



HM Government

# Childcare Choices



## HELP PAYING FOR YOUR CHILDCARE

Government help with childcare costs for parents.

Whether you have toddlers or teens, you could get support.

## CHILDCARE SUPPORT IS EXPANDING

With significant changes coming to **15 and 30 hours childcare support** in England. Sign up for more details about the upcoming expansion from April 2024, as well as how and when to register for support with childcare costs.

# SUBSCRIBE FOR UPDATES

Your email address (required)

Your local authority

/\* real people should not fill this in and expect good things - do not remove this or risk form bot signups \*/

[Read more on the upcoming changes.](#)

## FIND THE RIGHT OFFER FOR YOU

Enter your details to help find out how you can save money on your childcare.

**The details you enter into this eligibility checker will never be stored.**

See more in our [personal information charter.](#)

You are living in:

You are:

Do you live with a partner?

Yes  No

# 15 & 30 HOURS CHILDCARE

## For eligible working families in England

### Currently available for children aged 2-4 years

- **Up to 15 hours** of early education over **38 weeks** of the year for 2 year olds.
- **Up to 30 hours** of early education over **38 weeks** of the year for 3-4 year olds.
- Can used flexibly with **one or more childcare providers**.
- Some providers will allow you to 'stretch' the hours over 52 weeks, using fewer hours per week

Find out more about similar schemes in [Wales](#) / [Cymru](#)

#### COMING SOON

**From Sept 2024** - Up to 15 hours for eligible working families in England with a child between 9 and 23 months old. **Apply for your code from 12th May.**

**From Sept 2025** - Up to 30 hours for eligible working families in England with a child from 9 months old up to school age.

Is it for me?

[Apply now- external link](#)

# 15 HOURS CHILDCARE

## For ALL families in England

### Children aged 3-4 years

- **15 hours of childcare** or early education for **38 weeks** (up to **570 hours per year**), that you can use flexibly with **one or more providers**.
- Some providers will allow you to 'stretch' the hours over 52 weeks, using fewer hours per week

Find out more about similar schemes in [Scotland](#), [Wales](#) / [Cymru](#), and [Northern Ireland](#).

Is it for me?

# 15 HOURS CHILDCARE

For families in England, receiving some additional forms of government support

## Children aged 2 years

- **15 hours of childcare** or early education for **38 weeks** (up to **570 hours per year**), that you can use flexibly with **one or more providers**.
- Some providers will allow you to 'stretch' the hours over 52 weeks, using fewer hours per week

Find out more about similar schemes in [Scotland](#), [Wales / Cymru](#), and [Northern Ireland](#)  
Is it for me?

### *Am I eligible?*

To be able to take up 15 hours of early education for your two-year-old you must meet the eligibility criteria. Please visit [GOV.UK- external link](#) for further information.

### *Where can I use it?*

It's available at participating:

- Full day care (e.g nurseries)
- Schools
- Childminders
- Sessional providers (e.g. playgroups)
- Sure Start Children's Centres

From 1 January, 1 April or 1 September following your child's 2nd birthday.

### *What isn't covered?*

The 15 hours of childcare/early education for two-year-olds is not intended to cover the costs of meals, other consumables (such as nappies or sun cream), additional hours or additional activities (such as trips). Providers may charge a fee for these additions. If you choose to pay for these it is an arrangement between you and the childcare provider. However, you must not be required to pay any fee as a condition of taking up a 15 hours place, and must be offered alternative options.

Find out more at [Help paying for childcare: Education and childcare for 2-year-olds- external link](#)

[Full Details](#)

## TAX-FREE CHILDCARE

GET  
UP TO  
**£2000**  
PER CHILD

- For **working families**, including the self-employed, **in the UK**
- Earning **under £100k** and an **average of £183** per week (equal to 16 hours at the National Minimum or Living Wage) each over three months
- Who **aren't** receiving Tax Credits, Universal Credit or childcare vouchers
- With children aged 0-11 (or 0-16 if disabled)
- For every £8 you pay into an online account, the government will add an extra £2, **up to £2,000 per child per year**

Is it for me?

You can receive **up to £2,000 per child per year** - that's up to £500 every three months. If you have a disabled child, you can receive up to £4,000 per child - that's up to £1,000 every three months.

### *Am I eligible?*

You, and any partner, must be over 16 and each expect to earn an average of £183 per week (equal to 16 hours at the National Minimum or Living Wage) over three months.

If you, or your partner, are on maternity, paternity or adoption leave, or you're unable to work because you are disabled or have caring responsibilities, you could still be eligible.

You **can't** get Tax-Free Childcare if either you, or your partner, each individually expect to earn £100,000 or more.

### *How can I use it?*

You can use Tax-Free Childcare all year round to spend on regulated childcare, such as:

- Childminders, nurseries and nannies

- Before and after-school clubs and holiday clubs

For example, if your childcare costs are £750 per month, you would pay £600 into your childcare account and the government would pay in £150. This would be an annual saving of £1,800 per child.

Please view the step by step guide on [how to use Tax-Free Childcare](#).

**You can use Tax-Free Childcare at the same time as (where available):**

- 15 hours free childcare
- 30 hours free childcare

**You can't use it with:**

- Universal Credit
- Tax Credits
- [Childcare Vouchers \(closed to new entrants\)](#)

[Apply now- external link](#)

## TAX CREDITS FOR CHILDCARE

- For working families, **in the UK**
- With **children under 16** (or **under 17 if disabled**)
- 70% of childcare costs, up to a cap
- If you cannot make a new claim for Tax Credits, you may be able to apply for Universal Credit instead.

Is it for me?

*Tax credits are closed to new applications for the majority of people from 1 February 2019.*

*How the scheme works*

If you are an existing tax credits customer you can claim back up to 70% of your eligible childcare costs for children under 16 (or under 17 for disabled children).

Depending on your income, you could get up to £122.50 a week for one child or £210 for two or more.

You can use tax credits for childcare to help pay:

- Registered childminders, nurseries and nannies
- Registered after-school clubs and play schemes

- Registered schools
- Home care workers working for a registered home care agency

### *What's happening to Tax credits?*

Universal Credit is replacing a number of existing benefits, including tax credits. If you are already receiving tax credits, you don't need to do anything now.

If you cannot make a new claim for tax credits, you may be able to apply for Universal Credit instead.

You **can't** claim tax credits at the same time as:

- Universal Credit
- Tax-Free Childcare

## Childcare Calculator- external link

Use our **Childcare Calculator** to add up all the help you can get

## UNIVERSAL CREDIT CHILDCARE

- For working families claiming Universal Credit, **in England, Scotland, Northern Ireland and Wales**
- With **children under 17\***
- Up to 85% of eligible childcare costs
- Who **aren't** receiving Tax-Free Childcare

Is it for me?

### *Am I eligible?*

You, and any partner, must be working, or you're due to start work, and are claiming Universal Credit. Although there are no minimum hours that you must work. There are allowable exceptions where one member is working and the other cannot work.

Whether you can claim will depend on your personal circumstances.

### *How can I benefit?*

Eligible working parents on Universal Credit are now able to receive even more financial help with their childcare costs for children under 17. This can be to up to the maximum amount of £1,014.63 per month for 1 child or up to £1,739.37 per month for 2 or more children.

[Use an independent benefits calculator to find out what you could get-external link](#)

You can use it to help pay:

- Registered childminders, nurseries, and nannies
- Registered after-school clubs and playschemes
- Registered schools
- Home careworkers working for a registered home care agency

Eligible parents claiming Universal Credit are also able to get additional help paying their childcare costs upfront when moving into paid work or increasing their working hours. Parents who need this help should speak to their Universal Credit work coach who can provide more information.

You **can't** claim Universal Credit at the same time as:

- Tax credits
- Tax-Free Childcare

\* The childcare cost element in Universal Credit is paid up to the end of August following the child's 16th birthday.

Access more information about claiming childcare costs as part of Universal Credit.

[Full Details](#)

## SUPPORT WHILE YOU STUDYPORT WHILE YOU STUDY

- Weekly payments from Care to Learn if you're at school or sixth-form college
- Help through your college if you're in further education
- A weekly grant if you're in full-time higher education

Is it for me?



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

You can apply for [Discretionary Learner Support- external link](#) to pay for childcare if you're 19 or over and in further education, for example, if you're studying for an NVQ, BTEC or PGCE.

You can apply for a [Childcare Grant- external link](#) if you're in full-time higher education to pay for childcare costs for children under 15 (or under 17 if they have special needs).

## OTHER FUNDING



The government is offering help for households.

Check what cost of living support you could be eligible for at [gov.uk/helpforhouseholds](https://gov.uk/helpforhouseholds)

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