



Understanding Fees and Funding at New Beginnings Loughton

Version 4- Updated May 2026



Joining New Beginnings

View our childcare offer at
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



Sign up to our third party
systems



Become part of the family





Welcome to your Funded Childcare Guide



Introduction

We understand that registering your child in a nursery can evoke a myriad of emotions, and we genuinely value the confidence you have placed in us. Navigating fees and funding can feel overwhelming. This guide aims to present information about fees and funding in a clear, transparent and accessible way.

Simplifying Childcare Funding

Grasping childcare funding can be challenging, but we are here to assist you. In England, there are two government funding programs available. This guide will help you understand how you can consider possible childcare funding available to you.



Government funded schemes



Universal Credit Childcare

For working families claiming Universal Credit with children under 17. Claim back up to 85% of eligible childcare costs. Upfront childcare costs may be available to eligible parents moving in to work or increasing hours.

Tax-Free Childcare

For eligible working parents who can get a £2 top-up for every £8 towards the cost of their childcare.

30 hours childcare

For eligible working families in England with children aged 9 months to 4 years.

15 hours childcare

For all families in England with children aged 3 to 4 years.

15 hours for 2 year olds receiving support

15 hours early learning for families in England.

In England, there are several government-backed schemes to help with the cost of nursery care — from funded hours to tax-free support. Explore the options to see what you might be eligible for.

Childcare support available

Find the support you need

Select a scheme to find out more about it, who qualifies and how to apply.

30 hours childcare for eligible working families in England

Available for children aged 9 months to 4 years.

Read more and apply

15 hours early learning for families in England, receiving some additional forms of support

For children aged 2 years receiving some additional forms of support.

Read more and apply

15 hours childcare for all families in England

For children aged 3-4 years.

Read more and apply

Tax-Free Childcare

If you're a working parent or carer, you can get a £2 top-up for every £8 that you pay towards childcare.

Read more and apply

Universal Credit Childcare

For working families claiming Universal Credit.

Read more and apply

Study support

For families where one or both of the parents are studying.

Read more and apply



Government Funding Offers

2 Year Olds already in receipt of Government support*

Your 2-year-old may qualify if:

- You receive certain government benefits
- Your child has SEND or receives Disability Living Allowance
- Your child is under a kinship or guardianship order
- Your child is being looked after by the local authority

All 3 and 4 year olds in England are entitled to 15 hours of funded childcare per week during term time — no application needed.

Working families- all eligible working parents of children aged 9 months up to 4-years-old can access up to 30 hours free childcare per week for 38 weeks of the year, which is a further 570 hours, totalling 1140 hours per year.



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

*Funded places for 2 year olds can be limited. For more information speak to your nursery manager.



Stretched Offer

At New Beginnings, we will 'stretch' your funded hours.

How that works varies between our nurseries, as some Local Authorities have their own requirements regarding this.

For example:

- When you are eligible for 15 hours, you will be able to access up to 570 hours or 11.4 hours per week for 50 weeks of the year.
- If you are eligible for 30 hours, you can access up to 1140 hours or 22.8 funded hours per week, across 50 weeks.

See the funding policy for more information.

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

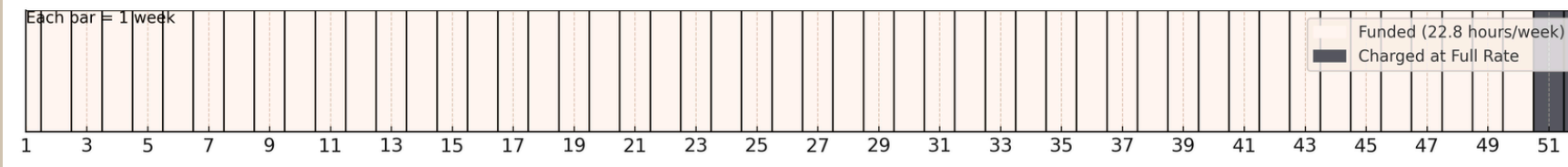
New Beginnings offers year-round childcare with a minimum attendance of two full-day sessions.

Funded childcare is offered as follows:

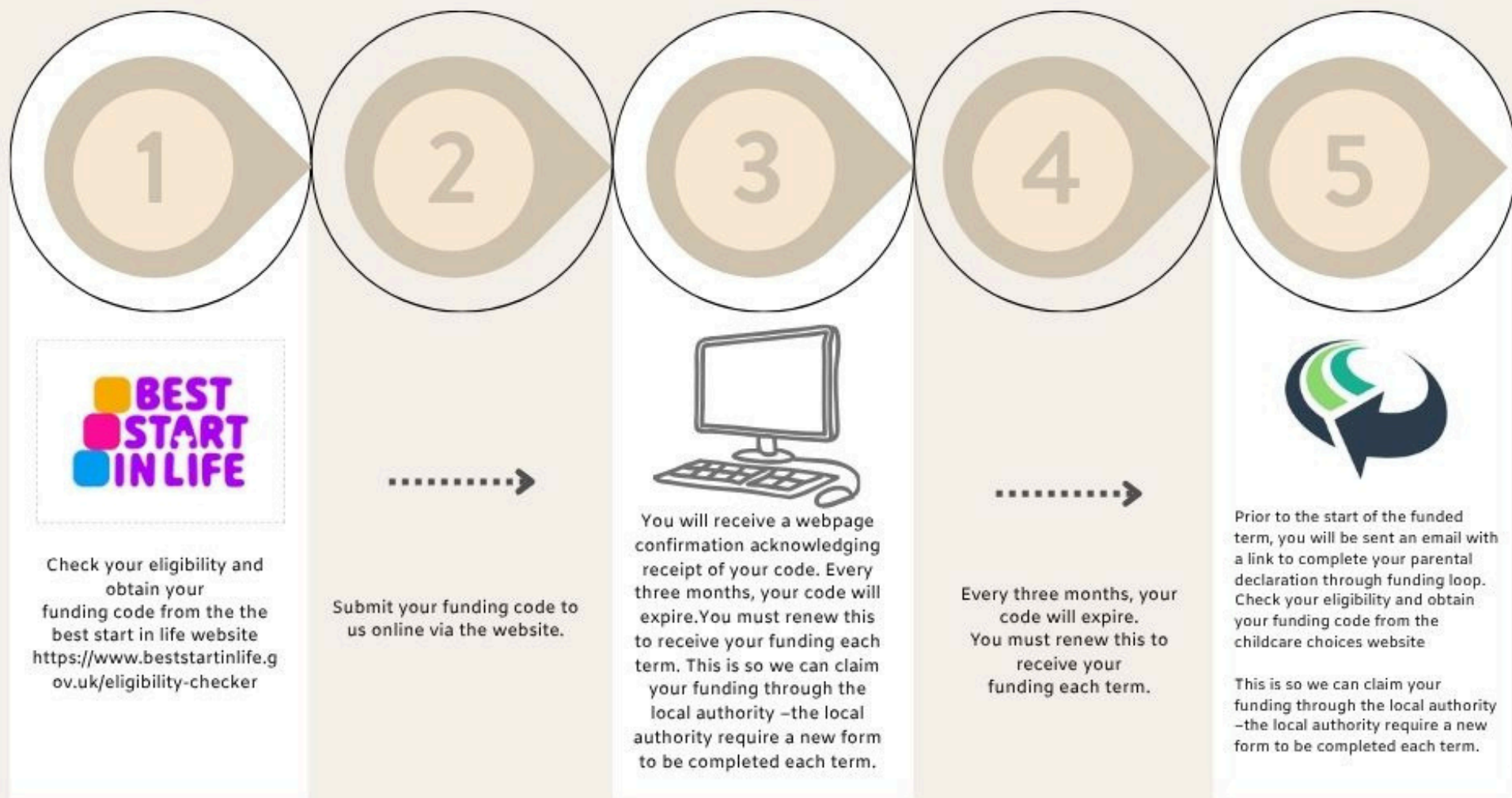
- Parents can claim up to 10 funded hours per day.
- Sessions must be booked as a full day.
- Funded hours are spread across 50 weeks, averaging 11.4 (570 hours per annum) or 22.8 (1140) hours per week.
- 2 weeks of the year are chargeable as per the terms and conditions. This is the period from the 21st of December to the 1st of January 2027.
- Full fees apply during any unfunded weeks.



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 best start in life website www.beststartinlife.gov.uk



Working Families Funded Childcare for 9-Month-Olds to 4-Year-Olds

All eligible working parents of children aged 9 months up to 3-years-old can access 30 hours of funded childcare per week for 38 weeks of the year. This is wonderful for our families, as 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 (8 am-6 pm), 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.



*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 wish to 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.



2 Year Olds already in receipt of Government support

If you or your child gets extra support, you may be eligible for funded education and childcare for 2-year-olds.

15 hours of funded childcare over 38 weeks equates to 570 funded childcare hours a year. Under New Beginnings stretched offer this equates to 11.4 hours of funded childcare a week over 50 weeks of the year.*

To apply, you need to contact the early years team or Family Information Service at your local council.

Information on all the Early Years Funding eligibility criteria can be found here:
<https://www.beststartinlife.gov.uk/>



*Where parents meet the eligibility criteria for both the 2-year-old entitlement for families receiving additional support and the working parent entitlement, local authorities must count the hours funded under the additional support entitlement first. This means the first 15 hours are funded through the additional support entitlement before any working parent hours are applied. Eligible families can therefore access a total of 30 funded hours: 15 hours through the additional support entitlement and 15 hours through the working parent entitlement.



15 Hours of Universal Funding for 3/4-Year-Olds

All 3 and 4-year-olds are entitled to 15 hours of funded early education or childcare per week, for 38 weeks of the year.

There are no eligibility requirements for this funding and there is no application process.

How will it work at New Beginnings

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.

You will be eligible for this funding the term after your child turns 3 years old.



Child's 3rd birthday	Term funding begins	Term period
1 January - 31 March	Summer	1 April - 31 August
1 April - 31 August	Autumn	1 September - 31 December
1 September - 31 December	Spring	1 January - 31 March



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

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 Voluntary charges (on funded hours)

Full Day (10 hours) Meals & Snacks £12.50

Please note that Meals and Snacks will be prorated on the days where funding is less than 10 hours.

Full Day (10 hours) Enrichment activities £0.60p per funded hour . See Fees and funding guide for a breakdown of what is included within the enrichment charge

Additional information

- Fees include all meals, drinks, and snacks prepared on-site by our Nursery Chef.
- A non-refundable Registration Fee of £65 applies to non-funded hours only and is payable to secure your child's place (see Terms & Conditions).
- A deposit equivalent to 2 weeks' fees is required for non-funded hours (see Terms & Conditions).
- Fees are calculated across 52 weeks of the year and payable monthly in advance. The nursery closure over Christmas is not chargeable.
- The nursery is closed on all Bank and Public Holidays; normal fees still apply.
- A minimum booking of 2 full days per week is required for all age groups.
- Fees remain payable during periods of sickness or holiday absence (see Terms & Conditions). Session swaps are not permitted.
- We do not offer hourly childcare sessions.
- Monthly invoices are issued via Family.

with thanks
New Beginnings team



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

Additional Voluntary Charges

Government funding for early years education provides basic childcare for eligible children, but it does not cover meals, snacks, , suncream, high-quality resources, or extra-curricular activities.

At New Beginnings, we believe early years education should be rich, engaging, and inspiring. To maintain high standards and make life easier for families, we offer meals and snacks on funded hours and enrichment activities . This are itemised on the invoices provided by Family.This contribution ensures that your child has everything they need for a happy, safe, and enriching nursery experience – from seasonal menus and nourishing snacks to exciting activities that support their learning and development, giving them the very best start in life.

Private hours

Nutrition & meals

Consumables

Enrichment activities

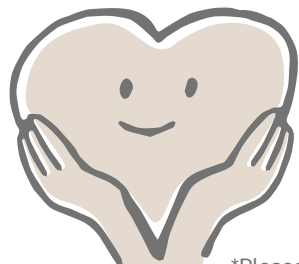
See individual nurseries webpages for more details on daily fee charges

Breakfast
AM Snack
Lunch inc dessert
PM Snack
Afternoon light tea inc dessert
(dietary care plans, 3 week award winning menu)

Suncream & wipes for general hygiene

Access to the Family system, including activity ideas for home learning.
Our bespoke Early Years curriculum “Watch Us Grow”, led by a qualified Early Years teacher
A lending library featuring speech and language resources with guided notes
Boogie Mites music programmes (Teenies, Minis and School-Ready)
Trips and outings in the local community
Sign and Sign (Makaton) sessions
Seasonal events and celebrations
Sensory room access for enhanced sensory therapy (not available at the Rainham site)
Eco-Schools accredited activities, including seasonal gardening projects
A cooking and healthy eating programme

£12.50 per day *



*Please speak to your Nursery Manager about the enrichment activities available at your child’s nursery.
New Beginnings reserves the right to make exceptions to its funding arrangements on a case-by-case basis.This policy should be read alongside the New Beginnings Funding Policy, Nursery Terms & Conditions, and Parent Declaration Form.



Nutrition and meals

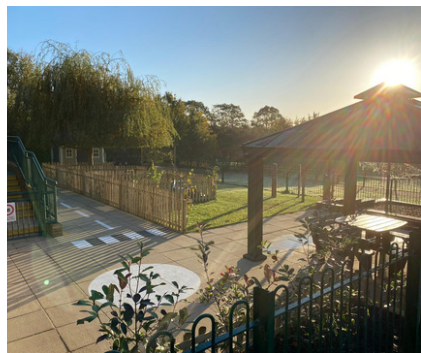
Mealtimes serve as crucial learning opportunities, enabling children to gain confidence in trying new flavours, managing food, and using utensils — each of which is vital for preparing them for school.

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.



Frequently asked questions (FAQ)



Do you offer Funded Places?

Yes — New Beginnings offers a range of government-funded childcare places for eligible children aged from 9 months to school age.

We understand that childcare costs can place pressure on family finances, and our team is happy to help families understand the funding options available.

If you are unsure whether you may be eligible for funded childcare support, please visit the government's [Best Start in Life](#) website for further guidance and information about available schemes.

What is Tax Free Childcare?

Tax-Free Childcare is a government scheme designed to help eligible working families with the cost of childcare. For every £8 paid into a Tax-Free Childcare account, the government will contribute an additional £2, up to a maximum contribution of £2,000 per child, per year (£4,000 for eligible children with disabilities).

For full details about eligibility, how the scheme works and how to apply, please visit the government's [Best Start in Life](#) website.



Frequently asked questions (FAQ)



I have received two codes, one from a letter and one from the website. Which one am I supposed to use?

If you have received both a temporary code beginning with “11” and a digital code beginning with “50”, please provide the nursery with the code beginning with “50”, as this is your child’s permanent funding code.

If you have only received a temporary code beginning with “11”, this can usually be used initially to access your funding entitlement. However, you will still need to reconfirm your eligibility through your childcare account when prompted and provide the nursery with your permanent digital code once issued.

What happens if I miss my reconfirmation window?

If you miss your reconfirmation deadline, your eligibility for Tax-Free Childcare and/or funded childcare may lapse.

If your child is already attending nursery and accessing funded childcare, a grace period may apply. This means your child may be able to continue accessing their funded place for a limited period of time while you renew your eligibility.

To continue receiving funded childcare and/or Tax-Free Childcare without interruption, you will need to reconfirm your eligibility or submit a new application before the start of the next funding term.



Frequently asked questions (FAQ)



Will I be reminded to reconfirm my details?

Yes. If you are receiving Tax-Free Childcare and/or funded childcare through your childcare account, HM Revenue and Customs will usually contact you by text message and/or email when it is time to reconfirm your eligibility.

It is the responsibility of the parent or carer to ensure their details are reconfirmed before the deadline shown in their childcare account. We recommend checking your account regularly to avoid any interruption to your childcare funding.

When does the grace period apply?

A grace period may apply when a parent or carer becomes ineligible for funded childcare, or fails to reconfirm their eligibility before the deadline, after funding has already started.

During the grace period, children may be able to continue accessing their funded childcare place for a limited period of time. The length of the grace period is determined by the government and depends on when eligibility ends.

If eligibility is not renewed before the grace period expires, funded childcare will end and families will become responsible for the full cost of childcare fees moving forward.



Frequently asked questions (FAQ)



What happens if I lose Eligibility?

If you no longer meet the eligibility criteria for funded childcare or Tax-Free Childcare, your funding support may stop.

Where funding is already in place, a government grace period may apply, allowing your child to continue accessing funded childcare for a limited period of time. Once the grace period ends, any funded hours will stop and full nursery fees will become payable.

You may be able to reapply for funding in the future if your circumstances change and you meet the eligibility criteria again.

Can I split my funding between providers?

Yes. Families may choose to split their funded childcare hours between more than one provider, subject to government funding guidelines.

If you wish to access funding at both New Beginnings and another childcare provider, you must inform New Beginnings each term and declare this on your funding form. This helps ensure that funding is claimed correctly and prevents any overclaiming or underclaiming of funded hours.

Parents and carers will need to confirm:

- the number of funded hours being accessed at New Beginnings, and
- the number of funded hours being accessed with any other provider.
-

Please note that if funding arrangements are not declared correctly and the Local Authority confirms that funded hours have already been claimed elsewhere, New Beginnings reserves the right to charge parents for any unpaid childcare fees relating to unclaimed funded hours.



Frequently asked questions (FAQ)



How will funding be reflected on my statement?

Funded childcare hours are delivered free of charge and will be clearly shown on your statement at £0.00.

Government Early Years Funding is intended to cover the delivery of early education and childcare only. It does not cover additional services such as meals, snacks, non-food consumables, enrichment activities or additional childcare hours.

At New Beginnings, families may choose to opt into additional enrichment opportunities and services that enhance the nursery experience and extend beyond the statutory Early Years Foundation Stage requirements. Optional enrichment activity charges and meal charges vary between nurseries and are outlined within each nursery's fee schedule.

All charges are clearly itemised on your statement so families can see how fees have been calculated.



Frequently asked questions (FAQ)



What if I want to provide my own meals on funded hours ?

At New Beginnings, we aim to work flexibly with families and, in line with our responsibilities under the Early Years Funding guidance, we will always discuss available options with parents and carers.

Our nurseries normally provide freshly prepared meals and snacks as part of the daily nursery experience, in line with our food safety, allergy and healthy eating procedures.

Where families choose not to purchase nursery meals during funded sessions, we will work with parents and carers to discuss suitable alternative arrangements in line with nursery policies and food safety requirements.

Can we pay for childcare by the hour?

New Beginnings does not offer childcare on an hourly basis. Our nurseries provide full-day sessions designed to support children's learning, development and wellbeing throughout the day.

We recommend that children attend for a minimum of two full days per week, as we believe consistent attendance helps children to build confidence, develop friendships and form secure, positive relationships with adults and other children.

If you would like to discuss your childcare requirements further, please contact your local nursery manager who will be happy to help.



Frequently asked questions (FAQ)

Do you charge registration fees and/or deposits?

Yes. A non-refundable registration fee is payable once a nursery place has been offered and the completed registration forms are returned to the nursery.

The registration fee covers the administrative costs associated with processing your child's application and securing their nursery place. Registration fees are not charged for children accessing fully funded childcare places only.

A deposit equal to two weeks' nursery fees is also required for non-funded childcare hours. Once your child starts nursery, the deposit is held on account and, subject to the nursery's terms and conditions being met, will be applied against the final month's fees at the end of the notice period.

Deposits are not required where a child is accessing a fully funded childcare place only.

Where can I find the parents' funding guide?

The parent funding guides are accessible on the links below please click the button for the borough your child's nursery resides in.

[Havering-click here](#)

[Essex-click here](#)

[Essex PAF form guidance-click here](#)





Frequently asked questions (FAQ)



Can you still apply for funding if I take my child out for an extended period of time, for example, a long holiday?

Funded childcare is intended to support regular attendance and ongoing participation in early education.

If your child will be absent from nursery for an extended period, for example, due to a long holiday, parents and carers should inform the nursery as soon as possible.

In some circumstances, New Beginnings may continue to claim funding during short periods of absence in line with Local Authority guidance. However, prolonged or repeated absences may affect a child's funded place and the Local Authority may withdraw or reclaim funding.

Where funding is withdrawn due to extended absence or non-attendance, privately paid childcare fees may become payable in accordance with the nursery's Terms & Conditions.

If you are planning an extended absence, please speak with your nursery manager so we can discuss your individual circumstances and the options available.

Do you charge fees for bank holidays?

New Beginnings nurseries are closed on bank holidays. As nursery fees are calculated across the full nursery year and help maintain staffing, occupancy and operational costs, normal nursery fees remain payable for bank holidays.

Where funded childcare applies to a bank holiday and the child would normally attend on that day, funding may still be claimed in line with Local Authority guidance.

Optional charges relating specifically to attendance, such as meals or consumables, will not be charged when the nursery is closed.