



**Pensford Primary School**, Pensford, Bristol BS39 4AA  
Telephone: 01761 490470  
Pensford\_Office@pensfordschool.org  
Web site: [www.pensford.bathnes.sch.uk](http://www.pensford.bathnes.sch.uk)  
Headteacher Mr Warrick Barton BSc (Hons), PGCE



23<sup>rd</sup> June 2022

Dear Parents, Carers

We wanted to let you know that we are a registered childcare provider under the Tax-Free Childcare Scheme. This means you could get 20% off of childcare cost including breakfast club and afterschool clubs (provided by Pensford Primary School directly). Attached below are some details about the scheme from the Money Saving Expert website which also details how to sign up to the scheme via the [Government Tax-Free Childcare site](#).

The scheme isn't payable via ParentPay so if for example you want to use it to pay for Breakfast Club, you'll need to pay via your government account as outlined below, then inform us that you've paid this way and we can write off the monies showed as owing on ParentPay.

For after school clubs provided at the school by external providers, you will need to contact them directly to find out if they are registered for the scheme.

We hope this is helpful and please feel free to get in touch with the office if you have any questions.

Kind regards

School Office

Email: [office@thepartnershiptrust.com](mailto:office@thepartnershiptrust.com) Web: [www.thepartnershiptrust.co.uk](http://www.thepartnershiptrust.co.uk)

Chief Executive Officer: Mrs Emily Massey



The Partnership Trust is a charitable company limited by guarantee registered in England and Wales under No. 07728112  
VAT Registration No. 371 6891 66 Registered Office: Fosse Way School, Longfellow Road, Radstock, BA3 3AL



**Pensford Primary School**, Pensford, Bristol BS39 4AA  
Telephone: 01761 490470  
Pensford\_Office@pensfordschool.org  
Web site: [www.pensford.bathnes.sch.uk](http://www.pensford.bathnes.sch.uk)  
Headteacher Mr Warrick Barton BSc (Hons), PGCE



## Tax-Free Childcare - the seven need-to-knows from <https://www.moneysavingexpert.com/family/tax-free-childcare/>

### 1. You can get up to £2,000 per child each year towards childcare costs

The Government-backed Tax-Free Childcare scheme is designed so that for every 80p you put into your Tax-Free Childcare account, the state will add 20p. It essentially gives you basic-rate tax back on your bill – hence the scheme's name.

In short, this is what you can get:

- **Eligible parents can claim up to £2,000 per child per year.** In total you can use the scheme to help pay for up to £10,000 of childcare per child each year – giving you an extra £2,000 per child (up to £4,000 if your child is disabled) each year.

You open an online Tax-Free Childcare account using your Government Gateway ID and for every 80p you pay in, the government will top up your account. A quick and easy way of making sure you put in the right amount is to look at your childcare bill and multiply it by 0.80. This gives you 80% of the total bill, with the final 20% appearing as a top up.

*Here's an example...If your childcare bill was £500/month, you'd multiply 500 x 0.80 to get £400. You'd put £400 into your Tax-Free Childcare account and the remaining £100 (20%) will then be picked up by the Government; across the year, this would cut your £6,000 annual costs to £4,800.*

- **There is a £500 quarterly cap to the government top-up.** Parents can only get a maximum Government top-up of £500 every three months – which could impact those with higher childcare bills.

**Tip:** If you have seasonal childcare costs, put money into your account throughout the year, accruing the full top-up as you go. Then, spend it only when you need to – thus avoiding the £500 three-month limit.

Email: [office@thepartnershiptrust.com](mailto:office@thepartnershiptrust.com) Web: [www.thepartnershiptrust.co.uk](http://www.thepartnershiptrust.co.uk)  
Chief Executive Officer: Mrs Emily Massey



The Partnership Trust is a charitable company limited by guarantee registered in England and Wales under No. 07728112  
VAT Registration No. 371 6891 66 Registered Office: Fosse Way School, Longfellow Road, Radstock, BA3 3AL



**Pensford Primary School**, Pensford, Bristol BS39 4AA  
Telephone: 01761 490470  
Pensford\_Office@pensfordschool.org  
Web site: [www.pensford.bathnes.sch.uk](http://www.pensford.bathnes.sch.uk)  
Headteacher Mr Warrick Barton BSc (Hons), PGCE



## 2. The scheme is available to ALL workers incl the self-employed

You will qualify for Tax-Free Childcare if you are in work, including if you're self-employed. If you have a partner, you *both* need to be in work to qualify.

However, there are some circumstances where you'd still be eligible even if you are not working. These include:

- You are on sick leave
- You are on annual leave
- You are on shared parental, maternity, paternity or adoption leave
- You or your partner is in work and the other isn't able to work and receives certain benefits such as: incapacity benefit, carer's allowance or the severe disablement allowance, for more info see [what benefit counts](#) below.

## 3. Your child must be 11 or younger (or 17 if your child has a disability)

The scheme's available to parents of children up to and including the age of 11 (or until they turn 17 if you've children with disabilities). This is lower than the age limit of 15 for the Childcare Vouchers scheme but it's the same for children with disabilities.

## 4. You'll need to earn at least £152 a week but less than £100,000/year

To qualify, you (and your partner, if you have one) need to be working and:

- **Each earn a minimum of £152 a week** – this is the equivalent of 16 hours/week at the [national minimum wage](#) for 25-year-olds or over for the 2022/23 tax year.
- **Each earn less than £100,000 a year.** This means if both partners earn £99,999 you can qualify, but if one earns £30,000 and the other £150,000 you won't.

Email:[office@thepartnershiptrust.com](mailto:office@thepartnershiptrust.com) Web:[www.thepartnershiptrust.co.uk](http://www.thepartnershiptrust.co.uk)

Chief Executive Officer: Mrs Emily Massey



The Partnership Trust is a charitable company limited by guarantee registered in England and Wales under No. 07728112  
VAT Registration No. 371 6891 66 Registered Office: Fosse Way School, Longfellow Road, Radstock, BA3 3AL



**Pensford Primary School**, Pensford, Bristol BS39 4AA  
Telephone: 01761 490470  
Pensford\_Office@pensfordschool.org  
Web site: [www.pensford.bathnes.sch.uk](http://www.pensford.bathnes.sch.uk)  
Headteacher Mr Warrick Barton BSc (Hons), PGCE



Your partner doesn't have to be the other parent - it's all based on who you live with. So, if you are a single parent but then your new partner decides to move in, if they don't meet the criteria above you would then no longer be able to claim Tax-Free Childcare.

### What if I am self-employed?

- If you're self-employed as long as on average in the next three months or across the whole current tax year you meet the £152 a week minimum, you will qualify.
- If you've been self-employed for less than 12 months, the minimum income requirement doesn't apply to you.

## 5. You can use it for all sorts of childcare – including breakfast and after-school clubs

No matter what sort of childcare you are choosing – the crucial element is that your provider must be registered with the Tax-Free Childcare scheme as well as with a regulator such as Ofsted, the Early Years Register or the Childcare Register to count as childcare.

So far, more than 68,000 childcare providers have signed up. If you have a particular provider in mind, it's worth checking that it's registered before you open your Tax-Free Childcare account.

Tax-Free Childcare covers your usual range of registered providers, such as:

- Breakfast clubs and after school clubs
- Childminders
- Nurseries
- Playgroups
- Nannies
- Au-pairs

**Note:** All sorts of holiday activities are included too, such as tennis, football and art clubs – and even some holiday camps. When you log in to your account, you'll be

Email:[office@thepartnershiptrust.com](mailto:office@thepartnershiptrust.com) Web:[www.thepartnershiptrust.co.uk](http://www.thepartnershiptrust.co.uk)  
Chief Executive Officer: Mrs Emily Massey



The Partnership Trust is a charitable company limited by guarantee registered in England and Wales under No. 07728112  
VAT Registration No. 371 6891 66 Registered Office: Fosse Way School, Longfellow Road, Radstock, BA3 3AL



**Pensford Primary School**, Pensford, Bristol BS39 4AA  
Telephone: 01761 490470  
Pensford\_Office@pensfordschool.org  
Web site: [www.pensford.bathnes.sch.uk](http://www.pensford.bathnes.sch.uk)  
Headteacher Mr Warrick Barton BSc (Hons), PGCE



able to see details of all registered providers. If your provider's on there, you'll be able to send payments directly through your account.

## 6. How it works & how to sign up

If you're eligible, you'll need to create an online childcare account via the [Government Tax-Free Childcare site](#). It should take about 20 minutes to set up, and to do this you'll need your national insurance number to hand (you'll also need your unique taxpayer reference if you're self-employed).

- **How do I pay in?** You'll be able to pay money by setting up a standing order, or by making a payment from your bank account (using your debit card). Unfortunately, it is not possible to set up a direct debit. Only one parent can open the account – though both can, of course, use it – so you'll need to decide in whose name you open it.
- **When does the top up appear?** The Government should top it up with the extra cash the same day. So put in £80 on Monday, and it should be boosted by £20 to £100 within hours.

Recent tweaks to the system mean that the fastest way for money to arrive in your account is via bank transfer – approx two hours. You can still pay in via standing order but the money will show as 'available funds' sooner if you use bank transfer. The Government will then top up your account automatically. Others, such as grandparents or family friends, can also put cash in.

- **How quickly do providers receive the funds?** You can use the money to pay your childcare provider as soon as your account shows 'available funds'. You do this by selecting your provider and transferring the money via your Tax-Free Childcare account.

If you make the payment before 2.30pm then the money should arrive in the provider's account the same day. After 2.30pm, or on a weekend or bank holiday, then the money will arrive in their account on the next working day. However, in

Email: [office@thepartnershiptrust.com](mailto:office@thepartnershiptrust.com) Web: [www.thepartnershiptrust.co.uk](http://www.thepartnershiptrust.co.uk)  
Chief Executive Officer: Mrs Emily Massey



The Partnership Trust is a charitable company limited by guarantee registered in England and Wales under No. 07728112  
VAT Registration No. 371 6891 66 Registered Office: Fosse Way School, Longfellow Road, Radstock, BA3 3AL



**Pensford Primary School**, Pensford, Bristol BS39 4AA  
Telephone: 01761 490470  
Pensford\_Office@pensfordschool.org  
Web site: [www.pensford.bathnes.sch.uk](http://www.pensford.bathnes.sch.uk)  
Headteacher Mr Warrick Barton BSc (Hons), PGCE



some cases it can take up to three working days, so if possible try to plan your payments to avoid missing your childcare provider's deadline.

## 7. You MUST reconfirm every three months or risk missing out on the top up

One of the key features of the Tax-Free Childcare scheme is that you need to reconfirm that you're eligible four times a year. The process is quick and simple and you'll be given timely reminders when you're due.

If you don't reconfirm by your deadline, and your childcare bill is due, you'll have to pay the amount in full without the government top-up. You can reconfirm after you missed your deadline but it can take some time for the system to update so it means you might miss out on some top ups.

You can easily check if you're due to reconfirm by [logging into your account](#). Once you're signed in, you'll see a reminder that you need to reconfirm by clicking a box saying your circumstances haven't changed.

Email:[office@thepartnershiptrust.com](mailto:office@thepartnershiptrust.com) Web:[www.thepartnershiptrust.co.uk](http://www.thepartnershiptrust.co.uk)

Chief Executive Officer: Mrs Emily Massey



The Partnership Trust is a charitable company limited by guarantee registered in England and Wales under No. 07728112  
VAT Registration No. 371 6891 66 Registered Office: Fosse Way School, Longfellow Road, Radstock, BA3 3AL