

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

Check with your provider to see if they're signed up.



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 need to be working at least 16 hours a week, earning at least the National Minimum Wage or National Living Wage. This includes being:

- self-employed
- on maternity or parental leave
- on sick leave or annual leave. Your child is eligible until the September after their 11th birthday, or until their 17th 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 any other tax, like VAT.

You can't claim Tax-Free Childcare at the same time as Working Tax Credit, Child Tax Credit or Universal Credit.

If you live in Northern Ireland

If you live and pay tax in Northern Ireland but use a childcare provider in the Republic of Ireland, please call 0300 123 4097 to check your eligibility.

If you live in Northern Ireland but work in the Republic of Ireland, you're eligible for Tax-Free Childcare if you or your partner pay UK tax and complete an annual Self-Assessment tax return and foreign income page.

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

