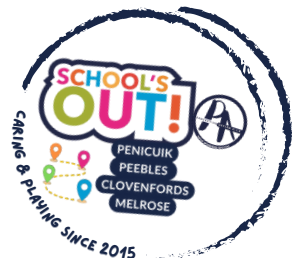


# HELP WITH CHILDCARE COSTS

## WHAT YOU MAY BE ENTITLED TO



### UNIVERSAL CREDITS

- ✓ Get back up to 85% of childcare costs (subject to a maximum amount per month £1,031.88 for one child or £1,768.94 for two or more)
- ✓ Includes breakfast, after school and holiday clubs
- ✓ You pay upfront, then report costs to your Universal Credit account, and they reimburse you after childcare has happened
- ✓ You must be in paid work or have accepted a job offer and pay for childcare  
No minimum number of working hours required
- ✓ Claim for children until 31<sup>st</sup> August after their 16<sup>th</sup> birthday
- ✓ You can also claim if one parent works and the other has a health condition or disability resulting in limited capability to work, care for a disabled person or has been away from home temporarily (i.e. is in hospital).

### FLEXIBLE SUPPORT FUND

- ✓ Helps with the first month of childcare costs if this is stopping you from starting work or increasing your working hours
- ✓ Must have a Universal Credit account

### TAX-FREE CHILDCARE

- ✓ UK Government top-up to help with childcare costs
- ✓ For every £8 you pay, the Government adds £2 towards regulated childcare – up to £2,000/year per child
- ✓ Must be working 16 + hours per week and earn at least the National Minimum Wage  
Income must be under £100k/year
- ✓ Can claim until 1<sup>st</sup> September after child's 11<sup>th</sup> birthday (under 17 years for disabled children)
- ✗ You cannot claim this if you get Universal Credit
- ✓ Self Employed? Your earnings can be averaged over the year  
You need to set up an account to pay money in where the Government will top up costs.  
You pay childcare fees through your account.

### NEED HELP?

- Visit Gov.uk website for further information and utilise their quick calculator feature  
<https://www.gov.uk/tax-free-childcare>
- Contact Citizens Advice
- One Parent Families Scotland – offer advice and support on accessing financial support
- Parentline 0800 28 22 33 – free advice and support on various topics, including childcare costs