

## 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)
- 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)

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

This scheme is only available to families living in England. This was formerly known as the "golden ticket" but is being replaced by the purple ticket opposite.

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 of less than £15,400 a year after tax)
- tax credits and your family have an annual income of under £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)

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 special education needs (SEN) or an education, health and care (EHC) plan
- they get Disability Living Allowance
- they've left care under a special guardianship order, child arrangements order or adoption order

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. You can also find more information on how to claim at <https://www.childcarechoices.gov.uk/>

### **15 hours free childcare for 3 and 4-year-olds (Universal funding)**

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. You can also find more information on how to claim at <https://www.childcarechoices.gov.uk/>

### **30 hours free childcare for 3 and 4-year-olds (extended funding)**

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 (£131.36 at the National Living Wage (£8.21 per hour April 2019 – March 2020), 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. You or your partner can be exempt from the earnings requirement if you are unable to work because you have a disability or you are a carer. You would need to evidence this by showing that you are receiving Incapacity Benefit, Severe Disablement Allowance, Carer's Allowance or Employment and Support Allowance.

You will not be able to use the scheme if either you or your partner has a taxable income over £100,000.

To receive 30 hours free childcare you will need to apply online at <https://www.childcarechoices.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.

### **Combining free childcare with other childcare options**

Whether you are receiving 15 hours universal free childcare or 30 hours extended free childcare you are still free to use other childcare schemes 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 [working tax credits](#), [universal credit](#), [tax-free childcare](#) or [employer childcare vouchers](#).