

HELP WITH CHILDCARE COSTS

*A GUIDE TO SOURCES OF FUNDING TO SUPPORT
WORKING PARENTS WITH THE COSTS OF CHILDCARE*



Gwasanaeth Gwybodaeth i Deuluoedd Wreccsam
Wrexham Family Information Service



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Sources of Help with Childcare Costs for Parents

The following information provides sources of help with childcare costs available to all parents for 2011/2012. Only basic information is given, as eligibility depends on circumstances and income. Parents should therefore liaise with the contacts given to access this financial help.

Child Benefit

This is a tax free benefit for people bringing up children. It is paid for each child and is not affected by income or savings.

You are eligible for Child Benefit if you can answer 'yes' to one of the following criteria.

Are you bringing up a child who:

- ◆ Is aged under 16
- ◆ Is aged under 19 and studying full-time up to A level, Advanced Vocational Certificate of Education or equivalent (can be paid up to a young person's 20th birthday, if they are still in "full time non-advanced education" and if they have been in education since before their 19th birthday).
- ◆ Is aged 16 or 17 years old and has left school recently, and has registered for work or training with the Careers Service.

You do not have to be the child's parent to get Child Benefit. You may get Child Benefit if you pay towards bringing up a child who does not live with you and no one else is claiming the benefit for them.

You can claim Child Benefit as soon as your child is born or comes to live with you. The current amount of payment per week is:

- ◆ £20.30 for the eldest child who qualifies
- ◆ £13.40 for each other child

You can claim Child Benefit online, using the website details given below or by calling the helpline.

For more information please contact: 0845 302 1444 (lines open 8am – 8pm 7 days a week) or visit: www.hmrc.gov.uk/childbenefit

Child Care Vouchers

Some employers offer a Childcare Vouchers scheme for working parents. These are non-taxable and exempt from National Insurance Contributions (N.I.C.) for employees and offer National Insurance savings for employers. Childcare Vouchers benefit both basic and higher rate tax payers. Childcare Vouchers can be used to pay for the following forms of registered childcare; day nurseries, childminders, before & after school clubs, nannies, au pairs and even holiday clubs for school age children. One or both parents are entitled to join the scheme.

Childcare vouchers may affect your entitlement to both Working Tax Credit and Child Tax Credit. To help you decide whether you would be better with Tax Credits or

Childcare Vouchers please consult the following website link:
<http://www.hmrc.gov.uk/childcare/interaction-tc-cv.htm>

Child Maintenance

Child Maintenance is regular, reliable financial support that helps towards a child's everyday living costs. The parent without the main day-to-day care of the child pays Child Maintenance to the other parent. All parents can now arrange Child Maintenance either as a private arrangement or through the Child Support Agency. The amount you get will depend on the income of the parent who does not live with the child.

Since April 2010 the amount of Child Maintenance that the parent with care receives will not affect their benefits.

For more information please contact the National Enquiry Line on Tel: 08457 133133
Or visit: www.csa.gov.uk

Impartial information and support for parents and grandparents is available from Child Maintenance Options. Tel: 0800 988 0988 or visit www.cmoptions.org

Child Tax Credit

This is a payment to support families with children. You do not have to be working to claim.

Child Tax Credit is paid directly into the bank of the person in the family who is mainly responsible for looking after the child/children. It is paid in addition to Child Benefit and any Working Tax Credit.

You can claim Child Tax Credit if you are responsible for one child or more. Child Tax Credit can be claimed for a child until the 1st September following his/her 16 birthday, or for a young person between 16 and 19 who:

- ◆ Is in full-time education, up to and including 'A' levels and NVQ level 3.
- ◆ Is under 19 and has left full-time education or training but does not have a job or a training place and has registered with the Careers Service. Applies for 20 weeks after leaving education or training.
- ◆ Is not claiming Income Support, or tax credits in his or her own right.
- ◆ Is not serving a custodial sentence of four months or more imposed by a court.

If you qualify for Income Support or Income based Job Seeker's Allowance you will be entitled to the maximum amount of Child Tax Credit for your children. Once you have made a claim you should report changes promptly to avoid being over or under paid.

For more information please contact: Tax Credits Helpline Tel: 0845 300 3900 or visit: www.direct.gov.uk/en/MoneyTaxandBenefits

Education Welfare Benefits in Wrexham 2011/12

School Uniform Grants are available to parents/guardians of pupils who are in secondary schools within Wrexham. They will be available for pupils whose parents/guardians receive:

- ◆ Income Support
- ◆ Immigration and Asylum Seekers Allowance
- ◆ Income based Jobseekers Allowance,
- ◆ Child Tax Credit with income below the set limit of £16,190 **but do not** receive **Working Tax Credit** (*this figure has remained the same despite changes to Tax Credit thresholds).
- ◆ Pension Credit
- ◆ Income based Employment Support Allowance (ESA)
- ◆ Support under Part VI of the Immigration & Asylum Act 1999
- ◆ Guaranteed element of State Pension Credit

An additional grant of £105 is also available for Year 7 pupils funded by the Welsh Assembly Government for parents/guardians who receive any of the above apart from Immigration and Asylum Seekers Allowance

For information on both grants please contact: Student Support Section, 16 Lord Street, Wreccsam LL11 1LG, Tel: 01978 297406. Alternatively, application forms are available from Secondary Schools (or Primary Schools for Year 6 Pupils), or you can download a form at <http://www.wrexham.gov.uk/english/education>

Free School meals are available to parents/guardians of pupils who are in full time school in Wrexham. They will be available for pupils whose parents/guardians receive:

- ◆ Income Support
- ◆ Immigration and Asylum Seekers Allowance
- ◆ Income Based Jobseekers Allowance,
- ◆ Child Tax Credit with income below the set limit of £16,190 **but do not** receive **Working Tax Credit**. (*this figure has remained the same despite changes to Tax Credit thresholds).
- ◆ Pension Credit
- ◆ Income based Employment Support Allowance (ESA)

For more information please contact: Support Section, 16 Lord Street, Wreccsam LL11 1LG, Tel: 01978 297406.

School Transport

The LEA does give help with transport to school in certain circumstances. If you would like to know more please contact School Transport on 01978 292056 or www.wrexham.gov.uk/english/education and go to school transport section.

Guardian's Allowance

This is an allowance for people bringing up a child because one or both of their parents has died (one of the parents must have been born in the UK). You must be getting Child Benefit for the child. You do not have to be the child's legal guardian to get Guardian's Allowance.

To be eligible to apply you must be bringing up a child whose parents have both died or where one parent has died and:

- ◆ The parents were divorced (certain conditions apply)
- ◆ The surviving parent cannot be traced or is in prison with a minimum of 2 years left to serve, or is detained in a mental hospital by order of a court (certain regulations apply).

You may be able to get Guardian's Allowance if the child's parents were never married.

For more information please contact: Guardian's Allowance Unit, Tel: 0845 302 1464, or visit: www.hmrc.gov.uk

New Deal

New Deal is a Government programme that aims to give unemployed people the help and support they need to get into work. It aims to break down all barriers to employment, which can include help with childcare costs.

Everyone on New Deal gets a personal adviser who is their point of contact throughout the programme. The personal adviser takes the time to understand you – your experiences, interests and goals, so a plan can be prepared to get you into a suitable job.

For more information please contact: Jobcentre Plus, Tel: 0845 604 3719 or, visit: www.direct.gov.uk

New Deal for Lone Parents (NDLP)

New Deal for Lone Parents (NDLP) is a service to help lone parents find a job or suitable training to bring their skills up to date. It is available to all **lone parents who are not working or who are working less than 16 hours per week and whose youngest child is under 16 years old.**

If you take part in NDLP a personal advisor will help you through the steps of finding and applying for suitable jobs and helping you with expenses to attend meetings, job interviews or training they arrange for you, including fares and registered childcare costs.

As part of Working Tax Credit, you may qualify for extra help towards costs of registered or approved childcare. Your personal adviser will help you apply for any in-work benefits or tax credits you may be entitled to.

Taking part in NDLP will not result in the loss of benefit.

NDLP Childcare Assist

Jobcentre Plus has set up a fund that will be available to all Lone Parents who are participating in New Deal. This allows for the payment of formal childcare during the week before the lone parent starts work. This aims to:

1. Provide assurance that their child(ren) would settle into formal childcare with the chosen provider;
2. Assist lone parents to undertake activities required in the preparation of starting work;
3. Encourage parents to use formal, registered childcare.

Payments will be made directly to the Childcare provider who will be asked to invoice Jobcentre Plus. Requests for Childcare Assist must be made in advance of the Childcare provision being agreed with the provider.

For more information please contact: New Deal advisor, Jobcentre Plus, 15-17 Grosvenor Road, Wrexham, LL11 1BW. Tel: 0845 604 3719.

NDLP Childcare Subsidy

This is available to some Jobcentre New Deal for Lone Parent participants, who move into part-time work of less than 16 hours per week. It is not available to lone parents who are already working.

Help may be available towards the cost of childcare whilst a lone parent is working. A Jobcentre adviser, prior to the job starting, must give approval for the childcare subsidy. If approved, the childcare subsidy is paid for a maximum period of 52 weeks from the date the lone parent first starts the part-time work, and is paid directly to the childcare provider.

For more information please contact: Job Centre Plus 0845 6043719

Sure Start Maternity Grant

There is a grant of £500 available to help you to give your baby a positive start in life. The grant is from the Social Fund and you do not have to give it back. You may be eligible for this grant regardless of any savings you have, if you or your partner are claiming:

- ◆ Income Support;
- ◆ Income based Jobseekers' Allowance;
- ◆ Pension credit;
- ◆ Working Tax Credit where a disability or severe disability element is included in the award; or
- ◆ Child Tax Credit which includes an amount higher than the family element.

The grant must be claimed from 11 weeks before the first day of your expected week of childbirth until your child is three months old.

From April 2011 this grant will only be available for the first child (or children) in the household. For more information please contact: 0845 6043719

Widowed Parent's Allowance

If you're a parent whose husband, wife or civil partner has died and you have a dependent child or young person (aged 16 and under 20) for whom you receive Child Benefit, you may be able to claim Widowed Parent's Allowance (WPA). You may also

claim WPA if you're expecting your late husband's baby or your late civil partner's baby (with whom you were pregnant from fertility treatment)

For more information please contact: Job Centre Plus 0845 6043719. Or visit www.direct.gov.uk/en/moneytaxandbenefits

Working Tax Credit

This is a payment to top up the earnings of working people on low incomes. Parents can also apply for the costs of qualifying childcare and this is paid in addition to any Child Tax Credit.

Extra help towards the costs of registered approved childcare is known as the 'Childcare element' within Working Tax Credit.

You can only get the childcare element if:

- ◆ **You are working at least 16 hours a week, or,**
- ◆ **You are part of a couple, both you and your partner must each work at least 16 hours unless one of you is unable to work due to incapacity (from April 2012 one parent will need to work at least 24 hours).**

If you are entitled to the childcare element of Working Tax Credit, it will be paid directly to the person who is mainly responsible for caring for the children in the family, alongside any payments for Child Tax Credit.

Working Tax Credit can pay up to 70% of registered approved childcare costs. Maximum childcare costs are set at £175 per week for one child and £300 per week for two or more children. All childcare for children under 8 has to be registered by CSSIW (Care and Social Service Inspectorate Wales). Parents can also claim for approved childcare in their own home such as nannies. Details of registered childcare providers are available from the Wrexham Family Information Service, Tel: 01978 292094.

Out of School hours childcare for children over 8 provided on school premises or other local authority premises is 'approved' childcare for the purposes of claiming the childcare element of the Working Tax Credit. Also included is childcare provided by foster carers who are approved by a local authority or fostering agency (excepting care provided by the foster carer for his/her foster child).

For more information please contact: Tax Credits Helpline: Tel: 0845 300 3900 or visit: www.hmrc.gov.uk/taxcredits.

Working Tax Credit New Tax Breaks

People on maternity/paternity/adoption leave (up to 9 months) who meet the qualifying conditions for Working Tax Credit can claim the Child Care Element of the Working Tax Credit to help with the costs of eligible childcare for their new baby/child as well as for other children in the family.

A first-time parent can claim Working Tax Credit including the childcare element from birth/adoption of their child provided he/she worked at least 16 hours a week before the maternity/paternity/adoption leave began and you are going back to work afterwards.

Employees can receive up to £55 a week of childcare, free of tax and National Insurance, where their employers either contract with an approved childcarer or provide vouchers for the purpose of paying an approved childcarer. The first £55 a week of contracted childcare or vouchers will be tax-free and the National Insurance exemption's aligned with this.

For more information please contact: Tax Credits Helpline, Tel: 0845 300 3900 or visit: www.hmrc.gov.uk/taxcredits

WREXHAM FAMILY INFORMATION SERVICE

We provide **FREE** information, support and guidance on all aspects of childcare, children and young people's services in Wrexham County Borough. Wrexham Family Information Service, Wrexham Library & Arts Centre, Rhosddu Road, Wrexham LL11 1AU. Tel: 01978 292 094, email [fis@wrexham.gov.uk/fis](mailto:fis@wrexham.gov.uk).

Childcare Funding Support Officer

If you require any help or advice regarding childcare funding issues please contact Lynne Mort, Childcare Funding Support Officer on 01978 298343 or the Wrexham Family Information Service on 01978 292094 (email: fis@wrexham.gov.uk). You can also find further information on www.wrexham.gov.uk/fis.

Genesis Cymru Wales 2 Project

This is a European funded Project which helps unemployed parents overcome many of the barriers they face when wanting to learn new skills, enter training or return to work. The Project focuses on mainly lone parents. The Project can provide free advice and guidance, confidence building and free or subsidised childcare for those that are eligible. For more information please contact the Genesis Wrexham Team, Wrexham Family Information Service on 01978 298341 / 292094, www.projectgenesis@wrexham.gov.uk

Opening Doors

Opening Doors can help parents who are unemployed or on a low income to take steps towards a better future. Opening Doors can help parents into training by helping to find and pay for training, free or subsidised childcare, help with travel and equipment costs. Opening Doors can help parents into work with support to find a job, subsidised childcare for one month, travel costs for one month. Opening Doors can also help parents whose children have long term health problems or disabilities to find suitable specially trained childcare to enable them to train or find employment.

For more information please telephone 01978 298342/292094.

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