



## **A Guide to Childcare Costs**

# **Our Fees and How We Deliver Funding**

**As of January 2026**

Last Revised 23/9/25

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# Welcome to Harpers Nursery & Forest School



A child's early years are *vital*. At Harpers Nursery & Forest School we believe we give every child the very best start in life. We are happy to offer support and guidance to our families, which helps to support our partnership.

With regards to funding and fees, we will guide you through the process. It can be very confusing, so we hope our booklet will give you a better understanding of how it all works.

Please note that fees and how funding is delivered may vary at other settings.

Once that's sorted, we can all focus on the most important thing and that is taking care and the education of your child!

# Our All-Inclusive Childcare Package



## The Misconception About The Government Funding

Unfortunately, for Childcare Providers the Government advertises it's funding offers as *Free Childcare!* This misleads families.

Government funding covers '*core care hours*' only for 38 weeks of the year and excludes meals, nappies, extra hours, enrichment, essentials, consumables & Forest School Lessons etc. It's important to state that government funding is not intended to cover the full cost of childcare. This is why a fee is charged for food, essentials & extra's. But when you see what you're paying for, we think you'll understand:

Our '**All-Inclusive**' package ensures the best quality experience for children, peace of mind and convenience for you.

A secured & guaranteed place from when your child joins us until they leave us for 'big school'. This means your child's booked sessions and days of attendance support your family needs.

Our *All-Inclusive package* includes *freshly prepared*, nutritious meals made on-site by our chef. This means parents/carers can be reassured that their child/ren has benefitted from hot nutritional meals every day.

## Why we believe meal times are important!

Meal times are important learning moments, helping children develop confidence in exploring new tastes, handling food, and using cutlery - all essential skills for school readiness.

Our varied menus and engaging routines encourage independence, social skills, and adventurous eating habits, all in a supportive, inclusive environment.

### Food

- 3 nutritious and balanced meals per day
- Freshly prepared by our on-site chef
- A range of healthy snacks and drinks

### Essentials

- Unlimited nappies, wipes, nappy cream, suncream and so much more.

If you are thinking about opting out of our *All-Inclusive Package* then please discuss this with our Bookkeeper, who will guide you through the process and provide you with the relevant policy information as none of the above will be included.

# Our All-Inclusive Childcare Package



**Our amazing All-Inclusive Package (*More Than Childcare*) includes but not limited to:**

- A guaranteed place from when your child joins us until they leave us for 'big school'. This means your child's booked sessions and days of attendance are fully secured to support your family needs.
- Highly qualified and experienced staff (all staff also Forest School trained)
- Staff to child ratio for 2-year-olds - we decided to *retain the 1:4 ratio* vs. the new 1:5 ratio Early Years framework
- Forest school lessons led by our own fully qualified Forest School leader- these are extensively resourced to support the learning and development of children of all ages across the Nursery and Forest School
- 'Interactive evening on the muddy mound' an opportunity for parents/carers to learn why and how Forest School enhances children's learning
- Opportunities to feed, interact, care and learn about all of our animals; Our well being dog 'Jet' our ponies 'Ben and Tubbs' hatching out chicks of various varieties and other animals that may visit us
- Lift off to language sessions to enhance Communication and Language skills
- Learning Journeys full of observations & photographs. A fabulous keepsake of your child/rens learning and development at Harpers
- Parents Evening to discuss your child's progress & next steps in learning & development
- Gifts for children and parents/carers for a variety of celebrations
- 'Walking Nativity' with refreshments in December
- Explore and investigate our visiting tractors and farm machinery that supports local farmers
- Free Early drop offs from 7.30am
- Free Breakfast
- Outstanding learning environments both inside and out
- Spare clothes including coats and wellies always available
- Freshly laundered sheets and blankets for sleep time
- Sun hats, re application of suncream when required
- Waterproof salopettes provided

We feel all of the above are vitally important and essential to enhance the EYFS and to support the growth and development of the children at Harpers Nursery & Forest School. Plus enabling parents and carers to return to work in the knowledge that your children are receiving high quality early years education and not just '**childcare**' but they all cost.

# Our All-Inclusive Childcare Package



All important essentials & extra's like food and toiletries, along with the enriching experiences, our dedicated care, and our outstanding outdoor environment makes our Nursery & Forest School stand out from the rest.



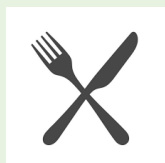
## Learning Journey Folders

We keep written track of your child's development & progress to then share with our parents.



## Forest School Learning

Specialist Forest School Training and more, creates the enriching experiences that make us very special. Giving your child everything they need to succeed, be independent and learn "how to think – not what to think".



## Meal, Snacks, Drinks

Our Chef prepares hot, healthy, fresh & delicious food every day.



## Dedicated Care

We have:

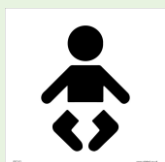
1 amazing member of staff for every 4 children (1:4 in the Caterpillar Room, compared to the 1:5 new Government ratio)

1 amazing member of staff for every 8 children (1:8) in the Forest School, compared to 1:13 in some pre-schools and school-based nurseries. Your child receives much more one-to-one time, which is paramount for their development.



## School Readiness Programme

Everything we do from babies to forest school prepare children for their transition to school.



## Toiletries

We provide nappies, wipes and cream, so you don't have to worry.



## Early Years Foundation Stage framework

Our whole curriculum is an enhancement of the Government's basic framework.



## Activities & Enrichment

Visits from our local Farmers, hatching chicks and caring for our Nursery wild life and pets.



# How we Deliver Funding for our All-Inclusive Package

- Food, extras & consumables etc are not covered by the government funding; therefore, we ask you to pay these costs alongside your funded hours.
- Our Admissions Policy does not allow parents and or carers to share your funding with us and another setting. Please see in more detail on page 10.
- We have one Inset Day per term. Please see page 9

## **15 Hours of Universal Funding**

- We stretch your 15 hours of funding over 50 weeks of the year we are open, which equates to 11.4 hours per week- this means your child needs to attend at least 1.5 days per week

## **30 Hours of Funding for Working Parents**

- We stretch your 30 hours of funding over 50 weeks of the year we are open, which equates to 22.8 hours per week- this means your child needs to attend at least 2.5 days per week

When your child transitions to our Forest School, we are able to offer you more *flexibility*:

- We can offer (limited places) Term Time only or Term Time with a retainer or full year

We can offer your child more than their funded hours per week, if you need them. These are charged at our standard rates.



# How Fees Are Calculated

This is how we calculate your all-inclusive package with your 22.8 hrs of funding per week.

A full day is 10 hours 7.30am to 5.30pm

Example Below for a 3–4-year-old:

<b>Full Day</b> (10hrs of funding)  <i>No cost to parents</i>	+	<b>Meals &amp; Snacks</b>  £10 on a full day	+	<b>Essentials &amp; Extra's</b>  £2.75 per hr x 10 hours = <b>£27.50</b>	=	<b>£37.50</b> Cost of a full day with 10 hours of funding
<b>Full Day</b> (10hrs you will have 2.8hrs of remaining funding)  7.2hrs chargeable hours @ £7.75 per hr = <b>£55.80</b>	+	<b>Meals &amp; Snacks</b>  £10 on a full day	+	<b>Essential &amp; Extra's</b>  £2.75 x 2.8 hours = <b>£7.70</b>	=	<b>£73.50</b> Cost of a full day with 2.8 hours of funding

Example: If your child is attending 3 full days per week:

Day 1 £37.50

Day 2 £37.50

Day 3 £73.50

Estimated Total £148.50 per weeks x 50 weeks then divided by 12 months to give you equal monthly payments of £618.75

If you have taken the option *Term time only* in our Forest School then we divided the total by 11 months to give you equal monthly payments. There is no invoice for August if you request term time without a Retainer



# Inset Days



## What you need to know:

- It is important to know that the Nursery & Forest School close for **Inset Days** the same as schools
- **What are Inset Days?** - An inset day (an abbreviation of in-service training day), also known as a TD Day (teacher development day or PD day (professional development day). It is one of a series of 5 days in most schools in the United Kingdom on which teaching sessions are not run and the pupils do not attend school or nurseries but the staff attend training or to complete administrative tasks. Childcare Professionals can catch up with work and also have the opportunity to train on new technology
- At Harpers we have chosen to have just 3 inset dates, these are booked in advance for Nursery & Forest School to close. These dates will be published on our newsletters and various reminders sent to you
- This equates to 10 hours of funding per term



# Why we do not share your funding

## At Harpers We Believe Your Child's Wellbeing is Paramount!

Our Harpers Nursery School Ltd Admissions Policy states that we do not allow parents/carers to share your funded hours between us and another setting.

There are many reasons why we have this Policy in place:

We have experienced that parents/carers can sometimes 'really worry' about their child *having* to make friends with other children that will attend the same future Primary School. Therefore, wanting to share their funding or their week with another setting. i.e. the pre school attached to the Primary School they are wishing to attend.

From *our many years of Early Years' experience*, we realise that children feel secure and settled if they only attend one setting. Children flourish with continuity and consistent boundaries. Please do not worry that your child will not know anyone/have any friends when they move onto school. Again, from our experience it is the change of environment that has the biggest *impact* and not the children they go or do not go with. The Forest School team will support parents/carers and children on the transition to school through our **School Readiness Programme**.

Attending a nursery that is attached to a Primary School will not automatically allocate you a school place.

# Government Financial Support with Childcare



In England, there are a few Childcare Government schemes to help you with your child care finances i.e:

**Tax-Free Childcare Savings (also known as National Savings Scheme)**

**30 hours of funding (for working parents with children aged 9 months to 4 Year Olds)**

**15 hours of funding (Government Supported Funded 2 Year Olds)**

**15 hours of Universal funding (for 3-4 Year Olds)**

For more information & options, please go to the HMRC link below:

<https://www.beststartinlife.gov.uk/childcare-early-years-education>

A child turning 3 between	Funded From	Time to apply for your 30 hour of funding eligibility code	Last date to Apply for your 30 hours eligibility code	Date to Submit Harpers Funding Form by
1 September to 31 December	Term on or after 1st January	15 Oct / 30 Nov	1st December	15th Dec
1 January to 31 March	Term on or after 1st April	15 Jan / 28 Feb	1st March	15th Mar
1 April to 31 August	Term on or after 1st September	15 June / 31 July	1st August	15th Aug



# Tax-Free Childcare

## What is it?

- It is a Government Tax-Free Childcare scheme which offers up to £2,000 a year per child towards childcare costs.

## Your eligibility depends on:

- Whether you are working
- Your income (and your partner's income, if you have one)
- Your child's age and circumstances
- Disability, benefits, your immigration status etc.

## What you need to know:

If you haven't already applied for this, then you can apply at the same time as applying for the 30 hours of funding. It's all processed through the same HMRC Gateway Portal. <https://www.beststartinlife.gov.uk/childcare-early-years-education>

- If you get Tax-Free Childcare, you'll set up an online childcare account for your child. For every £8 you pay into this account, the government will pay in £2 to use to pay your provider. You pay monies into the Government Portal Account and they will add **20% towards your childcare costs**
- Your funds are stored in the Government Portal Account and then you set up (once) to pay monies from this account to Harpers Nursery School Ltd bank account each month. It takes approx. 3-5 days to reach our bank account from the Gateway Account. We recommend that you set the standing order for approx. 25th of each month
- You will be issued a **national savings reference number** which we will need in order to identify your payment on Harpers Nursery School Ltd bank account
- You will need to know our **Setting Number**

### You will need to know:

- Our setting number **EY349379**

# Education & Childcare Support for 2-year-olds



## The Government Provides Additional Support for Funded 2-Year Olds

### Eligibility:

- Income Support
- Income-based Jobseeker's Allowance (JSA)
- Income-related Employment and Support Allowance (ESA)
- Universal Credit, and your household income is £15,400 a year or less after tax, not including benefit payments the guaranteed element of Pension Credit
- Child Tax Credit, Working Tax Credit (or both), and your household income is £16,190 a year or less before tax
- The Working Tax Credit 4-week run on (the payment you get when you stop qualifying for Working Tax Credit)

For more information, please go to the HMRC link below:

<https://www.beststartinlife.gov.uk/childcare-early-years-education/15-and-30-hours-support/additional-support>

# 30 Hours of Funding (for Working Parents)



## Eligibility:

- For children aged 9 months to 4 Years
- Parents should be working at least 16 hours a week - Can be on sick leave or parental leave
- Apprentices are also eligible as long as they earn the equivalent to 16 hours at the apprentice minimum wage
- Each parent must each earn less than £100,000 a year
- If you're living with your partner you'll need to apply together
- Your child will be eligible for the 30 hours offer from the **'term after'** they turn 9 months old. i.e. Johnny turns 9 months on 31<sup>st</sup> March so he can start his funding from 1<sup>st</sup> April term. If Johnny turned 9 months on 1<sup>st</sup> April, then he starts his funding from 1<sup>st</sup> September etc. Terms are September, January and April

## What you need to know:

- Your funding is stretched over 50 weeks of the year we are open (see page 7)
- We do not charge 'top up fees'
- If our parents need their child to attend longer at our nursery more than 30 hours – this isn't a problem. We can offer additional hours at our standard rate
- The Meals/snacks and essentials are not covered by the government funding. So, we ask you to pay towards these costs alongside your funded hours
- You will need to provide Harpers Nursery School Ltd with; your child's birth certificate, parents ID via driver's licence or passport and proof of address. **You cannot claim funding without providing copies of the above.**
- Central Bedfordshire Council requests that ALL parent's responsibility to complete and sign a *Parent Declaration Form* each term. **You cannot claim funding without completing and signing this and full standard fees will apply.**

To check if you are eligible, please go to the HMRC website:

. <https://www.beststartinlife.gov.uk/childcare-early-years-education>

# 15 Hours of Universal Funding



## Who is it for?

- For **ALL** children aged 3-4 years that are not eligible for the '30 hours of funding for working parents.'

## Eligibility:

- Your child will be 'automatically' eligible for the 15 hours of universal funding from the '**term after**' they turn 3 years old. i.e. Johnny turns 3 years old on 31<sup>st</sup> March so he can start his funding from 1<sup>st</sup> April term. If Johnny turned 3 years old on 1<sup>st</sup> April, then he starts his funding from 1<sup>st</sup> September etc. Terms are September, January and April

## What if I am not eligible for the 15 hours?

- Every child is aged 3-4 years is eligible

## What you need to know:

- Your funding is stretched over 50 weeks of the year we are open (see page 7)
- We do not charge 'top up fees'
- If our parents need their child to attend longer at our nursery more than 15 hours – this isn't a problem. We can offer additional hours at our standard rate
- The Meals/snacks and essentials are not covered by the government funding. So, we ask you to pay towards these costs alongside your funded hours
- You will need to provide Harpers Nursery School Ltd with; your child's birth certificate, parents ID via driver's licence or passport and proof of address. **You cannot claim funding without providing copies of the above.**
- Central Bedfordshire Council requests that ALL parent's responsibility to complete and sign a *Parent Declaration Form* each term. **You cannot claim funding without completing and signing this and full standard fees will apply.**

To check if you are eligible, please go to the HMRC website:

. <https://www.beststartinlife.gov.uk/childcare-early-years-education>



# How to Apply for Funding



## 30 Hours of Funding for Working Parents

You can apply at the same time as applying for the Childcare Tax-Free Savings scheme. It's all processed through the same HMRC Gateway Portal.

### Step by Step:

1. Check you are eligible first
2. If you are eligible, please apply via the HMRC Portal <https://www.gov.uk/log-in-register-hmrc-online-services>

#### You will need to know:

- Our setting number **EY349379**

#### You will need to have ready:

- Both parents **National Insurance Numbers**

3. Wait for their decision. It can take between 48 hrs to 7 days. You will be issued with an 8-digit Eligibility Code
4. Please retain this number as you will need to enter this number on the parent's declaration form
5. Harpers Nursery will check your code is viable via the Central Beds Council Portal
6. If accepted, Nursery will process your funding hours

## 15 Hours of Funding for Government Supported 2-year-old children

This is for families who require additional support. This is not the forthcoming Government pledge to offer funding to all 2-year-old children. You must get written confirmation from your local authority. Then submit your confirmation to our Bookkeeper, and if eligible, your funding will start the term **after** their 2<sup>nd</sup> birthday. Please bear in mind these funded places for 2-year-olds are **limited**, so you'll need to speak to us about availability first.

## 15 Hours of Universal Funding for 3-4-year-old children

For the 15 hours you do not need to apply using the Government Gateway Portal for claiming the Universal Hours. This is automatically applied for you via the Parents Declaration Funding form.

### For ALL FUNDING OFFERS

The Central Bedfordshire Council requests that **all** parents complete a *Parent Declaration Form* **each term**. Harpers Nursery & Forest School will email and/or hand them out in advance. **We will not be able to claim funding without it and our full standard fees will apply.**



# Questions & Answers



## **I thought childcare was meant to be totally free?**

'Childcare only' is totally free. You are only invoiced for meals/snacks, essentials & extra's and additional hours.

Please remember funding is only for 38 weeks of the year and we open for 50 weeks of the year to support working families.

## **Are parents allowed to send in packed lunches?**

Unfortunately, we don't allow packed lunches or snacks from home at our nursery.

There are a number of children in our care who have allergies, and we do **not** want to put their safety at risk.

Our menus are healthy and varied. We cater for special dietary requirements, cultural food choices, intolerances and allergies,, so every child can look forward to hot tasty meal they love to eat.

## **Is my place secured for my child?**

Yes, if you are paying our all-inclusive package. Your place is secured as your child moves through the nursery until they leave for 'big school'.

No, if you opt out as your place & sessions are only secured on a term-by-term basis.

## **I've missed the deadline to apply for my 30 Hour Code. Can my child get 30hrs of funding?**

When you apply for the 1<sup>st</sup> time you are given a code. This stays the same each term but your start & expiry dates change each term. HMRC do prompt you to reconfirm your code before the start of the new term, so please remember to do this to stay eligible.

If you miss the deadline then no. However, you're still eligible for 15 hours, because it's available to all children, regardless of whether parents are working.

## **If I pay for extra hours and don't use them, can I be reimbursed?**

Unfortunately, not. We have to make sure we are covering all our running and staff costs to provide high quality care for every child at Harpers.

## **Can I pay for just lunch/tea and not for essentials & extra's?**

Unfortunately, not. We only offer an all-inclusive package or opt out.

## **Can my child attend the hours of 8.30-4pm for example?**

Yes, however, our session time for a day is staffed from 7.30am to 5.30pm. So, you will be charged for this whole day session.

If you continuously drop off after 9am or collect before 4pm then our local Authority will demand this portion of unused funded hours to be repaid to them. Then you will be invoiced for this amount from Harpers Nursery Ltd.

## **What is the difference between a Government run school-based nursery and Harpers Nursery & Forest School?**

We both have to adhere to the same Early Years framework, however, at Harpers our curriculum is an enhancement of this basic requirement with the addition of Forest School lessons too. Our staff ratio is also a lot higher meaning children have so much more 1-2-1 and small group time learning.

We are also open for 50 weeks from 07.30-5.30pm meaning we fully support working families.

## **What happens if my circumstances change or we wish to change our booking pattern?**

### **Can I increase my sessions?**

Please be mindful that Central Beds Council do not allow changes during a term. Our Bookkeeper will take the time to talk through your options before you make your decision.

## **Can I roll over my funded hours into the next academic year?**

Unfortunately, not. This is a restriction by Central Beds Council.