

Paying for Childcare?



Save up to
£155.50
a month
per family



What are Childcare Vouchers?

If you are using registered or approved childcare, you can choose to take part of your salary in Childcare Vouchers to pay for it which are tax and National Insurance (NI) free. This means you get extra value from your pay packet each month.

In order to help you make these savings, your employer has introduced a Childcare Voucher scheme in partnership with Edenred.

In 2017, the government will be changing the rules so make the most of being part of a family friendly organisation and sign up for Childcare Vouchers today - a benefit that can save you a huge amount of money.

How much can you save?

The savings you can make are per person, so if you have a wife, husband or partner who also works for an employer that operates a scheme, you could double your household savings. The exact amount you can save depends on how much you earn and how much tax and NI you currently pay. Typical savings are around £1000 a year.

Childcare Vouchers are tax and NI exempt up to:

£243 a month (£55 a week) for basic rate taxpayers
£124 a month (£28 a week) for higher rate taxpayers
£110 a month (£25 a week) for additional rate

Example of how to save with Salary Sacrifice

An employee earns £30,000 per annum and exchanges £2,916 (£243 per month) of their salary each year for Childcare Vouchers. They only pay tax and NI on £27,084 (£30,000 - £2,916), saving them approximately £933 a year.

Pre Salary Sacrifice

An employee earns £30,000 per annum, with no salary exchange they pay tax and NI on their full salary.



Where can they be used?

Childcare Vouchers can be used to pay for the care of children up to the age of 15 or 16 years old if they are disabled, including:

- Pre-school care such as nursery schools, play schools and creches
- Home based care such as childminders, nannies and au pairs
- Care for older children such as out of school clubs (breakfast clubs, afterschool clubs, boarding) and holiday clubs.

You can use your Childcare Vouchers to pay more than one carer if you wish. The only condition is that your carer(s) will need to be registered with or approved by the appropriate body (such as Ofsted) and be part of Edenred's network.

Visit www.childcarevouchers.co.uk to find out how you could pay your carer with Childcare Vouchers.

How are they used?

Electronic vouchers are the most popular format and work in a similar way to online or telephone banking. The vouchers are paid into your personalised Childcare Vouchers account each month that you can access either via the internet or telephone in order to request payments to your carer(s). You can even set up a standing order to request repeat payments.



Helping you

Access to an exclusive Parent Hub

Parent Hub provides parents with a wealth of content, including articles and vodcasts, from eminent experts in the world of parenting. You also have the opportunity to post questions on a relevant topic, and popular questions will be answered by an expert in that field.

Access to Family Issues Helpline

You will also be able to access a free and confidential Family Advice Line offering support and information on a wide range of issues that affect you and your family. A Childcare Advice Line is also available to help you find childcare that meets all of your needs.

Details on how you access all of these can be found in your Welcome Pack once you've joined the scheme.

How to join

If you decide you would like to take part of your salary in Childcare Vouchers, enrolling is quick and easy. All you need to do is complete and return a Salary Sacrifice Agreement form, which will usually be available from your employer.

Once you have completed your form, simply check with your employer when you should expect to receive your first vouchers. Your employer will then contact Edenred to order the vouchers on your behalf, to the value you have chosen on your form.

Shortly before you receive your first vouchers, you will be sent a Parent Welcome Communication explaining how to use your Childcare Vouchers and giving you details of who to contact if you have any questions about your Childcare Vouchers account.



Imagine what your family could do with an extra £155.50 a month

Don't miss out - talk to your employer today for more information.

