Customs on **0845 302 1444** www.hmrc.gov.uk/childbenefit

Child Tax Credit

Child Tax Credit is paid by HM Revenue and Customs to help with the costs of bringing up your children

Am I eligible for Child Tax Credit?

You are eligible for Child Tax Credit if:

- you are aged 16 years or over;
- you or your partner are responsible for a child or young person who normally lives with you;
- your child is under 16 years old or 16–20 years old if they are on an approved training or further education course;
- you live in the UK (although if you are a crown servant posted overseas or are a national of another European Economic Area country you may qualify even if you do not live in the UK);
- you are not subject to immigration control (for example, if the Home Office says that you have no recourse to public funds you are subject to immigration control)

The amount paid depends on your household income. If your family income is less than £58,000 per year – or £66,000 if you have a child aged under 12 months old – you may get some Child Tax Credit.

Your family does not have to be in paid employment to receive Child Tax Credit.

You cannot usually claim Child Tax Credit for children that you foster. For more information about fostering and the financial help you may be able to get, see www.thefostering.net or www.direct.gov.uk

How much will I receive?

Child Tax Credit is made up of a number of elements. The amount you will receive is based on your family's income and how many children you have. The maximum amount that you can receive for each element is:

Element	Description	Maximum amount (2008/9 tax year)
Family element	For all families who qualify for Child Tax Credit.	£545
Baby addition	For families who have a baby who is under 1-year old.	£545
Child element	For each child or young person in your family if you are in employment but still have a low-income or are on Income Support.	£2,235 per child
Disabled child element	For any child or young person who receives Disability Living Allowance or is registered as blind.*	£2,670
Severely disabled child element	For any child or young person who receives the care component of Disability Living Allowance at the highest rate.*	£1,075

*For more information, see our factsheet *Childcare for children with disabilities and special educational needs*.

Child Tax Credit is paid directly into the bank account of the children's main carer (usually the same person who receives Child Benefit). If you are the main carer and you do not have a bank account, you can open a Post Office Account. Ask at your local Post Office for details.

For all enquiries about Child Tax Credit contact the HM Revenue and Customs on **0845 300 3900** or www.hmrc.gov.uk/taxcredits/index.htm

Early education places

Free, part-time early education places are available throughout England for all three-and-four-year-olds. The early education places are for at least 2.5 hours per day or 12.5 hours per week (in some areas, children are entitled to a free place for 15 hours per week). Because early education places run on the school schedule, they do not cover holiday provision. Free places are available for 38 weeks per year.

Am I eligible for an early education place?

Your child will qualify for an early education place starting the term after his/her third birthday:

- Children born between 1 Apr and 31 Aug are eligible 1 Sept following their third birthday.
- Children born between 1 Sept and 31 Dec are eligible 1 Jan following their third birthday.
- Children born between 1 Jan and 31 Mar are eligible 1 Apr following their third birthday.

Are there any other eligibility requirements?

No. You qualify for a free early education place regardless of your family income. You do not have to be working or in education to qualify for a free early education place. A child moving to England from another country is entitled to a free early education place, regardless of whether they have British citizenship or not.

Can I use the free place over three days?

Some providers will allow you to use your free place over three days rather than five. We recommend that you discuss your requirements with your provider. Childcare providers are often willing to accommodate your needs. The government has committed to allowing all parents to use their free place across three days by 2010.

Do I have to pay any fees for an early education place?

You cannot be charged – directly or indirectly – for an early education place. For example, you cannot be forced to pay for meals or to commit to more hours as a condition of taking up the free place. You cannot be charged top-up fees. This is set out in *A Code of Practice on the Provision of Free Nursery Education Places for Three- and Four-Year-Olds*, which is available on Sure Start's website www.surestart.gov.uk/_doc/P0002205.pdf However, you can choose to pay for additional services for your child such as meals or additional hours of care if you want to.

What do I do if I am charged for the free early education place?

If you think you are being charged for your free early education place, the first step is to speak with your childcare provider. If that does not resolve the issue, you can contact your local authority (see box below). Your local authority is responsible for ensuring that all eligible children have access to a free early education place.

Who offers early education places?

The places are available at any approved early education or childcare provider, which include:

- day nurseries;
- pre-schools/playgroups;
- nursery classes;
- nursery schools; and,
- childminders who are part of an accredited network.

How do I find an early education place?

If your child is already in childcare that is run by an approved early education provider, you can speak directly to your provider about using the early education place with them. If your child is in childcare for more than 12.5 hours per week (15 hours in some areas), then you should see a reduction in your weekly / monthly charges. However, a provider is not required to offer or to provide you a free early education place. But, most approved providers do offer free early education places.

If your child is not currently in childcare or your provider does not offer a free early education place, contact your local Family Information Service for details about where local early education places are available. For details of your local service, contact ChildcareLink on **0800 234 6346** or **www.childcarelink.gov.uk**

Daycare Trust is the National Childcare Campaign. We have been working since 1986 to promote high quality affordable childcare for all.

If you have any questions about the information provided in this factsheet, or other questions about childcare, Daycare Trust's Information Line is available on **0845 872 6251**, alternatively you can email **info@daycaretrust.org.uk**. You can also access information on our website, **www.daycaretrust.org.uk** or **www.payingforchildcare.org.uk**.

The information in this factsheet refers to childcare in England. However, much of the information will be relevant throughout the UK. For further information specific to your area, contact your local information service in Northern Ireland, Scotland, or Wales via ChildcareLink on 0800 234 6346, **www.childcarelink.gov.uk**.

The information contained in this factsheet provides general information only and was accurate at the time of publication. This information is not to be taken as legal advice. You are advised to seek independent advice if you need further assistance.