

Childcare

Information on Choosing and Paying for Childcare December 2010

Choosing Childcare

If you are considering childcare there are many questions that you may have:

- What types of childcare are there?
- Where can I find out about childcare spaces?
- How much will it cost and do I get any financial help?

To make the right decision for you and your family a lot of support is available.



What's right for you and your child?

Nursery, pre-school or playgroup

If you would like your child to be settled in one location all day with other children of their own age and a skilled team of carers then day nurseries, pre-schools or playgroups may be the right solution.

Childminder or home based carer

If you would like to have your child looked after by someone else or in your own home, then a childminder or home-based childcarer might be better.

Contact York Family Information Service to get more information about the different options or a list of childcare in your area by ringing 01904 554444 or emailing fis@york.gov.uk.

Your next step

Many places that offer childcare have a waiting list, so it's a good idea to start looking some time before you actually need it. Make a shortlist of places to visit by calling around first and asking a few questions, such as:

- Are there any age restrictions?
- Would your child have one main person looking after them?
- What sort of activities will your child do in a day?
- What hours can your child go there?
- How much does it cost?

Visit at least two or three places. Ask questions about what happens during the day, what the children get to eat and how they are disciplined. Don't be afraid to visit a second time if you want to be sure it's right for you and your child. Once you have made your decision, make sure you are happy with all the details of the arrangement. In some cases you will be given an agreement to sign and asked to secure the place by paying a deposit or retainer fee.

Tip: Visit when other children are there so you can watch them play and see how they are being looked after and ask about settling in sessions.



Paying for Childcare

Childcare vouchers

Some employers provide help with childcare in the form of subsidies or vouchers. In most cases employees undertake a salary sacrifice where the employees forgo a part of their wage in return for childcare vouchers or direct payment of their childcare costs. These costs are exempt from tax and NI to a value of £55 per week. For an individual on basic rate tax whose employer is providing £55 per week in childcare vouchers, the saving is around £860 per year. Parents cannot claim help from tax credits for childcare costs already met by a scheme provided by their employer. Parents on a lower income may be better off using tax credits.

Working tax credit – Childcare element

Families using registered or approved childcare may be able to get some of the costs back through the childcare element of Working Tax Credit – but this depends on how much a family earns. It can offer up to 80% (70% from April 2011) towards the costs of childcare up to a maximum level of £175 per week for one child and £300 per week for two or more children. The actual amount you receive will depend on your income. Each parent must work at least 16 hrs per week i.e. lone parent or both members of a couple – the 16hrs may not split between couples

Free early education places

All three and four year olds in York have the opportunity to access 15 hours per week of free early years provision for 38 weeks of the year. You can choose to take this free entitlement at any registered pre-school playgroup, private day nursery, a childminder (who belongs to an accredited childminder network), a maintained nursery school or a reception class in a primary or independent school.

Studying or training?

You might also be entitled to financial help if you are starting a training course or studying. Contact Family Information Service or your training provider to find out.

Who can help?

If you want to know where your nearest childcare providers are and what vacancies they have please contact the Family Information Service (FIS). They can also help if you have any problems with, or if you are finding it difficult to find any childcare.

Contact York Family Information Service on 01904 554444, text 'advice' to 07624 802244 or go to www.york.org.uk/childcare.

You can call FIS for free from the warm phones at children's centres or access their website on centre public access computers.



Useful Contacts

Tax Credit Helpline 0845 300 3900
(or 0845 300 3909 for people with hearing difficulties)

www.taxcredits.inlandrevenue.gov.uk

Benefits Enquiry Line 0845 302 1444

www.hmrc.gov.uk/childbenefit

Working Families Helpline 0800 0130313

www.workingfamilies.org.uk

Daycare trust website on paying for childcare parenting

<http://www.payingforchildcare.org.uk>

Read reports on childcare providers

www.ofsted.gov.uk

For more information about Children's Centres please contact the Family Information Service on 01904 554444 or visit www.yorkchildrenscentres.org.uk. Up to date leaflets on this and other topics can also be downloaded from the website.