



# Understanding Fees and Funding at New Beginnings (Loughton)



## JOINING NEW BEGINNINGS

View our childcare offer at  
[www.newbeginningsdaynursery.co.uk](http://www.newbeginningsdaynursery.co.uk)



Register your interest to join New  
Beginnings

 **REGISTER NOW**

View the nursery , Offer of place  
subject to availability



Apply for funding

Childcare  
**Choices**

Sign up to our third party  
systems



Become part of the family





# WELCOME TO YOUR FUNDED CHILDCARE GUIDE 2025



We recognise that registering your child in a nursery comes with a wide range of emotions, and we sincerely appreciate the trust you have placed in us. Understanding fees and funding can be overwhelming, especially amidst your busy schedule. This guide is designed to present the information regarding fees and funding in a straightforward and clear manner.

## Key Updates for 2025

**Extended Government Funded Hours:** Starting in September 2025, working families will benefit from extended government-funded hours for children aged 9 months to 3 years, increasing to 30 hours for 38 weeks (1140 maximum annual funding). Find out more about how we stretched the funding over 50 weeks (22<sup>nd</sup> to dec-2<sup>nd</sup> of January 2026 normal fees will apply )

At New Beginnings, we are committed to consistently delivering the funded entitlements, ensuring that every child receives the same level of quality care, regardless of their funding status. We also offer fully funded placements, subject to availability. For more details, please reach out to your nursery's Manager.





# GOVERNMENT FUNDING OFFERS

From September 2025, all eligible working parents of children aged 9 months up to 3-years-old can access 30 hours free childcare per week for 38 weeks of the year, which is a further 570 hours, totalling 1140 hours per year.

## Childcare Choices



September 2025	Group	9months-2 yrs	2-3 years	3-4 years
 Entitlement	<input type="checkbox"/> All parents	.....	.....	15 hours
	<input type="checkbox"/> Working families	30 hours	30 hours	30 hours
	<input type="checkbox"/> Families receiving additional support	.....	15 hours	.....
	<input type="checkbox"/>			
	<input type="checkbox"/>			





# CHILDCARE CHOICES

## 30 Hours Funded Childcare

Eligible working parents can receive up to 30 hours of free early education and childcare per week, for 38 weeks of the year, from when their child is 9 months old until they start primary school.

## Eligibility

To be eligible, both parents must be working and meet certain income requirements (adjusted net income under £100,000 per year).

## Tax-Free Childcare

This scheme allows parents to receive up to £2,000 of support from the government per child, per year. For every £8 spent on approved childcare, the government adds £2, effectively providing an additional 20% of the childcare costs, up to a maximum of £2,000 per child.

## When to apply

You can apply for Tax-Free Childcare online through the [GOV.UK](https://www.gov.uk) website. For the 30 hours free childcare, you can apply online through your Government Gateway account from when your child is 23 weeks old.

**HM Government** **Childcare Choices**

## HELP PAYING FOR CHILDCARE

### MONEY TOWARDS CHILDCARE

Any **one** of the following schemes...

Age	Benefit	For	Scheme Name
0-11 <small>Or is it disabled</small>	Get up to £2000 per child	For working families	TAX-FREE CHILDCARE
0-16 <small>Or is it disabled</small>	Claim back up to 85% of costs	For working families	UNIVERSAL CREDIT
0-15 <small>Or is it disabled</small>	Claim back up to 70% of costs	For working families	TAX CREDITS

**... can be used with**

### FREE HOURS OF CHILDCARE

Age	Hours	For
2	15 HOURS FREE CHILDCARE	For families getting certain government support
3-4	15 HOURS FREE CHILDCARE	For all families
3-4	30 HOURS FREE CHILDCARE	For working families

**AVAILABLE IN UK**

**AVAILABLE IN ENGLAND**  
For offers in Wales, Scotland and Northern Ireland check [childcarechoices.gov.uk](https://www.childcarechoices.gov.uk)  
Speak to your provider about any additional charges that may apply

**For full details visit**  
[childcarechoices.gov.uk](https://www.childcarechoices.gov.uk)

**Getting childcare vouchers?**  
Go to [GOV.UK](https://www.gov.uk) to find out more



## STRETCHED OFFER

Understanding the balancing act between work and family, we offer the option to 'stretch' your funded hours across 50 weeks instead of the standard 38 weeks. This means using fewer hours per week but over a longer period.




### COMPARE & CONTRAST


#### FUNDING FOR TERM TIME ONLY

Term-time only funding refers to childcare funding that is available for a child to attend nursery during school term periods, typically 38 weeks of the year.

This means the funding does not cover school holidays, and parents are responsible for childcare costs during these periods. The number of funded hours per week can vary, with options for 15 or 30 hours per week, depending on eligibility




#### STRETCHED OFFER FUNDING



"Stretched funding" in the context of early years childcare funding means spreading the allocated funded hours (15 hr offer - 570 or 30 hr offer 1140) across more than 38 weeks of the year. This allows families to use fewer hours per week but over a longer period, potentially making childcare more accessible throughout the year, including during school holidays.

15 hours x 38 weeks = 570 hours funded childcare  
Stretched over 50 weeks = up to 11.4 hours per week \*

30 hours x 38 weeks = 1140 hours funded childcare  
Stretched over 50 weeks = up to 22.8 hours per week \*



\*Voluntary charges relating to Meals, consumables and activities apply to funded hours.  
All hours outside of the funding is classed as private hours



# HELPING YOUR FUNDED HOURS GO FURTHER

New Beginnings offers year-round childcare with a minimum attendance of two full-day sessions. We do not provide hourly care or sessions of only 1.4 hours or 2.8 hours.

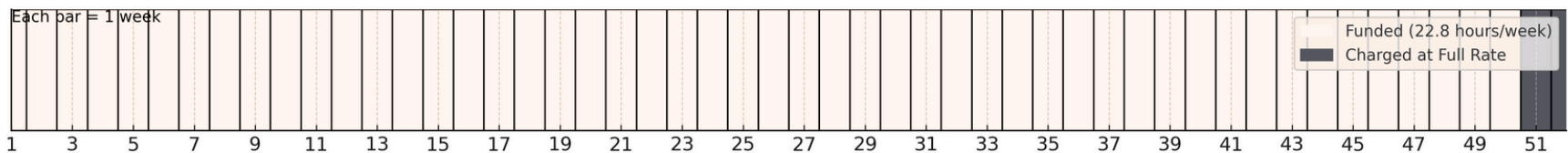
Funded childcare is offered as follows:

- Parents can claim up to 10 funded hours per day.
- Sessions must be booked as a full day.
- Funded hours are spread across 50 weeks, averaging 11.4 (570 hours per annum) or 22.8 (1140) hours per week.
- 2 weeks of the year are chargeable as per the terms and conditions . This is the period of the 22<sup>nd</sup> of December to the 2<sup>nd</sup> of January.



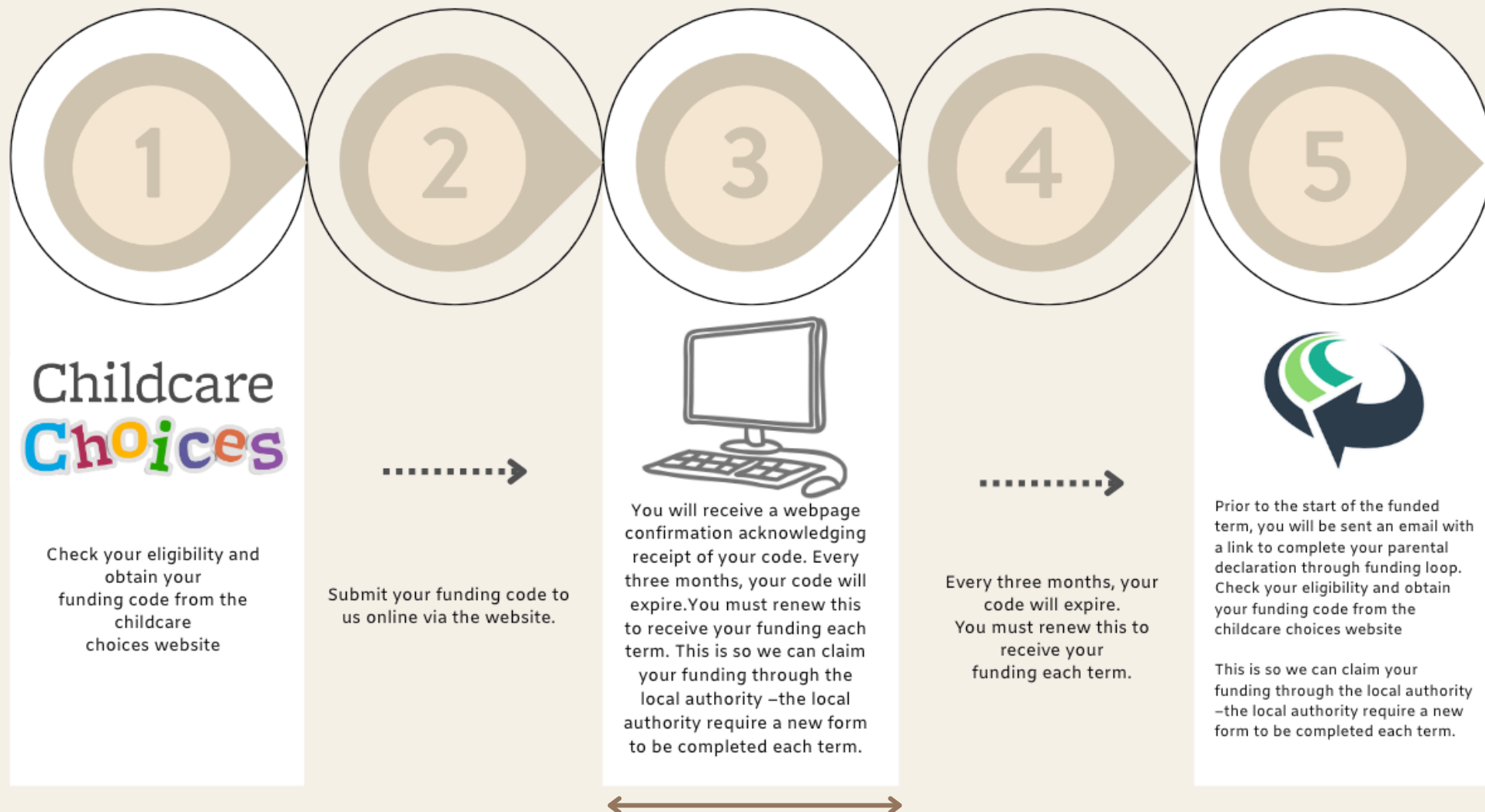
Full fees apply during any unfunded hours.

22.8 Hours for 50 Weeks - Funding Breakdown Timeline





# Claiming your funding at New Beginnings



For more information about how to apply for funding visit the childcare choices website [www.childcarechoices.gov.uk](http://www.childcarechoices.gov.uk)



# 30 HOURS OF FUNDED CHILDCARE FOR 9-MONTH- OLDS TO 3-YEAR-OLDS

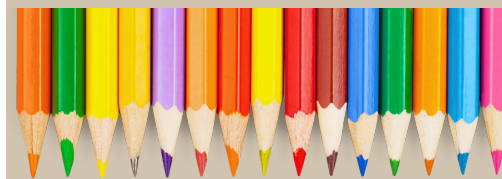
From September 2025, all eligible working parents of children aged 9 months up to 3-years-old can access 30 hours free childcare per week for 38 weeks of the year. This is wonderful news for our families meaning that children can access more nursery education.

## How will it work

The 30 hours of funding is stretched over 50 weeks\* – your child will receive 1140 hours per year which works out as 22.8 hours per week.\*

This can be split over 3 full days (8am-6pm) which provides 10 hours per day for the first 2 days and 2.8 hours for the third day. Government funding covers care, and not meals or additional services.

Take a look at the all inclusive menu package and information on additional service charges for funded hours.



## Childcare Choices

\*Distributing funding over 50 weeks ensures a consistent experience throughout the year, aiding in establishing a familiar routine for children. This balanced approach to nursery spaces throughout the year optimises our availability for families. If families only attend nursery two days a week, you can access up to 1000 hours of the 1140 allocated on the 30 hours scheme. The balance of 140 will remain with the government or you can access at an additional provider. See website for more information about accessing funded hours across providers.



# 15 HOURS OF UNIVERSAL FUNDING FOR 3/4-YEAR-OLDS

Universal Funding is a benefit families have accessed for several years. 15 hours of funded childcare for all 3-year-olds will continue in September 2025.

## How will it work

The 15 hours of funding is stretched over 50 weeks\* – your child will receive 570 hours per year which works out as 11.4 hours per week. This will be split over 2 full days (8am-6pm) which provides 10 hours on the first day and 1.4 hours on the second day.

Government funding covers care, and not meals or additional services. Take a look at the all inclusive menu package and information on additional service charges for funded hours.

15 hour funding may also be available for two-year-olds in receipt of additional support (see FAQs for further information on the website).



## Childcare Choices

\*Distributing funding over 50 weeks ensures a consistent experience throughout the year, aiding in establishing a familiar routine for children. This balanced approach to nursery spaces throughout the year optimises our availability for families. If families only attend nursery two days a week, you can access up to 1000 hours of the 1140 allocated on the 30 hours scheme. The balance of 140 will remain with the government or you can access at an additional provider. See website for more information about accessing funded hours across providers.



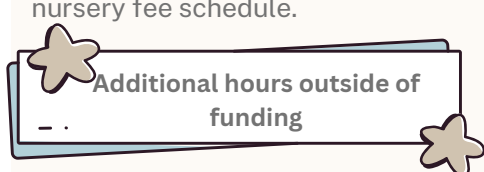


# ADDITIONAL SERVICE CHARGES

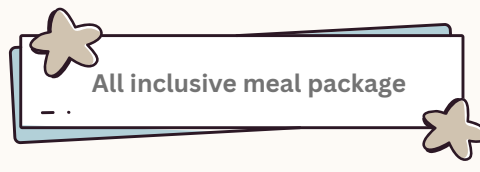


- All inclusive meal package
- Additional hours outside of funding
- Enrichment activities

Government funding only covers a limited number of hours and does not include meals, essentials and all the wonderful, enhanced activities that we love to provide the children at New Beginnings . All extra-curricular activities and additional hours that are not covered by the funding will be charged accordingly as per the nursery fee schedule.



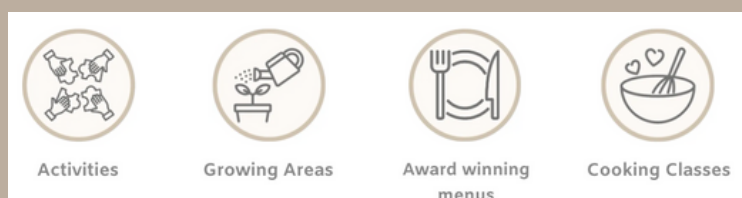
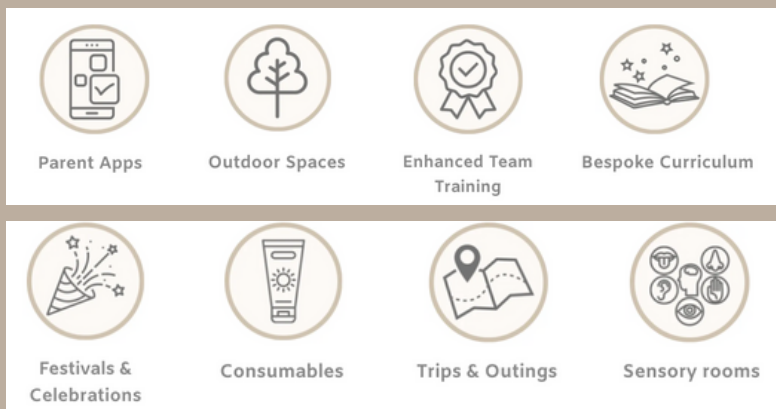
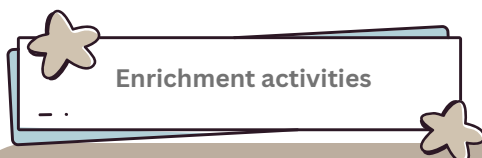
All hours outside of funded hours are charged at the normal New Beginnings advertised rates . Please see the nursery fee sheet.



All meals are provided including breakfast, lunch ( inc desert ), snacks and a light afternoon tea ( inc desert ) = **£12.50 per day** ( **£1.25 per hour** )

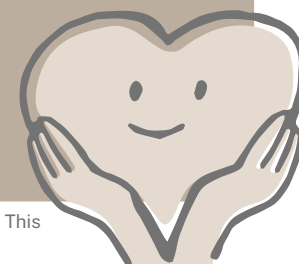


New Beginnings has a strict policy that does not allow families to bring their own food such as packed meals to the nursery. This is to avoid allergen risks, storage/handling issues, food safety for small children and because we believe our menu offer healthy, balanced meals. If parents opt out of meals then the nursery will consult with the parents on the options available to them.



Create a **POSITIVE** and **INCLUSIVE** Learning ENVIRONMENT

Cost to parents - 60p per funded hour





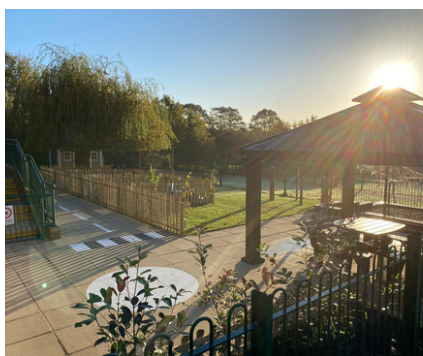
# ALL INCLUSIVE MEAL PACKAGE

Mealtimes serve as crucial learning opportunities, enabling children to gain confidence in trying new flavours, managing food, and using utensils — each of which is vital for preparing them for school.

What's included in the meal package?

- Three nutritious and balanced meals per day
- Soil association accredited menus
- Freshly prepared by our on-site chefs
- A range of snacks and drinks
- Dietary and allergies catered for
- Individual meal plans available online via famly for parents to view

Nursery Managers, Chefs, and health & safety managers, conduct regular checks regarding our Food Safety standards in our kitchens. We are also inspected by Local Council Environmental Health Departments to ensure we meet all Food Safety Regulations.



CREATE  
Healthy  
HABITS



We use food suppliers with a proven track record of Food Safety, quality, and service. View our sample nursery menus, which clearly displays any allergen information.

healthy  
• BODY •  
healthy  
• LIFE •



IF YOU ARE CONSIDERING OPTING OUT OF THE ALL INCLUSIVE MEAL PACKAGE, PLEASE FIRST DISCUSS YOUR DECISION WITH A MEMBER OF THE MANAGEMENT TEAM. OPTIONS WILL BE DISCUSSED.



## REMINDERS OF WHAT YOU'LL SEE ON YOUR STATEMENT/INVOICE



- Government funding will show as £0 on your statements and invoices
- If you opt into the Additional Service Charge (ASC) of meals, consumables and activities not covered by funding this will be clearly and transparently itemised.
- More information Additional Service charges (ASC) are reflected within this guide.
- Don't forget to review the nurseries funding policy  
<https://www.newbeginningsdaynursery.co.uk/early-years-funding> which provides a clear insight into Early Years Funding at New Beginnings.
- Additional hours over the funded hours will be charged at the New Beginnings daily advertised rates.
- Don't forget that if you use Tax free childcare then your monthly childcare fees reflected on your statements amounts will be 20% less.
- From October 2025- You will be able to pay through the famly app if you pay with tax free childcare which will result in less administration for parents and the nursery.





## STATEMENTS & INVOICES

• 2025 •



**NEXT**

- Parents who are funded will receive their 'Parent Declaration forms' via the funding loop platform ( end of July ).
- Once these forms are completed. statements will be released when ready.
- Autumn 2025 statements will be available from August 25.
- You'll receive these via parentmail.

# 2026



- From January 2026 all parents across our nurseries will receive a monthly invoice via the Family app.
- Termly statements will NOT be provided.
- We will be issuing parents with stretched offer figures that will apply across the year.
- Bank holidays may effect funding claims for parents attending 2 or 3 days that include a Monday.



# FEES & FUNDING (30 HOURS WORKING FAMILIES FUNDING)

WEEKLY



22.8 hours stretched funding



New Beginnings day rate x minimum 2 days\*

—

Government funding applied 20 hours of New Beginnings childcare £0

+

Daily meal Charge £12.50 x 2 days  
Daily Activities & Enhancement Charge £6.00 x 2 days

=

£37.00\*\*



+

New Beginnings day rate ( 3<sup>rd</sup> day) \*

—

10 hours - 2.8 hours funding = 7.2 hours of private fees to pay

+

Meal Charge £1.25 x 2.8 = £3.50  
Daily Activities & Enhancement Charge £0.60 x 2.8 = £1.68

=

7.2 hours of private fees (see fee sheet for your child's age) + £5.18 ASC



Do not forget

20% OFF

For families paying childcare fees with taxfree childcare 20% will be funded by the government via the taxfree portal

Total



Note: 4<sup>th</sup> and 5<sup>th</sup> day are charged at the NB private fee daily rate

\* See fee sheet for the NB day rates

\*\* Please see the frequently asked questions about the Additional Services Charge ( ASC)

All meals are provided including breakfast, lunch ( inc desert ), snacks and a light afternoon tea ( inc desert ) = £12.50 per day (£1.25 per hour for the 2.8 hours on the third day is full 22.8 hours per week claimed )



## CHARGES OUTSIDE OF FUNDED HOURS



Hours over the funded hours are charged at the New beginnings daily rates as per the nurseries terms and conditions.

[www.newbeginningsdaynursery.co.uk](http://www.newbeginningsdaynursery.co.uk)

### Childcare *fee sheet*

New Beginnings, Loughton  
Alderton Hall Lane,  
Loughton ,  
Essex,  
IG10 3HE



#### Private fee rates

	Start	End	0-2 Year Olds	2-3 Year Olds	3-5 Year Olds
Full days	8am	6pm	£86	£85	£84

#### Additional information

Fees will include all meals, drinks and snacks prepared on-site by our Nursery Chef  
There is a non-refundable Registration Fee (applicable to non-funded hours only) payable to secure your place of £65 (see T&Cs)  
Deposits for non-funded hours are equivalent to 2 weeks fees (see T&Cs)  
Fees are based on 52 weeks per year, paid monthly in advance (closure over Christmas is not chargeable)  
The nursery will be closed on all Bank and Public Holidays (normal charges still apply)  
A minimum booking of 2 full days per week is required for all age groups.  
No refunds will be given for sickness or holidays (see T&Cs) and swapping sessions is not permitted.  
We do not provide childcare by the hour.  
Invoices will be produced monthly via Famly from jaNUARY 2026  
Please see New Beginnings website for information on the service provided at New Beginnings  
[www.newbeginningsdaynursery.co.uk](http://www.newbeginningsdaynursery.co.uk)

*with thanks  
New Beginnings team*





# FREQUENTLY ASKED QUESTIONS (FAQ)



## **Understanding Funded Entitlements- What Do Funded Entitlements Cover?**

Government funding provides **\*\*15 or 30 hours\*\*** of free, high-quality, and flexible childcare. However, it does not cover extra hours, activities, or additional costs such as meals. You will receive a monthly invoice that offers clear, transparent, and itemised costs, indicating how the funded hours are allocated. This allows you to see your child's free entitlement as well as any charges for additional services and hours.

## **What Additional Charges Will I Incur?**

Government funding is limited in hours and does not include meals, enhancements, or the various extra activities offered at New Beginnings. For further details, please refer to the additional service charge section of this policy guide.

## **How Can I Check My Entitlement and Apply for the Extended 30 Hours Entitlement for 9 Months – 3 Years Starting September 2025?**

To apply, please visit [www.childcarechoices.gov.uk](http://www.childcarechoices.gov.uk) online. Ensure you have the following information ready before starting your application:

- Your national insurance number (or unique taxpayer reference if self-employed)
- The date you started or are scheduled to start work
- Details of any government support or benefits you receive
- Your child's UK birth certificate reference number (if available)

Once you have applied for the codes, you will need to re-verify your code every three months.



# FREQUENTLY ASKED QUESTIONS (FAQ)



## **When Should I Apply for Government Funding?**

We recommend contacting your nursery as early as possible to secure your funded place ( conditions apply). You can access your free hours starting from the term after you meet all eligibility criteria for the entitlement you are applying for. These terms commence on \*\*January 1st, April 1st, and September 1st\*\*.

## **When is the deadline date for the nursery to receive a funding code ?**

All codes are required to be sent to your nursery using the online funding form by the nursery deadlines as indicated on the nursery website. Failure to submit your code by this date may result in your child's funding not being allocated for the next term.

## **How often do I need to log into my childcare account?**

You need to log into your childcare account every 3 months to reconfirm that your details are up to date and that you remain eligible for the childcare entitlements for working parents and/or Tax-Free Childcare. It is the parents' responsibility to make sure that codes are reconfirmed every three months. Failure to renew codes may result in additional funding being removed.

## **What days can I access my funding?**

From September 2025 funding can be accessed across any day of the week, however new families registering after September 2025 will only be able to access funding if your child's booking pattern includes a Monday or a Friday. This is to ensure that we can offer funding to as many families as possible, and balance our available spaces accordingly to ensure the maximum number of families can access a place for their child. Please speak to the client service manager for further information. Please note that funded hours are offered according to availability at individual sites. Further information is available from nursery management.



## FREQUENTLY ASKED QUESTIONS (FAQ)



### **What Happens If I Can't or Don't Want to Pay Additional Service Charges?**

If parents are unable or unwilling to pay the Additional Service Charges, it is important to discuss this with a member of the management team. To ensure that all children receive uninterrupted care, New Beginnings provides a limited number of Fully Funded childcare places, where parents are exempt from these charges. Several factors will be considered when evaluating requests for a fully funded place, including whether a child qualifies for 2-year-old funding, Early Years Pupil Premium (EYPP), or any other local funding options aimed at reducing costs.

### **Can I Bring a Packed Lunch for My Child?**

New Beginnings enforces a strict policy that prohibits families from bringing their own food, including pre-packed meals, to the nursery. This measure is in place to prevent allergen risks and to manage storage and handling issues effectively.

### **Do You Offer Additional Support Funding for Two-Year-Olds?**

Yes, we do provide additional funding for two-year-olds who qualify for government support and meet certain criteria, such as:

- The child has Special Educational Needs (SEND) or receives Disability Living Allowance.
- The child is in the care of the Local Authority.
- The child has a guardianship or kinship order.

Please note that places may be limited, so we encourage you to speak with your nursery for further details.





## FREQUENTLY ASKED QUESTIONS (FAQ)



### **Can my child access funding across two provisions?**

Where a child attends more than one funded setting, parents will need to discuss with providers how their funding is applied to prevent overclaims and the risk of funding being withdrawn.

### **What happens if my child is absent?**

New Beginnings records absence and we follow up and support parents whose child fails to attend regularly. Continued periods of absence may be reported to the Local Authority who may recall/stop funding for a child.

### **How will my funding be claimed?**

Funding will be claimed based on a child's permanent booking pattern. The Parent Declaration must reflect the permanent booking pattern. Any extra/ad hoc sessions that are booked will not be covered by funding and will be charged in full.

### **How much notice do I need to provide to change my sessions or to opt out of additional service charges ?**

A term's notice is required should you wish to opt out of the additional service charge and for any changes made to the pattern of funded hours confirmed. New Beginnings reserves all rights regarding the changing of sessions and is not obliged to allow alterations to session patterns. Where a child is on a Fully Funded offering, we reserve the right to amend sessions, days of attendance and timing, which is reviewed termly.

**[www.newbeginningsdaynursery.co.uk](http://www.newbeginningsdaynursery.co.uk)**

For more FAQs please visit the nursery website