

Tax-Free Childcare: Help with Childcare Costs

Support for working families in the UK

£ What Is It?

Tax-Free Childcare helps you pay for approved childcare.

You can get:

- **Up to £500 every 3 months** (£2,000 a year) **per child**
 - **Up to £1,000 every 3 months** (£4,000 a year) **if your child is disabled**
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How It Works


- You open an **online childcare account**.
- For every **£8 you pay in**, the **government adds £2**.
- Use the money to pay registered childcare providers.

You can **get this support alongside** 15 or 30 hours of free childcare.

What Can You Use It For?

You can pay for approved providers, including:

- Childminders, nurseries, nannies
- After-school clubs and holiday play schemes

 *Lower Halstow School are signed up to this scheme.*

If Your Child Has a Disability

- Get up to £4,000 a year per child
 - Use it for:
 - Extra childcare hours
 - Specialist equipment (e.g. mobility aids)
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Are You Eligible?


You may qualify if:

- You're working (employed or self-employed), or
- On leave (sick, maternity, paternity, adoption), or
- Starting/restarting work within 31 days

Your **income** must meet minimum thresholds (see below).

Income Requirements (over 3 months)

Age/Status	Minimum Earnings (before tax)
21+	£2,539 (£195/week)
18–20	£2,080 (£160/week)
Under 18 / Apprentice	£1,570 (£120/week)

 *You can average your income over the year if needed.*

You **can't** get Tax-Free Childcare if you or your partner expect to earn over **£100,000** this tax year.

Your Child Must Be:

- **11 or under** (or under 17 if disabled)
 - Living with you most of the time
 - Not in foster care
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Other Benefits: Can You Still Apply?

You **can't** use Tax-Free Childcare with:

- **Universal Credit**
- **Childcare vouchers**
- **Childcare bursaries or grants**

Use the [Childcare Calculator](#) to see which option is best.

Shared Responsibility

If you live with your partner:

- You **must apply together**
- You can't both have accounts for the same child

If separated, both can apply – HMRC will decide who gets the account.

How to Apply

Apply online:

 www.gov.uk/apply-tax-free-childcare

Already registered?

 Sign in to your [childcare account](#)
