



Paying for childcare



Financial support for you and your family

There are many different kinds of financial support available to help you and your family pay for childcare. Whether you are working full-time, have a part-time job or are self-employed, there may be some financial help available for you towards your childcare costs. The support available to you will depend on your circumstances.

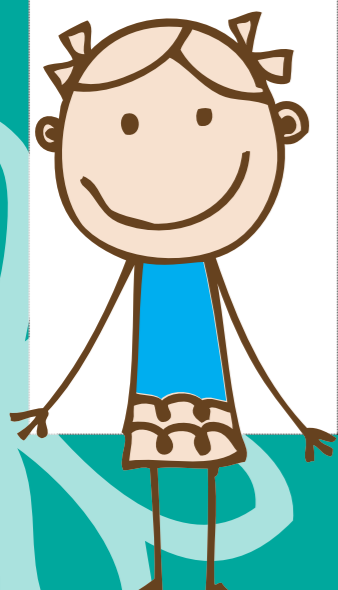
This quick reference guide explains what support you may be entitled to and how to find out more about it.



All families

Type of support	Who can claim	Details	How to find out more
Child Benefit	All parents and carers, whatever their income and savings.	<ul style="list-style-type: none"> • Paid for each child under 16 (or under 20 if in education or training). • Amount depends on the age of the child. • Usually paid every 4 weeks. 	Phone: 0845 302 1444 Visit: www.hmrc.gov.uk/childbenefit You'll need to fill in a claim form (available through these contacts) and send in your child's birth or adoption certificate.
Child Tax Credit (CTC)	All parents and carers, whatever their income and savings.	<ul style="list-style-type: none"> • Paid if you are responsible for at least one child or young person who normally lives with you. You don't have to be working to claim Child Tax Credit. • The amount you get will depend on your circumstances and income. If you live with your partner, your incomes will be added together when your claim is assessed. 	Phone: 0300 123 6712 Email: lancsfis@lancashire.gov.uk Tax Credit Helpline: 0845 300 3900 Visit: www.hmrc.gov.uk/taxcredits
Free Early Years Entitlement for 3 and 4-year-olds (FEYE)	All parents and carers, whatever their income and savings.	<ul style="list-style-type: none"> • Every 3 and 4-year-old in Lancashire can have up to 15 free hours of childcare a week from the term following their 3rd birthday. 	Phone: 0300 123 6712 Email: lancsfis@lancashire.gov.uk Some 2 year olds are eligible for 15 hours free childcare.
Free Early Years Entitlement for 2 year-olds (FEYE)	Families who are eligible to claim certain benefits.	<ul style="list-style-type: none"> • Up to 15 hours of free childcare a week for 38 weeks of the year from the term after the child turns 2. • Places are available at a range of nurseries, pre-schools, playgroups and childminders. 	To find out visit: www.lancashire.gov.uk/childcare

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Working Tax Credit (WTC)	You can get Working Tax Credit if: <ul style="list-style-type: none"> • you're aged 16 or over; • you work a certain number of hours a week; • you get paid for the work you do (or expect to); and • your income is below a certain level. 	<ul style="list-style-type: none"> • Based on the hours you work and get paid for or expect to be paid for. You can claim if you work for someone else or if you're self-employed. • You get a basic amount and extra (known as 'elements') on top of this. • How much you get depends on things like your circumstances and income. • Money is paid directly into your bank or building society account every week or four weeks. 	Phone: 0300 123 6712 Email: lancsfis@lancashire.gov.uk Tax Credit Helpline: 0845 300 3900 Visit: www.hmrc.gov.uk/taxcredits
Childcare Element of Working Tax Credit (WTC)	Parents and carers who work 16 hours or more a week and pay for Ofsted registered childcare.	<ul style="list-style-type: none"> • Can be worth up to 70% of your childcare costs depending on your income and the cost of your childcare. 	Phone: 0300 123 6712 Email: lancsfis@lancashire.gov.uk Tax Credit Helpline: 0845 300 3900 Visit: www.hmrc.gov.uk/taxcredits
Childcare Vouchers	All parents who are employed who make national insurance contributions and pay Income Tax.	<ul style="list-style-type: none"> • Your employer may offer you childcare vouchers to help with childcare costs in return for a reduction in your pay - known as a 'salary sacrifice'. • Childcare vouchers may affect the amount of tax credits you can get. 	Phone: 0300 123 6712 Email: lancsfis@lancashire.gov.uk



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Care to Learn	Teenage parents aged under 20.	<ul style="list-style-type: none"> • Financial support for the costs of your childcare so that you can continue your education or training. • Childcare costs are paid direct to the childcare provider. 	Learner Support Service: 0800 121 8989 Visit: www.direct.gov.uk/caretolearn
Discretionary Learner Support Fund (including Discretionary Childcare 20+)	Students aged 19 or over who are attending a further education college.	<ul style="list-style-type: none"> • Can help with a variety of costs, including childcare. 	You can apply at your college by speaking to the student support or welfare officer.
Hardship fund/bursaries	Students facing extreme financial difficulties.	<ul style="list-style-type: none"> • Some colleges and universities offer this help if you're facing extreme financial difficulties. • They are usually one-off payments that you do not have to repay. 	Speak to the student services or welfare officer at your university.
Childcare Grant	Full-time students with a child aged up to 15 (or 17 if your child has special needs).	<ul style="list-style-type: none"> • Based on your personal circumstances. The grant can cover up to 85% of your registered childcare costs for 52 weeks of the year. • Paid in three instalments and does not have to be repaid. • You cannot get this grant if you claim the childcare element of Working Tax Credit. 	Student Finance: 0845 300 5090
Parents' Learning Allowance	Full-time students.	<ul style="list-style-type: none"> • Supports you with course-related costs such as childcare, travel, books, and equipment. The amount you receive will depend on your circumstances. • Paid in three instalments alongside your Student Loan. You will not have to repay it. 	Student Finance: 0845 300 5090
Access to Learning Fund	Full and part-time students.	<ul style="list-style-type: none"> • Available through your university or college. It provides extra financial support to help you stay on a course if the Childcare Grant does not cover all the costs of your childcare. • The amount you receive will depend on your circumstances. 	Speak to the student services or welfare officer at your university or college.



Parents who are studying

Type of support	Who can claim	Details	How to find out more
Professional and Career Development Loans	Students aged 18 or over who are on a vocational course.	<ul style="list-style-type: none"> Covers two years of study whilst you are in education or job-related training – plus up to one year’s practical experience, if this is part of the course. Can be used to pay for childcare costs. 	Visit: www.direct.gov.uk/pcdl
Educational or Charitable Trusts Funding	Full and part-time students aged 16 or over.	<ul style="list-style-type: none"> Provides limited funding for individual students. 	Educational Grants Service (EGS) : 020 7241 7459 Visit: www.family-action.org.uk
NHS Student Grants and Bursaries	Students studying an NHS accredited course.	<ul style="list-style-type: none"> A range of bursaries, fee payments and grants. Some are based on your income and savings, some are not. 	NHS Business Services Authority: 0300 330 1345 or 0191 279 0570 Visit: www.nhsbsa.nhs.uk/students

Families living with disabilities or special educational needs

Type of support	Who can claim	Details	How to find out more
Personal Independence Payment (PIP)	People aged 16 to 64 with a long-term health condition or disability. You’ll need an assessment to work out the level of help you get.	<ul style="list-style-type: none"> A monthly cash benefit from the Department for Work and Pensions (DWP) for people who have a disability and need help with personal care (daily living component), getting around (mobility component) or both. Decisions are based on how your condition affects you, not the condition you have. 	New Claim Line: 0800 917 2222 Text phone: 0800 917 7777 Or contact your local Jobcentre Plus office.



Direct Payments	Adults or children with a disability.	<ul style="list-style-type: none"> Money to pay for services and equipment personally, instead of having them arranged by your local authority. These payments may be provided by social services after an assessment process. Can be very useful in allowing you to shape your own childcare package, including support and services that are not routinely provided by community care services. 	Direct Payments Support Service: 01772 535683 visit: www.lancashire.gov.uk If you already receive social care services and would like to receive Direct Payments: 0845 053 0009 If you need independent help with your caring role and want to talk to someone about the options available to you: Carers Direct Helpline: 0808 802 0202
Disabled child element of Child Tax Credit (CTC)	You can claim if: <ul style="list-style-type: none"> you receive Personal Independence Payment for your child; Personal Independence Payment has stopped for your child because they are a patient in hospital; or your child is registered (or certified) as blind, or has come off the blind register in the last 28 weeks. 	<ul style="list-style-type: none"> Provides extra support if you are claiming Personal Independence Payment for your child. 	Phone: 0300 123 6712 Email: lancsfis@lancashire.gov.uk Tax Credit Helpline: 0845 300 3900 Visit: www.hmrc.gov.uk/taxcredits





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