#### Free childcare for children aged two, three and four

There are currently three separate government funded childcare schemes that offer free childcare for children aged two, three and four. Each of the free childcare schemes has different eligibility rules so it's important to check which of the schemes is right for you. This article covers the eligibility rules for these schemes if you live in England:

- 15 hours free childcare for 2-year-olds (available for families in receipt of low-income benefits or in some cases, on low income and NRPF)
- 15 hours free childcare for all 3 & 4-year-olds
- 30 hours free childcare for 3 & 4 year-olds (available for eligible families in work)
- Using free childcare if you have no recourse to public funds

## 15 hours free childcare for 2-year-olds (free early-years education)

This scheme is only available to families living in England, although similar schemes are available in <u>Scotland</u>, <u>Wales</u> and <u>Northern Ireland</u>.

In order to be eligible for free childcare for your two-year-old you must either be in receipt of a qualifying benefit or your 2-year-old child must fit into one of the categories of children who have additional needs.

The qualifying benefits are:

- Income Support
- income-based Jobseeker's Allowance (JSA)
- income-related Employment and Support Allowance (ESA)
- Universal Credit if you and your partner are on a low income from work (this usually means a combined income no more than £15,400 a year after tax)
- tax credits and your family have an annual income of no more than £16,190 before tax
- the guaranteed element of State Pension Credit
- support through part 6 of the Immigration and Asylum Act
- the Working Tax Credit 4-week run on (the payment you get when you stop qualifying for Working Tax Credit)

If you do not qualify for the benefits above because you are subject to immigration control, you may still qualify for 15 hours free childcare. You must still be on a low income (see 'Using free childcare if you have no recourse to public funds' below).

Even if you are not receiving a qualifying benefit your 2-year-old can still get free childcare if any of the following apply:

- they're looked after by a local council
- they have a current statement of <u>special education needs (SEN)</u> or an education, health and care (EHC) plan
- they get <u>Disability Living Allowance</u>
- they've left care under a special guardianship order, child arrangements order or adoption order
- you can't claim benefits because of your asylum seeker status or a no recourse to public funds condition. This only applies in specific circumstances see <u>below</u>.

Once you have been accepted as being eligible for free early years education (15 hours free childcare for two-year-olds), your child will continue to receive free childcare even if you have a change of circumstances, such as no longer qualifying for benefits.

The earliest you can apply is at the start of the term in which your child turns 2, but the childcare will not actually start until the beginning of the term after you apply. It is important to note that the funding will go directly from your local council to your local childcare provider. Your childcare provider will then in most likelihood ask you to sign a form confirming that you are claiming the free hours.

Contact your childcare provider or local council to find out how to apply or if you need further quidance. You can also find more information on how to claim on <u>GOV.UK</u>

### 15 hours free childcare for 3 and 4-year-olds

This scheme is only available in England, similar schemes are available in <u>Scotland</u>, <u>Wales</u> and <u>Northern Ireland</u>.

This scheme is open to all 3 and 4-year olds. There are no earnings or work requirements. You should be able to start receiving the childcare from 1 January, 1 April or 1 September following your child's 3rd birthday.

Contact your childcare provider or local council to find out how to apply or if you need further quidance. You can also find more information on how to claim on GOV.UK

#### 30 hours free childcare for 3 and 4-year-olds

To be eligible for 30 hours free childcare for your 3 or 4-year-old, you, and any partner, must each expect to earn (on average) the equivalent of working 16 hours a week at your national minimum wage (£139.52 at the National Living Wage (£8.72 per hour April 2020 - March 2021), less if you are under 25 and on the National Minimum Wage). This earnings requirement will not apply if you are self-employed and you started your business less than 12 months ago.

You will still be treated as meeting the earnings requirement if you or your partner are on maternity, paternity or adoption leave - this applies whether you are single or a couple. There are also <u>temporary changes</u> which allow you to continue to use the scheme if your earnings are temporarily affected by coronavirus.

If you are a couple, and one of you meets the earnings requirements through qualifying paid work but one of you is unable to work because you have a disability or you are a carer, then you will be exempt from the earnings requirement. In this circumstance, one of you MUST be working and the other would need to evidence that you are unable to work by showing that you are receiving Incapacity Benefit, Severe Disablement Allowance, Carer's Allowance or Employment and Support Allowance.

You are not usually able to use the scheme if either you or your partner has a taxable income over £100,000. However, for the tax year 2020/21, if you exceed that limit due to extra work related directly or indirectly to the coronavirus response, you can still use the scheme as long as you don't except your <u>adjusted net income</u> to go above £150,000.

To receive 30 hours free childcare you will need to apply online through gov.uk, after registering for an account you will get a code that you can take to your childcare provider. You need to apply before the term starts or you will have wait until the beginning of the next term. There is a government helpline if you need help with this: 0300 123 4097.

#### Using free childcare if you have no recourse to public funds

15 hours for 2 year-olds: Many parents on a NRPF (no recourse to public funds) visa can now access 15 hours free childcare for their 2-year old child. To be eligible, you must have one of the following types of immigration status:

- 1. Zambrano carer (derivative right to reside in the UK under European law as the primary carer of a British child or dependent adult)
- 2. Leave to remain with NRPF granted on family or private life (Article 8) grounds
- 3. You have claimed asylum in the UK, you are waiting for a decision and you are getting support from the Home Office ('Part 6' support)
- 4. 'Appeal rights exhausted' (ARE) asylum seeker receiving asylum support from the Home Office under section 4 of the Immigration and Asylum Act 1999

If you meet conditions 1 or 2 above, you must also be on a low income to qualify. This means you and your partner must have a combined income no more than £15,400 per year after tax.

15 hours for 3 year-olds: If you are not allowed to receive public funds due to your immigration status, you can still use 15 hours free childcare for 3 and 4-year-olds.

30 hours for 3 year-olds: You cannot apply for 30 hours free childcare for 3 and 4-year-olds.

# Combining free childcare with other childcare options

Whether you are receiving 15 hours free childcare or 30 hours free childcare you are still <u>free to use other childcare schemes</u> in addition to your free entitlement. This means that if you use 15 or 30 hours free but still pay for additional childcare you can get help with the extra costs through <u>working tax credits</u>, <u>universal credit</u>, <u>tax-free childcare</u> or <u>employer childcare vouchers</u>.