



Elmscot Group

TOGETHER WE ACHIEVE MORE

FEES AND FUNDING 2026/27



HELP TOWARDS CHILDCARE COSTS

Paying for childcare has been made more accessible in recent years.

How that looks is different for every family and depends on multiple factors from the age of your child and your family's circumstances.

We accept multiple methods of payment for your child's fees.

Direct debit – Bank transfer – Card payment – Childcare vouchers – Early Years Funding – Tax Free Childcare

Please visit: <https://www.childcarechoices.gov.uk/whats-new> to see if you meet the criteria for any of the below:

9 month funding – 30 hours per week over 38 weeks

2 Year FRAS funding – 15 hours per week over 38 weeks

2 Year working parent funding – 30 hours per week over 38 weeks

3 year universal funding – ALL 3 year olds are eligible for 15 hours of universal funding the term after they turn 3. This is not means tested.

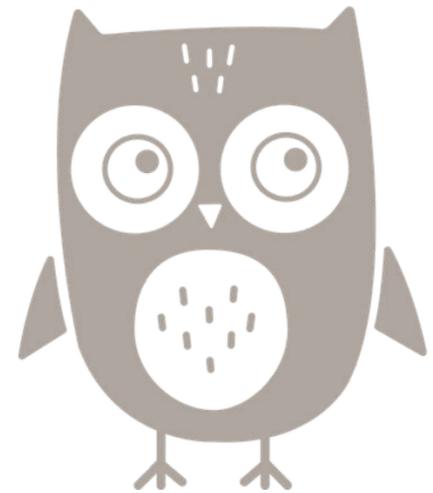
3 year extended funding – 15 hours per week over 38 weeks (this is what makes up the universal hours above to 30)

Tax free childcare – up to £2000 per year towards the cost of your fees

Universal Credit childcare – Claim back up to 85% of eligible childcare costs

Please note from September 2025, all children under working parent funding will be eligible for 30 hours of childcare.

This doubles their previous eligibility.



3/4 YEAR OLD UNIVERSAL FUNDING

15 hours of funded childcare per week is available to families in England with eligible children aged 3-4 years.

This is 15 funded hours over 38 term weeks = 570 hours per year.

This funding is **NOT** means tested and is available to all children the term after they turn 3. You do not require a funding code for this funding type, but we do require a completed funding form to enable us to submit your claim for you with the local authority. Please do look out for your funding form each term.

Children born between:	Are eligible from:
1st April and 31st August	1st September (Autumn term)
1st September and 31st December	1st January (Spring term)
1st January and 31st March	1st April (Summer term)



Best Start in Life
Advice and support for your child's development



WORKING PARENT FUNDING

If you live and work in England you may be entitled to 30 hours funded childcare support from the term after your child turns 9 months old, until they start school.

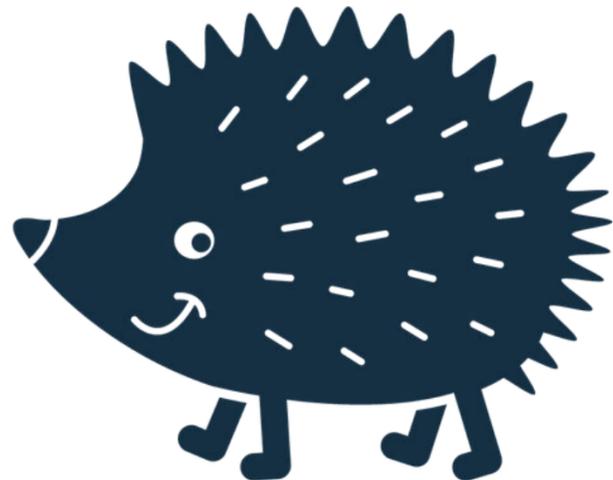
From the term after your child's 3rd birthday, this can be combined with the 15 hour entitlement for all 3 and 4 year olds to make up 30 hours of funded support over 38 weeks of the year.

You can usually get funded childcare for working parents if you (and your partner, if you have one) are:

- in work or starting a new job
- on sick leave or annual leave
- on shared parental, maternity, paternity or adoption leave

The amount of funded childcare you can get depends on:

- your child's age and circumstances
- your income (and your partner's income, if you have one)
- your immigration status



YOUR EARNINGS

Working parent funding

Over the next 3 months you and your partner (if you have one) must each expect to earn at least:

- £2,539.68 before tax if you're aged 21 or over (equivalent to £195.36 per week)
- £2,080 before tax if you're aged 18 to 20 (equivalent to £160 per week)
- £1,570.40 before tax if you're under 18 or an apprentice (equivalent to £120.80 per week)

This is equivalent to the National Minimum Wage or Living Wage for 16 hours a week, on average.



You can earn up to £100,000 adjusted net income per year and be eligible. If you or your partner have an expected adjusted net income over £100,000 in the current tax year, you will not be eligible.

You can use an average of how much you expect to earn over the current tax year if:

- you work throughout the year but do not get paid regularly
- you're self-employed and do not expect to earn enough in the next 3 months

If you're not currently working you may still be eligible if your partner is working, and you are on carer's leave or if you get any of the following:

- Incapacity Benefit
- Severe Disablement Allowance
- Carer's Allowance
- Limited Capability for Work Benefit
- Contribution-based Employment and Support Allowance

HOW TO APPLY

Once you have checked your eligibility, please go to: <https://www.gov.uk/sign-in-childcare-account> and set up your gateway account. You will need to provide identification and supporting documents such as passport/national insurance number for yourself and your partner if you have one.

Once you have a gateway account you will then be able to apply for your childcare code. It is this code that is required to enable nursery to claim funding on your behalf with the local authority.

You will also gain access to your tax free childcare within this portal which enables you to receive a 20% top up from HMRC. You simply pay 80% of your invoice value into your tax free childcare account and HMRC will top up the difference up to £2000 per annum per child. You then send the full invoice total to nursery by selecting us as a payee. You can access your tax free account once activated, even if you are not eligible for funding to start until the following term.

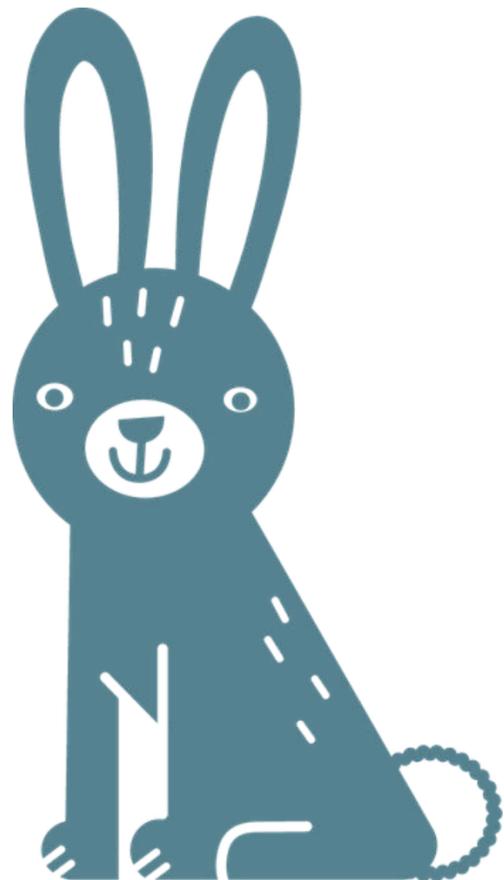


WHEN TO APPLY

As per HMRC guidelines, there are cut off dates when it comes to having a valid code for a term. If you miss the deadline it will be the following term that you would fall eligible to claim. This is not a nursery choice, this is a HMRC deadline.

These dates are as below.

Term:	Latest start date for funding code (working parents):
Autumn	31st August
Spring	31st December
Summer	31st March



Please note when returning from maternity leave, you can not apply for funding until 31 days before your return. We have seen parents miss out if they do not factor in the funding dates with their return to work. It would then be the following term before you could receive funding.

2 YEAR OLD FUNDING - FAMILIES REQUIRING ADDITIONAL SUPPORT (FRAS).

Your 2-year-old can get funded early learning if you live in England and receive some additional forms of support. This includes support such as Jobseeker's allowance, Universal Credit and Tax Credit, but also for those children who are in receipt of DLA or are a looked after child. Children under an Adoption order

This is 15 hours per week over 38 term weeks = 570 hours per year.

Giving your 2-year-old a head start in learning can be great for their future. Early years education can help little ones make friends and play, developing their social and practical skills in a safe place that works alongside what you do at home. This early start can set your child up for a lifetime of learning and success.

With this type of funding, you require a code or "ticket" from the local authority. Please note, that this must be from the local authority under which the nursery is located. Please contact the nursery if you are unsure.

Once you have your code or ticket, please complete your funding form and upload this information to enable us to claim for you.



 <p>Welcome to Trafford Pay your Council Tax, view your bill online, and get help with other Council Tax queries. Trafford Council</p>	 <p>Live Well Cheshire East Directory for health, wellbeing, social care, family support, SEND, and local services in Cheshire East to live well and stay independent. cheshireeast.gov.uk</p>	<p>Home Information for residents, businesses, and visitors of west Cheshire Cheshire West and Chester Council</p>
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HOW WILL FUNDING BE APPLIED TO MY BOOKING?

Funding is allocated as term time equivalent—38 weeks. As we are open for 51 weeks, your funding is “stretched” to cover the full year and ensure you have funding throughout the unfunded weeks.

15 hours funding

15 hours x 38 funding weeks = 570 hours available

570 hours divided by 12 months = 47.5 hours per month (11.17 hours per week)

30 hours funding

30 hours x 38 funding weeks = 1140 hours available

1140 hours divided by 12 months = 95 hours per month (22.34 hours per week)



ADDITIONAL CHARGES

Funded hours are only for teaching hours and not for meals, snacks, consumables or enhanced activities, this is charged separately under a meals and supplementary charge attached to the funded hours only and charged monthly. Unfunded fees include all of this. Funding is intended to provide basic provision only.

The meals and supplementary charges are calculated at each setting and relevant to each setting's costings before taking into account funding. Everything you see at the nursery from the enhanced learning resources, books and activities, the meals and snacks provided throughout the day, extra-curricular activities put in place, all come from these budgets. Prior to funding, parents and those currently paying the full session charge have all of these items included within that costed price per session. It is separated with funding as there is a clear differentiation between what is included with the funding allocated to a place and what is not.

Elmscot are passionate about the high quality childcare and settings we provide. The meals and supplementary charge ensures that giving parents the opportunity to access government funding remains viable at the settings.

This charge comes under various names across nursery providers and is displayed differently whether that be hourly per funded hour or monthly per funded hour. You will see this itemised on your invoices and directly correlates to the funding you are receiving under meals and supplementary charge.

For example, if you are in receipt of 15 hours. $15 \text{ hours} \times 38 \text{ term weeks} / 12 \text{ months} = 47.5 \text{ hours per month of funding}$. You will see a meals and supplementary charge for 47.5 hours. For example:

Spring 2025 2y Grant funding 15hrs W (47.5) (Universal) 47.50 hrs

Meals and supplementaries charge 47.5 funded hours (Meals and supplementaries charge 47.5 funded hours)

We are not allowed to attach a value to funding deducted. This will show as "0" on your invoice. However you will see a reduction reflected in your sessional costs.

If you are unable or unwilling to pay this please speak to your nursery manager.

WHAT MAKES YOUR JOURNEY AT CHESTER A SPECIAL ONE?

At Chester Day Nursery, we are dedicated to offering the highest quality care for our children and their families. From the warm smiles as they enter our doors to the customized activities throughout the day, every detail matters. Our talented chef, prepares nutritious meals on-site and also conducts cooking sessions with the children, teaching them about nutrition and the origins of their food.

Every day at our nursery is a new adventure, filled with diverse activities tailored to each child's individual interests and developmental steps. Our team collaborates to brainstorm ideas and design activities that align with the learning goals for their key children. They compile an extensive list of resources to bring these engaging activities to life, ensuring that learning is both enjoyable and meaningful.

In the past year, we have made significant improvements to our nursery garden. Our Outdoor Lead, Mark, and early years practitioner, Kate, work diligently alongside the children in our allotment, cultivating produce for our nursery meals. We've successfully grown strawberries, sugar snap peas, radishes, lettuce, and various herbs! Recently, we also acquired an outdoor classroom, new climbing structures, and mud kitchens to enrich our garden area, providing even more opportunities for learning and development. We are fortunate to have access to our turtle bus, which allows us to take children on weekly excursions into local natural spaces to learn about the world around them. The children engage with nature and contribute to our local community through activities like litter picking, supporting our local food bank, and sourcing activity resources from nearby greengrocers and shops, including the local pet store! We are conveniently located near wonderful parks and playgrounds that the children love to explore.

Behind the scenes, our dedicated office team plans, coordinates, and delivers a variety of events and activities throughout the year. These include parent events such as Mother's/Father's Day celebrations, sibling stay-and-play days, World Book Day parties, graduation ceremonies, Easter bonnet parades, Christmas craft afternoons, and visits from Santa Claus. We also have an on-site housekeeper who maintains the nursery to a pristine standard.

We are proud to have a team of highly qualified staff members, many holding childcare degrees and some with teaching qualifications. Our team possesses extensive knowledge in English as an additional language and special educational needs, having completed further training in these areas to meet the specific needs of every child in our care. Alongside our skilled staff, we have a dedicated group of apprentices who receive guidance and support from our nursery manager, Amy.

Recently, Amy has trained as an Emotional Literacy Support Assistant (ELSA). The ELSA role is designed to assist children who have difficulty managing their emotions independently. Amy has established an ELSA area in the main hall, where she conducts sessions with children in need of support. Each child receives a personalized social story, engages in activities to identify their emotions, learns breathing exercises, and participates in theraplay sessions.

FUNDING LOOP AND FUNDING FORMS

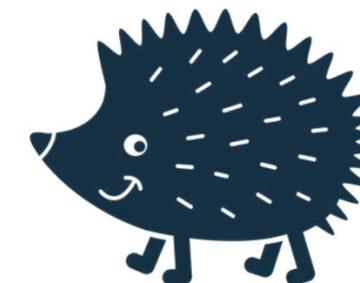
In order to claim funding for a parent we have to submit a funding form. These are sent to parents via Funding Loop and prefills the information we have on your child's booking for the upcoming term. Without a completed form, we are not able to claim your funding for you. Funding is audited periodically by the local authority.

Funding is based around a "headcount date". This is a date each term which is the cut off for a child to be in attendance and also the date in which the form takes a "snapshot" of a child's booking. If your booking does not look correct on your form, please let the nursery know so we can amend our side.

You may receive a funding form, but not be eligible. That is absolutely fine, just let the nursery know and we will make note of that for you. As all children fall eligible the term after they turn 3, you will need to complete a form at this point to receive your 15 hours funding.

With the influx of the new funding, we have an unprecedented volume of administration required to capture all parents eligible and ensure they receive what they are entitled to. Please do assist in completing your form at your earliest convenience or let us know you are not eligible.

UNIVERSAL CREDIT CHILDCARE



Universal Credit can help with the costs of childcare. You may be able to claim up to 85% of your registered childcare costs if you're eligible for Universal Credit, in paid work or due to start a job in the next month.

You have to pay for your childcare costs yourself unless you are eligible for an initial up-front childcare cost payment. You then report them through your Universal Credit account and will be paid some of the money back in your next Universal Credit payment. You can get up to 85% of childcare costs paid back to you. The maximum amount for each assessment period is:

- £1,031.88 for one child
- £1,768.94 for 2 or more children

You will only get the money back with Universal Credit after the childcare actually happens.

You usually report your childcare costs in your online Universal Credit account. You can do this when you first make a claim, or at any point in your claim.

You need to:

- provide proof of which childcare provider you use. This must be with Ofsted 'registered' childcare providers.
- tell Universal Credit the dates of childcare you paid for, how much you paid and the date you made the payment
- provide proof of payment

Report your childcare costs as soon as possible after paying them. If you leave it for longer than 2 assessment periods, you might not get the money back.

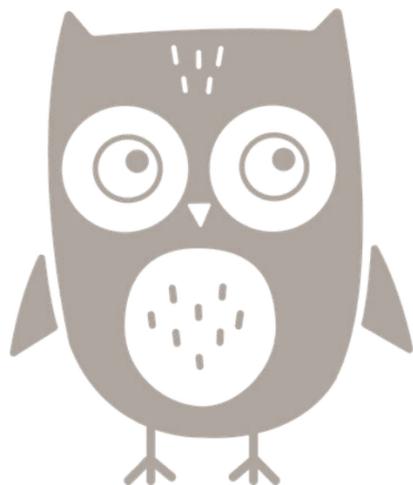
FURTHER QUESTIONS?

We are a small team here at Elmscot and do everything to help make what can be a confusing process as easy as we can for you.

If you have any questions regarding what support you may be entitled to, please contact finance directly on finance@elmscot.co.uk and we will happily assist.



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MEALS, CONSUMABLES AND ENHANCED ACTIVITY CHARGES



CHANGES FROM SEPTEMBER

From September 2025 eligible families will have access to up to 30 funded hours per week for their children from 9 months old. This makes quality childcare accessible for families and their children and is something we welcome wholly.

As you may well be aware funding is intended to cover teaching hours only to deliver a basic level of provision and not for meals, snacks, consumables or enhanced activities. All of these additional items are included in unfunded fees.

Here at Chester Day Nursery we want to ensure we work with families to access their entitled hours but not at a cost of quality. We want the best for our children, families and staff to ensure we secure a bright future for all.

With the additional funding, we will be introducing a meals and supplementary charge in line with hours accessed. This will be broken down as follows:

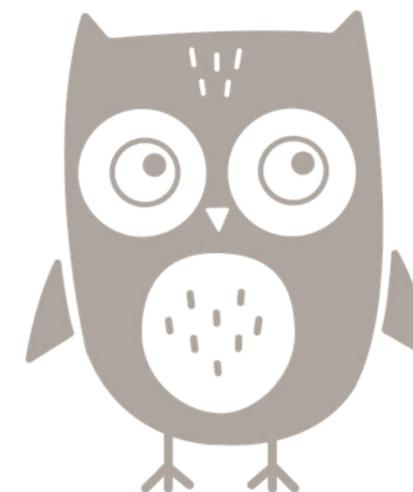
Meals and snacks 40p per funded hour

Consumables 30p per funded hour

Enhanced activities 50p per funded hour

This would total £1.20 per funded hour (maximum of £12 for a funded day).

For a 30 hour all year round place this would be £114 per month (£91.20 if using Tax free Childcare)



OPTING OUT

In line with government requirements you will have the ability to opt out of the additional fees including the ability to opt out of some and not all.

If you choose to opt out, please take notice of the relevant policies which will be required to be signed ahead of term.

Opting in/out is on a per term basis. You may opt out of receiving some elements and opt back in. The key is to communicate with nursery to ensure this is actioned correctly for you.

MEALS AND SNACKS

Chester Day Nursery currently provides meals and snacks made by our chef. Our menu choices are there to provide nutritious and healthy choices promoting healthy eating habits as well as catering to a variety of dietary and allergy needs.

Throughout the day we provide:

- Breakfast
- Lunch
- Snack
- Tea

Those choosing to opt out of meals and snacks would need to provide their own, in line with our packed lunch policy. This will need to be signed for in advance of the new funding term. Parents of children who do not come in with their food items or do not adhere to our policy will have to collect their child or we will provide their meals and snacks at the cost of £4 per session.



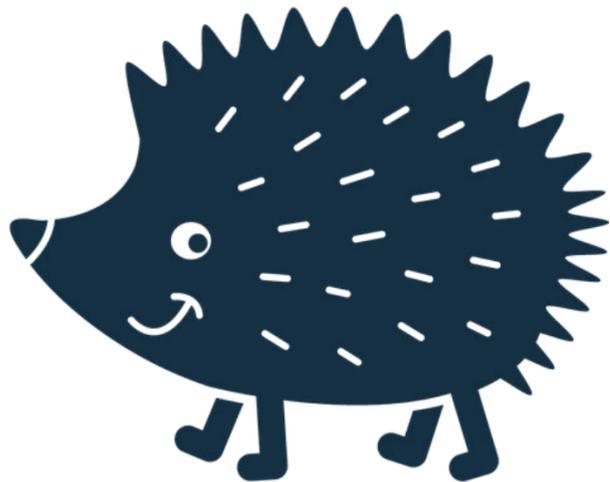
CONSUMABLES

Consumables within the nursery are items that are used up during a child's time at nursery and have to be replaced/allocated to a specific child.

The funding does not cover the below consumables:

- nappies
- wipes
- nappy creams
- sun cream
- medications such as Calpol

If you are opting out of this element, you will need to provide your own, in line with our consumables policy. This will need to be signed for in advance of the new funding term. If items are not provided/run out, they will be supplied and charged at the publicised rate.



ENHANCED PROVISION

Funding is to provide the basic level of provision for children. The enhanced provision is what makes Chester Day nursery what it is. The team work hard to go above and beyond the basic requirement to give children and families the best start in their journey.

Enhanced provision includes the following:

- forest school
- nursery allotment sessions
- stay and play sessions
- special visitors such as Yoga, Moo-Music, Little Kicks
- special world, religious and cultural celebrations and activities
- mothers/fathers day events
- graduation ceremonies
- trips
- access to Parentzone for updates for your child's learning and development



If you are opting out of this element and choosing for your child not to engage, you will need to review and agree to our enhanced provision opt out policy.

This will need to be signed for in advance of the new funding term.

FURTHER QUESTIONS?

We are a small team here at Elmscot and do everything to help make what can be a confusing process as easy as we can for you.

If you have any questions regarding what support you may be entitled to, please contact finance directly on finance@elmscot.co.uk and we will happily assist.



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