

Tax-Free Childcare

You can get up to £500 every 3 months (£2,000 a year) for each of your children to help with the costs of childcare.

If you get Tax-Free Childcare, the government will pay £2 for every £8 you pay your childcare provider via an online account.

You can use it to pay for approved childcare.

If you've already registered, you can sign in to your childcare account.

Eligibility

You and your partner

You can usually get Tax-Free Childcare if you (and your partner, if you have one) are:

- in work or getting parental leave, sick leave or annual leave
- each earning at least the <u>National Minimum Wage or Living Wage</u> for 16 hours a week this is £120 if you're over 25

This earnings limit doesn't apply if you're self-employed and started your business less than 12 months ago.

If you're not working, you may still be eligible if your partner is working, and you get Incapacity Benefit, Severe Disablement Allowance, Carer's Allowance or Employment and Support Allowance.

You're not eligible if either you or your partner has a taxable income over £100,000.

Your child

Your child must be 11 or under and usually live with you. They stop being eligible on 1 September after their 11th birthday.

Adopted children are eligible, but foster children are not.

If your child is disabled you may get up to £4,000 a year until they're 17. They're eligible for this if they:

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

Your childcare provider

Your childcare provider must be signed up to the scheme before you can pay them and benefit from Tax-Free Childcare.

Check with your provider to see if they're signed up.

If you get tax credits, Universal Credit or childcare vouchers

You can't get Tax-Free Childcare at the same time as claiming Working Tax Credit, Child Tax Credit, Universal Credit or childcare vouchers.

Which scheme you're better off with depends on your situation. Use the <u>childcare calculator</u> to work out which type of support is best for you.

When support will stop

If you successfully apply for Tax-Free Childcare:

- Working Tax Credit or Child Tax Credit stops straight away
- childcare vouchers can continue for up to 90 days

You should apply for Tax-Free Childcare before cancelling your Universal Credit claim.

If you're not currently working

You can only apply if you're starting or re-starting work within the next 31 days.

If you're on parental leave, you can't apply for the child you're on leave for.

Apply for Tax-Free Childcare

You'll need your details (and your partner's, if you have one), including your:

- National Insurance number
- Unique Taxpayer Reference (UTR), if you're self-employed

It takes 20 minutes to apply.

You can make a payment the day after you put money in your account. It usually takes 3 working days for the money to reach your provider's account.

As part of your application, you'll find out if you're eligible for both Tax-Free Childcare and 30 hours free childcare. You may find out straight away, but it can take up to 7 days.

Apply now

https://www.gov.uk/help-with-childcare-costs/tax-free-childcare