

Insider Guide



Paying for a Nursery Place

If you are thinking of using a nursery, you may want to find out how the fees are calculated and if you have to pay when your child doesn't attend due to holidays or illness. You may also want to know if you can get any support towards paying for care. This guide will answer those questions



Do I have to pay to go on a waiting list?

Many nurseries have waiting lists, especially for babies. This is why it is important to start looking early and choose your preferred nursery, rather than 'making do' with the places that are still available when you need childcare.

You may be asked to pay a registration fee (probably non-refundable) when you join a waiting list for a nursery. The amount will vary from place to place, but the figure might have an impact on the number of nurseries whose waiting list you want to join.

There is no reason why you shouldn't put your name down for more than one nursery, although you should let the others know as soon as you have a definite place. When a space becomes available, you will probably be asked to pay a deposit. This is usually one month's fees, and this payment is refundable when your child leaves. In the meantime, it is a protection for the nursery against non-payment of fees.



Do I have to sign a contract?

When you are offered a place at a nursery, you will be asked to sign a contract. This will legally commit you to paying for your child's place, so don't sign anything until you feel completely satisfied with what you have read in the contract, and with the nursery itself.

Your contract will be individual according to the nursery or nursery chain.

How do I pay for my nursery place?

When you are offered a place by a nursery, you will almost certainly be asked to make your payments in advance. You may be able to pay by:

- Direct debit, whereby the amount agreed will be taken automatically from your bank account
- Cheque or cash, which will be payable in advance, either monthly, or half-termly.

If your child attends a workplace nursery, or if your employer makes a contribution towards your childcare costs, you should be able to arrange for your part of the fees to be deducted from your salary before it reaches you.

Talk to your human resources department about how they arrange this. You will probably have to pay the same fees every month, whether or not you are on holiday or your child is sick.

Help paying for nursery fees

Tax-Free Childcare is a government scheme, launched in 2017, to help working parents/carers with the cost of registered childcare. It is available to all eligible families with children aged under 12 (under 17 years if your child is disabled) who meet the required criteria.



For every £8 you pay into your childcare account, the government will automatically pay in an extra £2. You can receive up to £500 per child every three months (£2K per year) towards your childcare costs.

To be eligible, you must:

- Have a child living with you.
- Have a child under 12, or under 17 if disabled.
- Be in paid work (both parents/carers or the single parent).
- Working includes both employed or self-employed with an expected income of at least £125 a
 week on average.
- Earn less than £100K (either parent/carer).
- Not be receiving other government support towards the cost of childcare (i.e. Childcare Vouchers, Tax Credits, Universal Credit, Student Bursary, etc)
- Check your eligiblity on the Childcare Choices website: https://www.childcarechoices.gov.uk/

Is there any other help for paying nursery costs?

For older children, financial help is available through the Nursery Education Grant. All three and fouryear-olds (and some 2-year olds) are now entitled to a free, part-time nursery place. Please see our Insider Guide on Early Years Entitlement for more information.

You may also be eligible to reclaim some of your childcare costs if your total net family income is below a certain level. These costs are paid through the Childcare Tax Credit element of the Working Tax Credit. See additional information in our Insider Guide on Being a Working Parent, for details about the benefits available to working parents. You can find out further information about your individual circumstances at www.gov.uk.

What about holidays?

Most nurseries will be closed for some holidays during the year. Day nurseries are normally closed during bank holidays - unless they are part of an organisation that is generally open on a bank holiday, such as a hospital.

It is common for nurseries to close for the week between Christmas and the New Year. Your fees will be calculated taking this into account, but rather than paying a different price in December, it's more likely that the annual cost will be divided into equal parts so that you know what to pay every month.

Some nurseries close periodically for staff training. Although this can seem inconvenient in the short term, nurseries that offer in-house training and support will probably have more motivated and loyal staff. In the long term, these training courses should be viewed as a productive process with a useful outcome.

What notice do I need to give?

You will generally pay the nursery's usual rate if you are on holiday or your child is too sick for nursery, but as a courtesy it is good to let your nursery know when your child won't be in attendance.



It is essential to let nursery know when you intend for your child to leave. If you do not give the required amount of notice, you may have to pay a penalty. You should check for details on this before signing contracts. The minimum notice period is four weeks with some settings requiring much longer.

Nursery places are generally in high demand, which is why it is extremely important to get your search under way in plenty of time to avoid disappointment.





Further information

For more information on paying for a nursery place, please see:

Organisation	Website	Contact
Education Scotland The national body in Scotland for supporting quality and improvement in learning and teaching	education.gov.scot/education- scotland/inspection-reports/	Telephone: +44 (0)131 244 4330 Email: enquiries@educationscotland.gov.scot
ETI Education and Training Inspectorate Northern Ireland	www.etini.gov.uk/publications /type/inspectionreports	Telephone: 028 9127 9726 Email: eti@education-ni.gov.uk
Estyn – Wales Crown body inspects quality and standards of education and training in Wales	www.estyn.gov.wales/inspecti on/search	Telephone: 029 2044 6446 Email: enquiries@estyn.gov.wales
Ofsted Inspection reports in England	www.gov.uk/government/orga nisations/ofsted	N/A
Childcare Choices calculator Check if you can claim support with childcare costs	www.childcarechoices.gov.uk	N/A
Tax Credit and benefits Check what you may be entitled to	www.gov.uk/browse/benefits/t ax-credits	N/A
mygov.scot Help Paying for Childcare in Scotland	www.mygov.scot/childcare- costs-help/funded-early- learning-and-childcare/	N/A
Gov.wales Help Paying for Childcare in Wales	gov.wales/help-paying- childcare	N/A
Nidirect Help Paying for Childcare in Northern Ireland	www.nidirect.gov.uk/articles/h elp-paying-approved- childcare	N/A

Recommended Service



Back-Up Care

We provide a trusted safety net when regular care plans are disrupted, for last-minute emergencies and upcoming gaps in care - but you still need to work.

Visit your **Client Landing Page** to book care today and access your wider benefits.

