

Help with Child Care Costs

Straight Talking Peer Education recognise the potential in our young parents and aim to support them into long term, paid employment. However, we do recognise there are many barriers to gaining this. One of which is childcare. Please read the information below to find out what financial assistance you may be entitled to.

The UK Government can provide help with childcare payments provided they are delivered via an approved source. Approved sources include;

- registered childminder, playscheme, nursery or club
- childminder with an Ofsted-registered childminding agency
- registered school
- home careworker working for a registered home care agency

30 Hours Free Childcare:

You may be eligible to get 30 hours free childcare (1,140 hours per year, which you can chose how you take) if your child is 3 to 4 years. This stops when your child starts in reception class (or reaches compulsory school age, if later).

You can apply online for a childcare account to get a code for 30 hours, which you then give to your provider. Eligibility depends on; if you are working, how much you earn, your child's circumstances, your nationality.

You can find out more [here](#).

Tax Free ChildCare:

TaxFree childcare enables families to claim up to £500 every 3 months (£2,000 a year) for each of your children to help towards the cost of childcare.

If you are eligible, the government will pay £2 for every £8 you pay your childcare provider. This is paid via an online childcare account that you set up for your child.

You can claim Tax Free Childcare at the same time as the 30 hours free childcare if you are eligible for both. Check if you are eligible [here](#)

Tax Credits:

The rules for the Working Tax Credit childcare element are:

- Childcare costs can be included for children until the week of 1 September after they are 15, or 16 if they are blind or on Disability Living Allowance or Personal Independence Payment
- The childcare must be registered or approved and not provided by a close relative if it is being given in your own home. Most school-based childcare is also covered. The rules on what childcare counts are slightly different in England, Scotland, Wales and Northern Ireland – get advice if you are not sure, or check the leaflet WTC5 'Help with the costs of childcare'.
- If it is a one-parent household the parent must work 16 hours or more. If there are two adults both must work 16 hours or more, unless one partner is on certain benefits or national insurance credits for sickness or disability (for example, getting Employment and Support Allowance), in hospital, in prison, or a carer entitled to Carer's Allowance



- The maximum childcare costs taken into account are £175 a week for one child or £300 a week for more than one child.
- The maximum award is 70% of what you pay or 70% of the maximum childcare costs, whichever is lower. This means the most help you can get is £122.50 a week for one child or £210 for two or more children, but remember that you may get less than this because tax credits are reduced by your income.

You can find out more information on your eligibility [here](#).

Universal Credit

Your Universal Credit payment can include an amount to help with the costs of looking after your child or children.

Children up to the age of 16;

You can now apply for Universal Credit regardless of how many children you have. If your claim is successful, your Universal Credit payment may include an extra amount of money for dependent children who normally live with you.

Who counts as a dependent child is the same for Universal Credit as it is for other benefits and tax credits. In general, if you are able to claim Child Benefit for a child then they should be included in your Universal Credit claim.

If you are making a new Universal Credit claim you will be entitled to an extra child amount for any child born before 6 April 2017. However, you will not be entitled to an extra child amount for a third or following child born on or after 6 April 2017. You can find out more information [here](#).

Help Whilst You Study

School or sixth form;

You could get weekly payments through [Care to Learn](#) if you're under 20 at the start of a publicly-funded course, for example at school or sixth form.

Further education;

You can apply for [Learner Support](#) to pay for childcare if you're 20 or over and in further education, for example studying for an NVQ, BTEC or PGCE.

Full-time higher education;

You can apply for a [Childcare Grant](#) if you're in full-time higher education to pay for childcare costs for children:

- under 15
- under 17 if they have special needs

You can find out more information [here](#).

If you need any assistance with understanding, your eligibility please read out to a member of the Straight Talking Team at Head Office, Edinburgh House.