

CHILDCARE COSTS

Remember

Families can get help with the costs of childcare, so costs indicated here may not be what you actually have to pay

Three and four year olds are entitled to a minimum of 15 hours of free learning per week for 38 weeks of the year in nurseries, pre-schools, schools, playgroups and with some childminders.

- Sure Start Children's Centres: Many services are free. You'll have to pay for childcare, but there's support through tax credits for those who are eligible.
- Day nurseries: Contact each setting, prices will vary.
- Private and independent nursery schools: Costs are per term, and vary from school to school.
- Pre-schools and playgroups: Costs tend to be charged per session, and vary from each pre-school.
- Childminders: Usually charge per hour - price will vary.
- Nannies: Costs vary, and you may have to pay your nanny's tax and National Insurance.

FREE childcare places

Every three and four year old is entitled to 15 hours of free early learning per week, for at least 38 weeks of the year.

These sessions are available in Ofsted registered Sure Start Children's Centres, nurseries, pre-schools and with some registered childminders as well as at some private nursery schools. You can use these places to take a break, even if you are not working or training.

There are also some free targeted early education places for two year olds in all parts of the country. To see what places are available in your area, contact your local Families Information Service (FIS) on 0300 123 4052.

Help with costs

Tax credits

Families who are in work and who pay for Ofsted-registered childcare can get financial help with those costs through tax credits. Depending on your household income, tax credits can give you back up to 80 percent of your childcare costs, up to a maximum cost of £175 a week for one child and £300 a week for two or more children.. It's worth checking out with HM revenue and Customs (HMRC) or with your local Families Information Service www.hertsdirect.gov.uk/fsd.

Childcare vouchers

Some employers offer childcare vouchers or 'salary sacrifice' where you offer up to part of your salary in return for help with the cost of childcare. These schemes give you the first £55 a week of vouchers free from tax and National Insurance. Some families will be able to get tax credits as well as vouchers. Check it out with HMRC and see how much you could get.

How do I claim tax credits?

Call the HM Revenue & customs (HMRC) Tax Credit Helpline on 0845 300 3900 (open 8am - 8pm seven days a week) or online at www.hmrc.gov.uk/taxcredits/calculator can help you find out how much you may be able to claim.

Help from your employer

As well as all the high quality childcare arrangements that are on offer, if your child is 16 or under (17 or under if disabled) and you've worked for your employer for at least 26 weeks, then you've entitled to ask for flexible working.

Flexible working is designed to help you cope with your family responsibilities. It can include options such as flexi-time, homeworking, job sharing and compressed hours, and is built around your own needs.

If you're entitled to make the request then your boss will have to consider it, and can only say no if there's a clear business reason, which must be given in writing. These days most employers recognise that flexible working for staff makes good business sense.