

Explore Learning is registered on the Ofsted Voluntary Childcare Register in England and with the Care Inspectorate in some of our centres in Scotland\*. This means that some of our centres can benefit from schemes to support families with their membership costs.

## CHILDCARE VOUCHERS

### What are Childcare Vouchers?

Childcare Voucher schemes are offered by most employers to eligible working parents providing a tax-efficient way of paying for childcare. You exchange a part of your gross salary for Childcare Vouchers which is tax-free and exempt from National Insurance contributions.

### Am I eligible?

To qualify for your employer's Childcare Voucher scheme, you must have parental responsibility for a child under the age of 15 (or 16 for disabled children). You must also earn above the lower earnings limit once the Childcare Vouchers have been deducted.

The maximum a parent can deduct from their salary and how much they'll save depends on their tax rate.

### Setting up Childcare Vouchers

1. Chat to your HR or payroll department about whether a Childcare Voucher scheme is offered.
2. Enrol in the scheme, stating how much you wish to be deducted from your salary.
3. You'll then receive a welcome pack or email from your childcare provider about getting logged in to your online account.

**If you already have Childcare Vouchers available to spend, talk to a centre manager who will be able to get you started.**

## TAX FREE CHILDCARE

### What is Tax Free Childcare?

Tax Free Childcare is a new initiative from the government that started rolling out from Spring 2017. Eligible families will be able to receive support with 20% of their childcare costs. This means, for every £80 parents pay in, the government will pay in £20 (up to £2000 per child per year) to cover costs of approved childcare, like Explore Learning.

### Am I eligible?

To be eligible for Tax Free Childcare, both parents need to be working and earning over £120 per week and no more than £100,000 per year, including self-employed parents. The scheme is available for children up to the age of 12.

Full eligibility criteria can be found at: <https://childcare-support.tax.service.gov.uk/par/app/eligibility>

### Setting up Tax Free Childcare

1. Register through the government website <https://childcare-support.tax.service.gov.uk/>
2. Once you've registered, you can open online accounts for each of your children. When you log in, you'll be able to view all your children's accounts at once.
3. You can then deposit the amount of funds you choose, which will be topped up by the government.

### Still unsure?

To find out whether Childcare Vouchers or Tax Free Childcare offers the best saving for your family, visit: <http://www.tax-free-childcare.info/childcare-savings-calculator/>