

Help with **Childcare Costs**



NORTHUMBERLAND
Northumberland County Council



Informing parents... Informing families... Informing you...

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Help with Childcare Costs

This leaflet outlines a number of ways in which parents may be able to get help towards the costs of childcare. These include:

- Tax Credits
- Employer support for childcare including workplace nurseries, childcare voucher schemes and payments to childcare providers
- Free Entitlement to early learning for three and four year olds
- Support for lone parents returning to work
- Grants to help support childcare for students in higher education
- Support for young parents in full-time education
- Bursaries and deferred payment loans available to help support a change in career

Where support is given towards the cost of childcare, the childcare provider must be registered with Ofsted or registered as an approved childcarer in the parents own home.

For information on Ofsted registered childcare in your area, please contact Northumberland Families Information Service on 0800 023 4440 / 01670 534440 or email fis@northumberland.gov.uk



Working Tax Credit and Child Tax Credit

Who is it for?

Child Tax Credit and Working Tax Credit can help to support families with children and people on a low income.

What help is available and how much?

Child Tax Credit

- To claim Child Tax Credit you must be responsible for at least one child under 16 years, or one young person under 20 years (in certain circumstances) in full time non advanced education or undertaking approved training
- The amount of Child Tax Credit awarded depends upon annual household income and the ages and number of children.
- It is paid to the main carer, usually the person receiving Child Benefit.

Working Tax Credit

Working Tax Credit is available to (amongst others) parents/carers on a low income. To claim you must be:

- Aged 16 or over and
- Working, or your partner working for 16 or more hours a week and
- Responsible for a child

Help with Childcare Costs as part of Working Tax Credit

- The Childcare Element of Working Tax Credit is paid to help thousands who are working and have to pay for childcare
- If you are a lone parent you must be aged 16 or over and work at least 16 hours a week
- If you are in a couple you must be aged 16 and over **and either** both work at least 16 hours a week; **or** one partner works at least 16 hours a week whilst the other partner is incapacitated, an in-patient in hospital, or in prison.
- The childcare used must be registered with Ofsted or an 'approved' scheme.
- It covers up to 70% of childcare costs of up to £175 per week for one child or £300 per week for two or more.
- It is paid directly to the person receiving Child Tax Credit.
- The maximum childcare costs that can be paid are £122.50 for one child and £210 for two or more. The actual amounts depend on your household income.



Help for parents with disabled children

Direct payments are offered to parents with responsibility for a disabled child. They are administered by Social Care Department's within the Council's Children's Services. Direct payments are paid to parents/carers to enable them to buy services that a Social Worker would normally arrange, such as family home care, short breaks and leisure activities. They may also be used to pay for registered childcare.

Child Tax Credits

If your child has a disability or if you are responsible for a child with a disability, you may qualify for extra Child Tax Credit to help cover the cost of looking after them. Eligible parents will receive an enhanced payment through Child Tax Credit if their child receives Disability Living Allowance.

Where can I find out more information?

You can contact HM Revenue and Customs, who administer Tax Credits, by phoning the help line on 0845 300 3900, or visit the HMRC website, www.hmrc.gov.uk.

Tax Credit Estimator

If you would like to check how working part-time or full-time, or using childcare vouchers, would affect your entitlement to Child Tax Credit and Working Tax Credit call the Families Information Service on 0800 023 4440.

Free Entitlement for 3 and 4 year olds

Who is it for?

All 3 and 4 year old children are eligible for a free part time nursery education place.

What help is available?

All children in Northumberland are entitled to 15 hours of free entitlement per week in term time (38 weeks), from the term after their third birthday and until the end of the school year in which they have their fourth birthday. This can be within a local authority nursery school or class, or at a private nursery, playgroup or nursery unit of an independent school. Any further care provided by the provider would have a cost attached. Please contact Northumberland Families Information Service for further information.



Employer support for childcare

Who is it for?

If you are currently working, your employer may be able to help support your childcare needs.

What help is available?

This depends on your employer. They might:

- Provide Childcare Vouchers (up to £55 per week)
- Make direct payments to childcare providers (up to £55 per week)
- Provide workplace-based childcare (up to the full amount for which the employer subsidises childcare).

How much is available?

Tax exemptions encourage employers to help their employees with childcare arrangements. As the salary sacrifice is taken before the deduction of tax, the employee pays reduced tax and National Insurance (NI) contributions creating a saving. Employers benefit through reduced NI contributions.

Currently employees can sacrifice £55 per week. For some employees this could equate to savings of over £1000 per year.

Who can I contact for further information?

For more information contact the HM Revenue and Customs website at www.hmrc.gov.uk/childcare. You can also discuss this with your employer and signpost them to the employer help line on 0845 714 3143 for further information.

New Deal for Lone Parents

Who is it for?

This is for lone parents whose youngest child is under 16 and who are either working less than 16 hours a week or not working at all. It is a voluntary programme to help lone parents into work with a package of support.

What help is available?

If you join the programme you will get a trained personal advisor who will:

- Give you advice on jobs, training and benefits
- Calculate how much better off you could be in a job
- Explain what benefits or tax credits you may be entitled to when you move into work
- Explain the effect that starting work may have on your benefits or tax credits
- Help you identify good quality registered childcare in your local area
- Help you with expenses to attend meetings, job interviews or any training they arrange for you, including fares and registered childcare costs.

- **Who can I contact for further information?**

You can visit the Direct gov website www.direct.gov.uk and look in the Employment section or alternatively you can visit your local Job Centre Plus or make an appointment on the following number, which will direct you to your local JCP office: 0845 6043719

Support for young parents in further education – Care to Learn

Who is it for?

Care to Learn is for parents under 20 who are caring for their own children and starting a course of learning in a school, college or as a trainee with a work based learning provider (which receives some public funding). Fathers are eligible if they are the main carer.

What help is available?

Care to Learn pays for registered childcare for young parents who attend training or a course at school or college.

How much is available?

Care to Learn can pay childcare costs including travel expenses to and from the childcare provider and will pay up to £160 per child per week. The amount paid is reviewed annually. The childcare must be registered with Ofsted or under an approved scheme.

Who can I contact for further information?

You can visit the Care to Learn website www.direct.gov.uk/caretolearn or call their help line on 0800 121 8989.

Parents in Further Education who have reached 19

Who is it for?

Parents who have reached 19 and are planning to/already doing a course at a further education college.

What help is available and how much?

This depends upon the college you attend. Most colleges provide some kind of support for childcare costs, either through the Childcare Support Fund (to help you pay for registered childcare) or by providing subsidised childcare places at their own nurseries.

Who can I contact for further information?

Contact your local college or university Welfare services department. Northumberland College can be contacted on 01670 841200.



Parents who are in Higher Education

Who is it for?

Parents who are over 18 and are full-time (and sometimes part time) undergraduates in higher education

What help is available and how much?



Childcare Grant

The grant is available to full-time students who have dependant children and a low household income. You apply for the grant when applying to your Local Authority for help with tuition fees and a student loan.

The amount you are entitled to is based on actual costs. You can get up to 85% of your childcare costs to a maximum amount. When this leaflet was produced the maximum amount was £148.75 for one child per week and £255 for two or more children per week. How much you get will depend on your household income.

Parent's Learning Allowance

This allowance is for full-time students with dependent children and can provide help with course-related costs e.g. books, material and travel. The amount received will depend upon your household income. The amount of Parent's Learning Allowance payable to you in the 2011/12 tax year could be between £50 and £1,508. This income won't be taken into account when working out entitlements to tax credits or other benefits.

Access to Learning Fund

This is available from the university or college you attend once you have started your course and is to provide help if you need extra financial support to continue. Your college/university will decide whether you are entitled to this help and how much you might get. This is usually given as a grant, but sometimes as a short term loan. You can apply if you are a full-time or part-time higher education student or on a postgraduate course.

Who can I contact for further information?

To apply contact Student Finance England

- Telephone: 0845 300 50 90
- Minicom: 0845 604 4434
- Visit: www.direct.gov.uk and go the Education and Learning section.

For information on Access to Learning Fund please contact your college or university.

Professional & Career Development Loans (PCDL)

Who is it for?

This is for anyone over 18 who is undertaking a vocational training course that lasts no longer than 2 years

What help is available?

A PCDL is a deferred repayment back loan, on which the Young People's Learning Agency will pay the interest while you are learning. It is borrowed from a participating bank. Repayments will start after the course has finished.

The loans are intended to help with costs that aren't covered by other sources of public funding, so for example you won't be able to get one to pay the costs of studying for a full-time first degree. However you may be able to use the loan to top-up the amount you receive if it doesn't cover all of your costs such as living expenses.

How much is available?

You can borrow between £300 and £10,000 to help pay course fees, living expenses and other course related expenses, including childcare.

Who can I contact for further information?

Call Next Step on 0800 100 900 or visit the website: www.direct.gov.uk and click on the Education and Learning section.

NHS Bursary – Childcare allowance

Who is it for?

All NHS Bursary funded students who have dependent children, except those who are only entitled to a fees only award.

What help is available?

Students in receipt of the NHS funded Bursary can apply for extra help with registered and approved childcare costs. This includes the costs of meals provided whilst a child is under the care of a provider, and retainer fees up to an allowable maximum. This will be paid as a supplement to the existing Bursary award.

How much is available?

The childcare allowance is based on 85% of the actual costs to a maximum amount. The maximum payable amount for one child is £126.65 per week and £187.85 per week for two or more.



Who can I contact for further information?

Call the NHS Student Bursary Helpline: 0845 358 6655 or visit the website www.nhsbsa.nhs.uk/students

Useful telephone numbers

Northumberland Families Information Service:
0800 023 4440/01670 534440

Northumberland School Admissions:
01670 534167

Northumberland College:
01670 841200

HM Revenue & Customs Helpline:
0845 300 3900

Jobcentre Plus:
0845 604 3179

Ofsted:
0300 123 1231

NHS Student Bursary Helpline:
0845 358 6655

Direct Payments:
01670 533010

Care to Learn helpline:
0800 121 8989



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**If you require this document in an alternative format
please telephone 01670 534440 or email
fis@northumberland.gov.uk**

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