



HM Government

# Understanding the childcare service: a guide for parents

## Part 1: eligibility and application

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# Overview

Tax-Free Childcare and 30 hours free childcare are government schemes to help working parents with their childcare costs. You can apply for either or both schemes using a single online application - the childcare service.

*As part of your application, you'll find out if you're eligible for both Tax-Free Childcare and 30 hours free childcare.*

## Tax-Free Childcare

### How much can you get

For every £8 you pay into your childcare account, the government will pay in £2. You can get up to £2,000 per child per year (which is a maximum of £500 per quarter), or £4,000 for disabled children (maximum £1,000 per quarter).

You can use Tax-Free Childcare to pay for qualifying childcare. This is regulated care or supervised activity not provided as part of your child's compulsory education, for example, by:

- Regulated childminders, nurseries and nannies
- Regulated before and after-school clubs and play schemes
- Regulated schools (not including school fees, unless your child is below the compulsory school age)
- Home care workers working for a regulated home care agency.

## Qualifying childcare costs

You **can** use Tax-Free Childcare payments from your childcare account to pay for a range of registered (regulated) or approved childcare costs including deposits, retainers (during holidays) and payments in advance – where these allow you and your partner (if you have one) to work.

You **can** only use your Tax-Free Childcare payments to pay for extras, such as lunches or trips, if they're part of the childcare costs you're paying.

You **can** use your childcare account to pay for childcare when you're:

- working
- sleeping (during the day) after a night shift
- travelling to and from work

For examples of qualifying childcare costs, see [Annex A](#).

## Tuition fees

If you pay childcare costs for a child in a private school, you can use Tax-Free Childcare if the costs:

- relate to a child under compulsory school age
- do not include any element of compulsory education
- are for care outside of school hours.

If costs are partly for qualifying childcare and partly for compulsory school age education, you can only pay for the childcare portion from your childcare account. Your child's school can help you work out what this is on your bill.

# Childcare from partners and relatives

**You cannot** use Tax-Free Childcare to pay for care provided by:

- you or your partner (if you have one)
- the child's other parent, foster parent or step-parent
- anyone else with parental responsibility.

If a relative provides your childcare, **you can** only pay them from your Tax-Free Childcare account if they're:

- a registered or approved childcare provider
- caring for the child on the childcare provider's premises

Relative means the child's:

- grandparent
- aunt or uncle
- brother or sister

**Your child cannot** receive their 30 hours free childcare from a relative.

For an example, see [Annex A](#).

## 30 hours free childcare

**You may** be entitled to 30 hours free childcare, if you live in England and have a child aged 3 or 4.

This is an extra 570 hours per year on top of the current 570 hours of free early education or childcare available. This adds up to 1140 hours in total per year, or 30 hours per week for 38 weeks of the year (term time).

Scotland, Wales and Northern Ireland have their own arrangements.

## Applying for your 30 hours code

**You can** apply for 30 hours free childcare online through the childcare service. If your child is eligible you will receive an eligibility code to give to your childcare provider to reserve your 30 hours free childcare place.

You will be entitled to start a 30 hours free childcare place if **you** meet (all) the eligibility criteria for 30 hours free childcare, and:

- **your child** turns 3 before the term you wish to start 30 hours
- **you** applied for and received your code (from HMRC) before the term you wish to start 30 hours
- **your code** is still valid on the day before the term you wish to start 30 hours begins.

Term start dates are 1<sup>st</sup> September, 1<sup>st</sup> January and 1<sup>st</sup> April. These are different from school term start dates.

Please allow time, for:

- HMRC to issue your code (we sometimes need more information to check your eligibility)
- your provider to validate your code (some providers set their own deadline for validating 30 hour codes).

**You** can apply after your child turns 2 years and 36 weeks (16 weeks before their third birthday), but you may need to reconfirm you are still eligible before the termly deadline, so your code remains valid.

Applying early does not mean you can take up your place before the term start date, and leaving it late could mean you do not get your code in time.

If you do not apply by the term start date, you will have to wait until the following term before taking up your free place.

We have set out the best times to apply, as follows:

<b>If your child turns 3 between:</b>	<b>They are eligible from:</b>	<b>When best to apply for your code:</b>
1 September to 31 December	1 January (spring term)	15 October to 30 November
1 January to 31 March	1 April (summer term)	15 January to 28 February
1 April to 31 August	1 September (autumn term)	15 June to 31 July

**Your child can** continue to receive 30 hours free childcare until they start a school reception class or reach compulsory school age, provided you (and your partner if you have one) remain eligible.

To keep your 30 hours free childcare place you need to check your details in your childcare account are up to date **every 3 months**

*If you have not been able to complete your application and get your 30 hours code for technical reasons, call us on 0300 123 4097.*

## Interaction with other government childcare offers

**Annex B** has a summary of how government childcare offers interact.

Visit [www.childcarechoices.gov.uk](http://www.childcarechoices.gov.uk) for further information on all government childcare offers including the childcare grant or bursary.

You can also use the [Childcare Calculator](#) to identify which government support best suits your circumstances.

## Tax Credits and Universal Credit

**You** (and you and your partner, if you have one) **cannot** get Tax-Free Childcare at the same time as claiming any part of Universal Credit, tax credits, childcare vouchers, or directly-contracted childcare.

**You can** claim Universal Credit, tax credits, childcare vouchers, or directly-contracted childcare if you only get 30 hours free childcare.

If you claim tax credits and you successfully apply for Tax-Free Childcare, **your tax credits will stop straight away**.

If you're currently on **Universal Credit**, you **should apply** for Tax-Free Childcare before you stop your Universal Credit award (this is to ensure that you are eligible for Tax-Free Childcare). When you do, your Tax-Free Childcare application will fail. If the only reason it fails is because you're on Universal Credit, we'll tell you what you need to do next to start receiving Tax-Free Childcare.

If you stop your Universal Credit award before you apply for Tax Free Childcare, you could end up with no support from either scheme.

## Employer childcare vouchers and directly contracted childcare

If you (or your partner if you have one) get childcare vouchers or directly-contracted childcare **you (or your partner) can** apply for Tax-Free Childcare before leaving your (their) employer's childcare voucher scheme.

You (or your partner) will then need to tell your employers in writing (for example, by letter or email), to stop giving childcare vouchers or directly-contracted childcare, within 90 days of applying for Tax-Free Childcare.

If you do not, you'll be liable to repay any government contributions you've received through Tax-Free Childcare.

## Closure of the childcare voucher scheme to new entrants

The childcare voucher scheme closed to new entrants on 4 October 2018.

To remain in a scheme and to continue to receive tax and National Insurance (NICs) reliefs on vouchers, **you must**:

- stay with the same employer who must continue to run the scheme
- not take an unpaid career break of longer than a year

*Your employer will deduct income tax and National Insurance contributions on any vouchers you receive and pay employers National Insurance, if you now join a childcare voucher scheme.*

## Workplace nurseries

Tax-Free Childcare does not affect you using workplace nurseries (where you do not have to pay tax or National Insurance contributions).

**You can** use a workplace nursery and also open a Tax-Free Childcare account to pay for any additional childcare that you need.

## Tax-Free Childcare and 30 hours free childcare eligibility

The eligibility criteria for Tax-Free Childcare and 30 hours free childcare is the same, except:

### Tax-Free Childcare

- **you cannot** get Universal credit, tax credits or employer vouchers, if you're claiming Tax-Free Childcare

- **you cannot** receive a childcare grant or bursary, if you're claiming Tax-Free Childcare.

## 30 hours free childcare

- **you must** live in England to claim 30 hours free childcare
- **you can** get Universal credit, tax credits or employer vouchers, if you're only claiming 30 hours free childcare. **Note:** the childcare element of your tax credits and Universal Credit will decrease as your childcare costs will be lower
- **you can** receive a childcare grant or bursary, if you're only claiming 30 hours free childcare, but this might restrict how you use them.

**You are not eligible** for either scheme if you or your partner (if you have one) expects (see 'Reasonable expectations' [Annex A](#)) to have a total taxable income over £100,000 in the current tax year.

You can find out what taxable income includes, at [www.gov.uk/income-tax](http://www.gov.uk/income-tax)

You can take off certain tax reliefs when you work out your income. For more information, go to [www.gov.uk/guidance/adjusted-net-income](http://www.gov.uk/guidance/adjusted-net-income)

**You are not** eligible if you or your partner **pays tax on a remittance basis** on income or capital gains from outside the UK.

## Your work

**You're eligible** if you and your partner (if you have one):

- are in paid work (either as an employee, including as a company director, or self-employed) - or on maternity leave, parental leave, sick leave or annual leave, and
- expect to earn (see 'Reasonable expectations' [Annex A](#)), on average, the equivalent of at least 16 hours a week at the National Minimum Wage or Living Wage, for the next 3 months (special rules may apply if you're self-employed).

The amount of **National Minimum Wage or Living Wage** you get, depends on your age and if you're an apprentice.

*If you've registered as a sole trader with HMRC, you're **self-employed**.*

*If you've registered a limited company with Companies House, you're a **director**, and not self-employed.*

## If you are not currently working

**You can only apply** for Tax-Free Childcare and 30 hours free childcare, if you're starting or re-starting work within the next 31 days.

**You're eligible** for Tax-Free Childcare and 30 hours free childcare, if you're away from work on sick, annual, maternity, paternity, shared parental leave or adoption leave.

However, **you cannot** claim 30 hours free childcare for a child for whom you're currently on adoption or shared parental leave.

**You cannot** get Tax-Free Childcare for a child for whom you're currently on adoption or shared parental leave, until 31 days before you return to work.

**You can** claim Tax-Free Childcare for any older children, if you're not on adoption or shared parental leave for them.

**You may** also be eligible, if you or your partner is working, and one of you gets Carer's Allowance or Contributory Employment and Support Allowance.

## Your child (Tax-Free Childcare)

**Your child must** be 11 or under and normally live with you. Children stop being eligible on the first Sunday in September after their 11th birthday.

If your child is disabled they'll stop being eligible on the first Sunday in September after their 16th birthday.

If you apply for a disabled child, they must either:

- get a Disability Living Allowance, Personal Independence Payment or Armed Forces Independence Payment
- be registered as blind or severely sight-impaired.

**You cannot** get Tax-Free Childcare or 30 hours free childcare for a child who is:

- fostered by you (Tax-Free Childcare only)
- already in free childcare or being claimed for by someone else
- living away from your home for 6 months or more
- in a young offenders' institution, secure children's home or training centre
- being looked after by a local authority, unless it's short term respite care

Foster parents who work in addition to being a foster carers may be entitled to claim 30 hours free childcare. These parents should apply through their responsible local authority. If successful, they'll receive an eligibility code that begins with '400'.

*If you're adopting a child, you can apply for Tax-Free Childcare and 30 hours free childcare when a court has made an adoption order. You cannot apply if you're on adoption leave for the child you're adopting until the final month of your leave.*

## Your age

**You must** be 16 years old or over to apply for both Tax-Free Childcare and 30 hours free childcare.

## Where you live

**You need** to count as in the UK to qualify for Tax-Free Childcare and 30 hours free childcare. That usually means living or working in the

UK. Crown servants or members of the HM Armed Forces posted overseas count as being in the UK.

*If you're subject to UK immigration control, you must have 'recourse to public funds' to be eligible for Tax-Free Childcare or, if you live in England, 30 hours free childcare. Further information is available on GOV.UK.*

If you're a UK resident working overseas, **you must** include any foreign income that you expect to earn. You'll need to convert your foreign income into British pounds. You can do this using the average exchange rate for the last tax year (to 31 March), [which you can find on GOV.UK](#).

## Leaving the UK

You're still eligible for Tax-Free Childcare and 30 hours free childcare, if you leave the UK:

- for less than 8 weeks
- for up to 6 months if you're:
  - getting medical treatment (or your partner or child is)
  - a mariner
  - an oil worker on the continental shelf
  - partner, child or close relative has died.

## Employees

If you're an employee, your earnings are your wages from all your jobs before any deductions, such as income tax and National Insurance payments. This also includes:

- employee benefits (such as company car or medical cover)
- income from employment outside the UK

**Do not include** money that your employer reimburses you for work expenses such as travel or professional fees.

## Zero-hours contracts and seasonal workers

**You can** claim Tax-Free Childcare and 30 hours free childcare, if you're on a zero hours contract and, for the next 3 months, expect to earn (on average) the equivalent of 16 hours per week at the National Minimum Wage rate that applies to you.

## Self-employed

If you're self-employed, you can apply for Tax-Free Childcare, if you've completed [form CWF1](#) (register for self-employment) and [registered for Self-Assessment](#)

When you sign up for Self-Assessment you'll get a Unique Taxpayer Reference (UTR) number, **you'll need** this when you apply for Tax-Free Childcare.

If you do not meet the minimum income requirement for your first 12 months after starting your business, **you're still eligible** for Tax-Free Childcare and 30 hours free childcare.

If your self-employed income varies over time **you can** average your profits out across the tax year to meet the minimum income requirement. If you do then you cannot take any employment income into account.

For examples, see [Annex A](#)

Your self-employed income is your expected profit from your business, and includes:

- your net profit (your business income minus your direct expenses, other than those needed to buy fixed assets such as buildings, vehicles and equipment)
- your share of the business profits if you're in a partnership
- the profits from all your businesses if you have more than one
- expected profits from a business outside the UK (converted into British pounds using the [average exchange rate](#))

## Your partner

A person is your partner if you're:

- married or in a civil partnership, and live together in the same household, or
- a couple who live together as if you're married or in a civil partnership.

If you're completing an application that also includes your partner's details, you'll need to confirm their employment and income details with them, for example, if they're: employed, self-employed or a director.

If your partner expects to be away from the household for more than 6 months, you do not need to include their details when applying for a childcare account.

## Competing claims

Only one person can hold a live childcare account for each child at any time.

**You might** be jointly responsible for your child with your ex-partner, for example, if your child normally lives with you Monday to Thursday and then stays with your ex-partner Friday to Sunday.

**If you cannot decide** who should apply, then you both need to apply. We'll ask each of you for information on your work and childcare needs. This will help us to decide who should manage the childcare account for each child.

This means, if you're only applying for 30 hours free childcare, but another person already claims Tax-Free Childcare for that child, your application will be unsuccessful.

If you get 30 hours free childcare and another person successfully applies for Tax-Free Childcare for that child, your 30 hours free childcare will stop when the term ends. The other person will get 30 hours from that point.

## How to Apply

## Getting ready to apply and confirming your identity

To apply for Tax-Free Childcare, 30 hours free childcare or both, you'll first need to verify your identity through Government Gateway.

To do this, we'll ask you to confirm some of your details, for example:

- from your passport or driving licence
- P60 or recent payslip

## Where to apply

**You can apply** for Tax-Free Childcare and 30 hours free childcare online, at [www.gov.uk/help-with-childcare-costs](http://www.gov.uk/help-with-childcare-costs).

## Completing your application

**You'll need** to confirm your details (and your partner's, if you have one) when you apply. This will include:

- your National Insurance number if you're an employee or company director (if you're a company director, you count as an employee and normal employee rules apply to you).
- your Unique Taxpayer Reference (UTR), if you're self-employed
- any other state funded childcare support you receive. For example, Universal Credit or tax credits.

As part of your application, you'll find out if you're eligible for Tax-Free Childcare, and, if you live in England, 30 hours free childcare.

The application usually takes around 20 minutes to complete.

**You can** apply for more than one child as part of the same application. Each child will get a separate childcare account and government contributions, if they're eligible. You cannot transfer government contributions between childcare accounts.

## Submitting your application

We'll check the information you've given against information we hold to see if you're eligible.

In most cases, we'll be able to tell you if you're entitled to Tax-Free Childcare and/or 30 hours, immediately once you've submitted your application.

If your application is successful, you can start using your childcare account to:

- deposit money into your account and pay your childcare provider
- reconfirm your eligibility - you need to do this every 3 months
- apply for a new child
- update your contact details

If you're eligible for 30 hours free childcare, you'll also receive a unique code to give to your childcare provider to reserve your child's place for the term after they turn 3 years old.

If we need more information, or your application is not successful, we'll tell you why, and what you need to do next.

You can ask us to reconsider our decision if we tell you that you're not eligible for TFC or 30 hours free childcare. You can find out how, in the '[secure messages](#)' section in your childcare account.

## Tax-Free Childcare checks

HMRC will write to you if they want to check your Tax-Free Childcare eligibility or payments. You must send HMRC the information they ask for by their deadline.

HMRC can ask you about your income, employment, personal details and your Tax-Free Childcare payments. HMRC may also get in touch with your employer or childcare provider if you cannot provide the information we need.

HMRC will write to you with the results of the check and will return any original documents you send.

## Penalties

We can charge you a penalty, if you:

- do not send the information you're (formally) asked for as part of our checks
- make repeated payments that are not for qualifying childcare were careless or dishonest when you applied or reconfirmed.

# Annex A: Examples

## Reasonable expectations

### Earnings

This is what you're likely to earn in the next 13 weeks, if your current earnings don't change.

**Example 1:** If Chris earned £150 every week for the last 21 weeks and nothing has changed, he **can reasonably expect** to earn the same amount or thereabouts in the next 13 weeks. This is Chris's **expected earnings**.

**Example 2:** Penny will be starting a new job, but does not yet know what her total pay including any bonuses or overtime will be. In this case, Penny **cannot** be certain what her **expected earnings** are for the next 13 weeks.

Penny may not yet know what her exact amount will be, but if she's confident that her earnings, when known, will meet the eligibility requirements, she can apply for Tax-Free Childcare or 30 hours free childcare.

**Example 3:** If Jon earned £100 every week for the last 21 weeks and nothing has changed, for example there's been no pay rise, bonus or overtime paid, it would not be **reasonable to expect** that he'll earn £150 every week for the next 13 weeks.

### Income

This is your expected total taxable income (less certain tax reliefs) for the current tax year, if nothing changes.

**Example 1:** Oliver had a total taxable income in the last tax year of £50,000. This year he will receive a pay increase of around £10,000. In this case, Oliver **can reasonably expect** to meet the income eligibility criteria for Tax-Free Childcare or 30 hours free childcare, because he knows his total taxable income will be below £100,000.

**Example 2:** Sahd had a total taxable income in the last tax year of £150,000. This year Sahd's earnings are the same (£70,000), but his overall income will be lower, because he no longer gets rental income of £80,000. In this case, Sahd **can reasonably expect** to meet the income eligibility criteria for Tax-Free Childcare or 30 hours free childcare, because his total taxable income is now likely to be below £100,000.

**Example 3:** Sarah has received a non-guaranteed bonus of £20,000 on top of her £90,000 salary for each of the last 3 years. If nothing changes, Sarah **cannot reasonably expect** for her total taxable income this year to be below £100,000.

## Qualifying childcare costs

### Example 1: facilitating work

Mr and Mrs Fraser from Darlington both work five days a week in Newcastle.

They pay their local nursery to care for their four-year-old son from 7.30am to 6.00pm on each of the five days.

Childcare covers their travelling time from the nursery to work and back again.

This arrangement allows both Mr and Mrs Fraser to work. **They can** use their 30 hours free childcare as well as the money in their childcare account to cover their childcare costs.

### Example 2: irregular work patterns (regular childcare bookings)

Ms Jones works a rolling shift covering 16 hours a week over four days.

She pays a nursery to look after her one-year-old daughter and five-year old son for four morning sessions each week.

Ms Jones does not always work on each of those four mornings, but the nursery needs childcare sessions to be booked on a regular weekly pattern.

This arrangement allows Ms Jones to work, so **she can** use the money in their Tax-Free Childcare account to help pay for her childcare costs.

### Example 3: irregular work patterns (night shifts)

Mrs Siddiqui works four nights a week Monday to Thursday. Her one-year-old son goes to nursery five mornings a week to allow her to sleep.

Mrs Siddiqui **can** use the money in her childcare account to make payments to the nursery for all five days, as it helps her to work.

### Example 4: unexpected change in circumstances (loss of employment)

Mr Graham loses his job, but has already enrolled his six-year old daughter with a childminder and still has to pay for the next two months.

Mr Graham originally booked the childcare so he could work. **So he can** use the money in his childcare account to make payments to his childminder for the next two months.

## Non-qualifying childcare costs

### Example 5: paying private tuition fees

Mr and Mrs Smith have a six-year old son enrolled at a private school.

**They can** use the money in their childcare account to pay for their son's after-school activities, which are outside of normal school hours and not part of his compulsory education.

**They cannot** use this money to pay for their son's private school tuition fees, because he is over five and of compulsory school age.

### Example 6: childcare to pursue hobbies or interests

Miss Peters works four days a week Monday to Thursday.

She sends her two-year old son to a nursery for the whole week, so she can spend time doing other activities and hobbies on Friday. Her nursery does not need Miss Peters to make block bookings.

Miss Peters **can only** use the money in her childcare account to pay for the childcare provided whilst she is at work on Monday to Thursday.

**She cannot** use the money in her account to pay for Friday's childcare as it does not help her to work.

### Example 7: aunt providing childcare as a nanny

Mr and Mrs Edmonds have a three-year-old daughter. Their daughter's aunt is a registered childminder.

Mr and Mrs Edmonds want to employ their daughter's aunt to provide childcare in their home.

The aunt is not providing childcare in her own registered premises. So Mr and Mrs Edmonds **cannot use** the money in their childcare account to pay for childcare and their daughter cannot take-up a 30 hours free childcare place with her aunt.

## Eligibility

### Example 8: 12 month start-up period for self-employed parents

Ms Hazzan started her own business and registered as self-employed in May 2018. She has a three-year old daughter. After six-months her business improves and she needs to place her daughter in childcare from Monday to Friday.

Ms Hazzan decides she now wants to apply for both Tax-Free Childcare and 30 hours free childcare.

Ms Hazzan is not yet meeting the minimum income criteria (16 hours at NMW), but she can rely on the 12-month start-up period from the point at which she makes her application (October 2018).

This means, Ms Hazzan **can receive support** under both Tax-Free Childcare and 30 hours free childcare. She **does not** need to meet the minimum income criteria until October 2019.

Ms Hazzan **can only** rely on this 12 month 'start up period', once every four years.

### Example 9: annual income for self-employed parents

Mr and Mrs Jones are both self-employed agricultural workers who receive the majority of their annual income when they sell their livestock in March.

They have a one-year old son in childcare Monday to Thursday and want to apply for Tax-Free Childcare.

They receive some additional income from part-time employment, but are not relying on these funds to meet the minimum income criteria.

Mr and Mrs Jones **can use** an annual income test to meet the eligibility criteria for Tax-Free Childcare and 30 hours free childcare.

# Annex B: How the government childcare offers interact

Parents are encouraged to check the [Childcare Choices](#) website for more information and to use the [Childcare Calculator](#) to find out which support is best for their individual circumstances

With...	Can you get...					
	Tax-Free Childcare	15 hours	30 hours	Tax credits	Universal Credit	Childcare vouchers
Tax-Free Childcare		✓	✓	✗	✗	✗
15 hours	✓		✓	✓*	✓*	✓
30 hours	✓	✓		✓*	✓*	✓
Tax credits	✗	✓*	✓*		✗	✓*
Universal Credit	✗	✓*	✓*	✗		✓*
Childcare vouchers	✗	✓	✓	✓*	✓*	

\* 15 and 30 hours childcare and childcare vouchers **will reduce** a parent's overall tax credit or universal credit award.

\*\* Childcare vouchers closed to new entrants on 4 October 2018.