

Tax Free Childcare

A lot of parents use the government tax free childcare account as a way to save money on their childcare costs, please see the information below. It is worth looking at the [gov.uk/tax-free-childcare](https://www.gov.uk/tax-free-childcare) or [childcarechoices.gov.uk](https://www.childcarechoices.gov.uk) website for more information.

For every £8 you pay in, the government will automatically add £2, up to the value of £2,000 per child per year (or £4000 for disabled children).

For example, if your childcare costs are £750 per month, you would pay £600 into your childcare account and the government would pay in £150. This would be an annual saving of £1,800 per child.

Please view the step by step guide on [how to use Tax-Free Childcare](#)

You can deposit money into your childcare account using a debit card, but it's quicker by standing order or bank transfer. The government top up automatically and you can use this money when your account shows that the funds are '**available**'.

Use the money in your childcare account, including the government top up, to make one off or regular payments to your childcare provider.

To continue getting the government top-up, you will need to re-confirm your details every 3 months. You will be sent a reminder when you need to do this

Am I eligible?

You, and any partner, must be over 16 and each expect to earn (on average) at least £142 per week (equal to 16 hours at the National Minimum or Living Wage).

If you, or your partner, are on maternity, paternity or adoption leave, or you're unable to work because you are disabled or have caring responsibilities, you could still be eligible.

You **can't** get Tax-Free Childcare if either you, or your partner, each individually expects to earn £100,000 or more.

How can I use it?

You can use Tax-Free Childcare all year round to spend on regulated childcare, such as
Childminders, nurseries and wraparound care.

You can use Tax-Free Childcare at the same time as:

15 hours funded childcare
30 hours funded childcare

You can't use it with:

Universal Credit
Tax Credits