



## Understanding Childcare Funding in England - Suffolk

Navigating government childcare funding schemes can often seem complicated, but there are resources designed to help you understand your options and guide you through the application process. In England, families can access support through two main government funding programmes aimed at easing the cost of childcare. Depending on your individual situation, you may be entitled to either 15 or 30 hours of funded childcare per week. The number of funded hours available to you will be determined by your specific eligibility, ensuring that support is tailored to meet the needs of each family.

### Government-Funded Childcare

Eligible working parents may access up to 30 hours of government-funded childcare per week for children from the age of 9 months until they reach school age. This initiative is intended to offer significant financial relief by substantially offsetting early years childcare costs, thereby enabling families to better manage their budgets during this critical developmental period.

### Eligibility Criteria

To qualify for 30 funded hours of childcare, parents must meet a set of defined criteria. These requirements ensure that support is provided specifically to working families who would benefit most from help with childcare expenses.

- Parents are required to work at least **16 hours per week** at the National Minimum Wage. This is equivalent to approximately **£195 per week** or **£10,158 per year** as of April 2025.
- Each parent's adjusted net income must not exceed **£100,000** per year.
- The funding is available starting from the term following the child's **9th month**, continuing until the child begins school.

Additionally, families in receipt of extra support may be eligible for 15 hours of funded childcare per week.

### Other Factors Affecting Eligibility

Eligibility for government-funded childcare may depend on factors like your immigration status, your child's residency, and age. Visit [beststartinlife.gov.uk](https://beststartinlife.gov.uk) for details.

### How to Apply

Parents can apply for government-funded childcare through the Best Start in Life **parent hub**, which offers an eligibility checker and helpful resources.

[beststartinlife.gov.uk](https://beststartinlife.gov.uk)

### Benefits of the Programme

This government initiative is designed to ease the financial pressures on families and to enable children to access quality early years education. Through funded childcare, children gain the opportunity to develop their confidence, build essential social skills, and get ready for school in a supportive environment. At Golden Apples nurseries, funded hours can be used year-round for flexibility, with allocation varying by nursery and local authority rules. If you receive 30 hours, you may use up to 22.5 hours weekly over 51 weeks; for 15 hours, the limit is 11 per week. Your nursery team can explain how funding applies locally, and extra non-funded hours are available if needed. For more information on options and costs, see the fees/funding section within our website. You can also visit [gov.uk/browse/benefits](https://gov.uk/browse/benefits) for eligibility details such as Universal Credit Childcare and Tax-Free Childcare.

### Government-Funded Childcare for 2 Year Olds

We offer the 15-hour funded childcare scheme to two-year-olds receiving government support. Eligible children include those whose parents get qualifying benefits, have Disability Living Allowance or SEND, or are under kinship, guardianship, or local authority care.



### **Additional Childcare Hours**

If you need more than the funded childcare hours, extra paid hours are available. See our fees section for rates.

### **Local Authority Differences in Funding Delivery**

Government childcare funding is managed by local authorities, so requirements and processes may differ by location. This can cause minor variations in how we handle funding at each nursery.

### **Getting Help and Further Information**

For questions about funding or eligibility, contact your nursery manager. For more details on government schemes, visit [gov.uk](https://gov.uk).

### **Government Funding & Additional Charges**

### **What Does Government Funding Cover?**

Government funding only pays for your child's core care hours at nursery. It does not cover meals, nappies, extra hours, outings, or extracurricular activities, so parents should expect additional costs.

### **Optional Extra-Curricular Activities:**

These services and activities are not required as part of the Early Years Foundation Stage (EYFS).

At Golden Apples, we believe it is valuable for children to participate in experiences that extend beyond the EYFS curriculum. Research indicates that these opportunities, alongside group participation, enrich each child's nursery journey and support their holistic development. Through these enhanced activities, children build confidence, develop social skills, and achieve key milestones that prepare them for future learning.

### **Enhanced Small-Group Activities Include:**

- Seasonal experiences (e.g., Easter, Halloween, Graduation, Christmas), including nursery keepsakes
- Cultural celebrations (e.g., Diwali, Chinese New Year, Festival of Colour)
- Enrichment sessions requiring enhanced staffing ratios
- Special learning experiences, including outdoor exploration
- Specialist workshops designed to broaden children's experiences
- Gardening and cooking sessions
- Sensory-based activities

### **Parent / Carer Events:**

Parents' Evenings, Family Fun Days, Graduation Events, Photo Days.

### **Food Consumables:**

At Golden Apples, we provide healthy and nutritious meals that support the rapid physical growth and developmental needs of young children. Our meals not only promote positive eating habits but also encourage social interaction and the development of communication skills during shared mealtimes. By offering a varied and balanced menu, we introduce children to a wide range of textures, flavours, and cuisines, helping them to develop confidence and curiosity around food. We believe that early exposure to freshly prepared, wholesome meals lays the foundation for lifelong healthy eating habits.

Our food provision includes:

Hot meals prepared by our in-house chef, including breakfast, a wholesome mid-morning snack, a nutritious two-course lunch, an afternoon snack and a light two-course tea.

**If you would like to opt in to the above additional charges, please opt in accordingly within your funding pack and charges will apply as stated within the funding pack.**

### **Non Food Consumables (Not Available as an Optional Extra):**

These items must be provided to the nursery in your child's bag, and all items must be clearly labelled with your child's name.

These items include: Nappies, Wipes, Nappy bags, Cream, Sun cream

If your child arrives without the required items, a member of staff will need to leave the nursery to purchase them. In such cases, you will be charged for the cost of the items, as well as the staff member's time, petrol, and any associated expenses.

## How Funding and Fees Work Together

It's important to understand how government funding affects nursery fees. Nurseries combine funded and non-funded hours, with extra charges for things like meals or activities, and the specifics can vary. For advice tailored to your situation, speak directly with your nursery manager.

Below is a typical example from Golden Apples to show how funding may apply—the figures are illustrative and intended for clarity.

### Example: Full-Time Place with Stretched Funding

- Full-time place: Funding is distributed across 51 weeks of the year, providing 50 hours of childcare per week over five days, from 08:00 to 18:00 each day.
- Funded hours: Each week, 22.5 hours are covered by government funding, meaning parents are not charged for these hours.
- Non-funded hours: The remaining 27.5 hours per week are chargeable at the nursery's standard hourly rate.

## Applying for Funding

Childcare funding applications depend on your child's age and chosen scheme. Key steps are highlighted below.

### When to Apply

Application timing for government-funded childcare is based on your child's birthdate. For Working Family Funding, apply online about three months before you need your funded hours to get your eligibility code in time.

### Recommended Timeframes for Applying

Apply within the suggested deadlines to receive your eligibility code and ensure uninterrupted access to childcare funding.

| Recommended application window                        | Last date to apply for eligibility code | Funding start date             |
|-------------------------------------------------------|-----------------------------------------|--------------------------------|
| 15 <sup>th</sup> October to 30 <sup>th</sup> November | By 31 <sup>st</sup> December            | From 1 <sup>st</sup> January   |
| 15 <sup>th</sup> January to 28 <sup>th</sup> February | By 31 <sup>st</sup> March               | From 1 <sup>st</sup> April     |
| 15 <sup>th</sup> June to 31 <sup>st</sup> July        | By 31 <sup>st</sup> August              | From 1 <sup>st</sup> September |



### Funded Childcare: Age Eligibility

The following table outlines when funding can commence based on when your child was born:

| Child Birth date between                               | Funding can start from    |
|--------------------------------------------------------|---------------------------|
| 1 <sup>st</sup> September to 31 <sup>st</sup> December | 1 <sup>st</sup> January   |
| 1 <sup>st</sup> January to 31 <sup>st</sup> March      | 1 <sup>st</sup> April     |
| 1 <sup>st</sup> April to 31 <sup>st</sup> August       | 1 <sup>st</sup> September |



### Application Process for Funded Childcare and Maintaining Your Funding Eligibility

The process is straightforward simply get in touch with your chosen nursery to begin the application for funded childcare.

Once you have received your eligibility code for Working Family Funding, it is your responsibility to sign in to your HMRC childcare account every three months to reconfirm that your code is still valid. If you do not complete this step, you may lose your funding for the following term. Should this occur, you will need to pay the nursery's standard fees for any sessions not covered by the basic 15 hours scheme.

### Ongoing Requirements for All Funding Options

At the beginning of each term, sign our funding terms and conditions and complete a local authority Parental Declaration Form via Funding Loop. These actions ensure your continued eligibility and allow us to claim funding for your child's place.



## Good to Know

If separated, decide with your partner who will apply for funding—unless only one has parental responsibility—before beginning the process. For working family funding, HMRC usually sends reminders to reconfirm eligibility, but setting your own reminder is recommended to avoid missing support.

## What to Do

- Visit [gov.uk/apply-30hours-free-childcare](https://gov.uk/apply-30hours-free-childcare)
- Provide supporting documents (e.g., your child's passport) as requested during the application.

## How to Apply for Working Family Funded Childcare

### Step-by-Step Guide

1. Apply for your eligibility code using your National Insurance number on the government portal.
2. Reconfirm your eligibility every three months to keep your funding active.
3. Send your eligibility code, National Insurance number, full name, and date of birth to the accounts team.
4. Wait for a funding decision—confirmation may be instant or take up to seven days.

## Meals and Food Policy

### Bringing Food from Home

If you choose to opt out of our optional food consumables, you must provide a home-cooked hot lunch that meets our nutritional standards. All ingredients and allergens must be clearly labelled.

For children who require a second meal later in the day, parents/carers must provide non-perishable food that is fresh, safe to serve, and fully compliant with our labelling and allergen requirements.

Packed lunches are accepted. Please refer to our Food From Home Policy on our website for full guidance.

### Food Storage Limitations

With limited storage, food from home kept unrefrigerated for over four hours is a health risk compared to hot, freshly prepared meals.

### Further Information

See our food from home policy for more details.

### In-House Meal Provision

At Golden Apples, we provide healthy and nutritious meals that support the rapid physical growth and developmental needs of young children. Our meals not only promote positive eating habits but also encourage social interaction and the development of communication skills during shared mealtimes.

By offering a varied and balanced menu, we introduce children to a wide range of textures, flavours, and cuisines, helping them to develop confidence and curiosity around food. We believe that early exposure to freshly prepared, wholesome meals lays the foundation for lifelong healthy eating habits.

### Allergy Management and Safety

On-site food provision enables strict allergy control and ingredient management, ensuring safety for all children. Please refer to our food from home policy within our website.

### Our food provision includes:

- Hot meals prepared by our in-house chef, including breakfast
- A wholesome mid-morning snack
- A nutritious two-course lunch
- An afternoon snack if required
- A light two-course tea



**This service is charged per funded session:**

- 10 Hour Session - £9.00**
- 7.5 Hour Session - £6.75**
- 6 Hour Session - £5.40**
- 5 Hour Session - £4.50**
- 4.5 Hour Session - £4.05**
- 3 Hour Session - £2.70**

### **Included Services**

If you are privately paying for more than 5 hours a day, all fees include freshly prepared meals, drinks, and snacks provided on site by our Nursery Chef. Sibling discounts are available; please refer to the Sibling Terms and Conditions for further details.

### **Payment and Booking Information**

- A deposit is required upon enrolment to secure a place at the nursery, which is refunded once your child has started with us. If you choose to take any additional paid hours on top of your funded entitlement, a non-refundable administration fee will apply. Please note that if you decide not to take up your place after enrolling, the deposit may be retained. This fee covers all administration costs and supports the delivery costs of 2/3 settling visits and a meeting in with the manager to discuss your child's needs, interests etc.
- Fees must be paid monthly in advance.
- A minimum booking of two morning/afternoon sessions or two full days per week is required.
- Minimum notice requirements apply, and fees are subject to review in accordance with the nursery's Terms and Conditions.

### **Session, Attendance, and Closure Policy**

The nursery is closed on all Bank Holidays; normal charges still apply during these closures. No exchanges, credits, or refunds are available for absences due to sickness or holidays.

### **Late Collection Charges**

A late collection fee of £11 is charged for every 5 minutes, or part thereof, that you are late collecting your child after the end of their agreed session.

### **Session Booking Information**

#### **Bookable Sessions**

**All sessions can begin at 8am, 9am, or 1pm.**

**We offer the following funded session lengths:**

- **10 hours**
- **7.5 hours**
- **6 hours**
- **5 hours**
- **4.5 hours**
- **3 hours**

**This structure gives flexibility while keeping our approach consistent across all settings. Please note that sessions cannot be combined.**

### **Additional Funding Information**

- Funded childcare hours are distributed over 51 weeks, allowing families to receive up to 11 hours per week (15-hour scheme) or 22.5 hours per week (30-hour scheme) for consistent year-round support.
- Extra hours beyond your funded entitlement are charged at the standard rate
- The single non-funded week in the year incurs the usual charge for any attendance.
- For each funded session, parents contribute to food consumables and extra curriculum activities, as these are not covered by government funding if you choose to. Non-Food consumables are also not covered by government funding however this is not available as an optional extra. Non-Food consumables need to be provided to the nursery.

## How the Funding Scheme Works

### Understanding Your Funded Sessions

If you qualify for 30 hours funding you will receive 22.5 stretched hours per week. .

If eligible for 15 hours funding you will receive 11.5 stretched hours per week.

This is to allocate to the below session choices. We will amend your funding claim accordingly to the required sessions.

|           | Funded Hour Allocation                                          | Additional Hours Required<br>(Charged at Hourly Rate) |
|-----------|-----------------------------------------------------------------|-------------------------------------------------------|
|           | 8 am - 6 pm                                                     | Times Required (if applicable)                        |
|           | Sessions <u>MUST START</u><br>from either 8 am, 9 am or<br>1 pm |                                                       |
| Monday    |                                                                 |                                                       |
| Tuesday   |                                                                 |                                                       |
| Wednesday |                                                                 |                                                       |
| Thursday  |                                                                 |                                                       |
| Friday    |                                                                 |                                                       |

**Please note that funding is delivered in fixed sessions only. Should you wish to collect your child earlier, this is permitted; however, the full session will still be claimed as funded.**

### **Session Charges and Deposits**

Charges are based on sessions attended. A deposit is required upon enrolment to secure a place at the nursery, which is refunded once your child has started with us. If you choose to take any additional paid hours on top of your funded entitlement, a non-refundable administration fee will apply. Please note that if you decide not to take up your place after enrolling, the deposit may be retained. This fee covers all administration costs and supports the delivery costs of 2/3 settling visits and a meeting in with the manager to discuss your child's needs, interests etc.

### **Further Information**

For details on fees and funding, visit our website's "Fees and Funding Explained" section.

\*The deposit is waived for funded 2-year-olds under the 15 hour local authority scheme.

