

Save money on your childcare bills with Tax-Free Childcare

If you're a working parent or carer, you can get up to £500 every three months (up to £2,000 a year per child) to help with the costs of childcare. If your child has a disability, you can get up to £1,000 every three months (up to £4,000 a year per child).

You can use it to pay for childcare including:

- childminders, nurseries and nannies
- playschemes, before and after school clubs, and holiday clubs

How it works

You set up an online childcare account for your child. For every £8 you pay into this account, the government will pay in £2, up to a maximum of £2,000 a year or £4,000 if your child has a disability. You can then use the money to pay your childcare provider.

You need to reconfirm your eligibility for Tax-Free Childcare every three months. You'll get a text reminder and it's easy to do through your online childcare account.



Am I eligible?

To get Tax-Free Childcare, you, and your partner (if you have one) need to be working at least 16 hours a week and expect to earn at least the National Minimum Wage or National Living Wage over the next 3 months. This includes being:

- self-employed
- on shared parental, maternity, paternity, or adoption leave
- on sick leave or annual leave.

Your child is eligible until 1 September after their 11th birthday, or until 1 September after their 16th birthday if they have a disability.

Each parent or carer can earn up to £100,000 per year and still be eligible for Tax-Free Childcare. Your eligibility doesn't depend on how much tax you pay, so it won't affect your income tax liability or VAT.

You can't claim Tax-Free Childcare at the same time as Working Tax Credit, Child Tax Credit or Universal Credit or childcare vouchers. Further information on eligibility is available on www.gov.uk/tax-free-childcare.

Find out more

To find out how much you could get towards your childcare costs and check whether you're eligible, visit www.childcarechoices.gov.uk or www.gov.uk/tax-free-childcare