



Student Bursaries

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# Help with Childcare Costs for NHS Bursary Students

Academic Year

2010-2011

**Supporting the NHS, supplying the NHS, protecting the NHS**

NHS Student Bursaries is a service provided by the NHS Business Services Authority  
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## Disclaimer

NHS Bursary students should not rely on the current NHS Bursary Scheme rules and allowances when planning for subsequent academic years as these may be subject to review in the future and as a result may be liable to change.

Further information about the NHS bursary will be posted on the Student Bursaries website ([www.nhsbsa.nhs.uk/students](http://www.nhsbsa.nhs.uk/students)) as and when it is made available. Students are advised to check the website on a regular basis.

The Department of Health and NHSBSA Student Bursaries will accept no responsibility for loss of any type however suffered by students who have relied on current rules in altering their circumstances (including but not limited to financial circumstances), whether for the current academic year or subsequent academic years.

## 1.0 Introduction

This booklet is for general guidance only; it cannot cover all individual circumstances. If you have any queries that are not included here, please contact us. (Our contact details are given at the back of this booklet).

Students who are in receipt of, or will be applying for, a NHS Bursary in the 2010-2011 academic year, can also apply for further financial help if they incur childcare-related costs during the academic year. The allowance is intended as an additional means of help towards the childcare costs students may incur whilst attending their course, however, it may not cover ALL of these costs.

**The level of support you may actually receive will be dependent upon your individual financial circumstances, and therefore not all students who apply for the Childcare Allowance will receive it.**

## 2.0 General Information

### 2.1 Eligibility

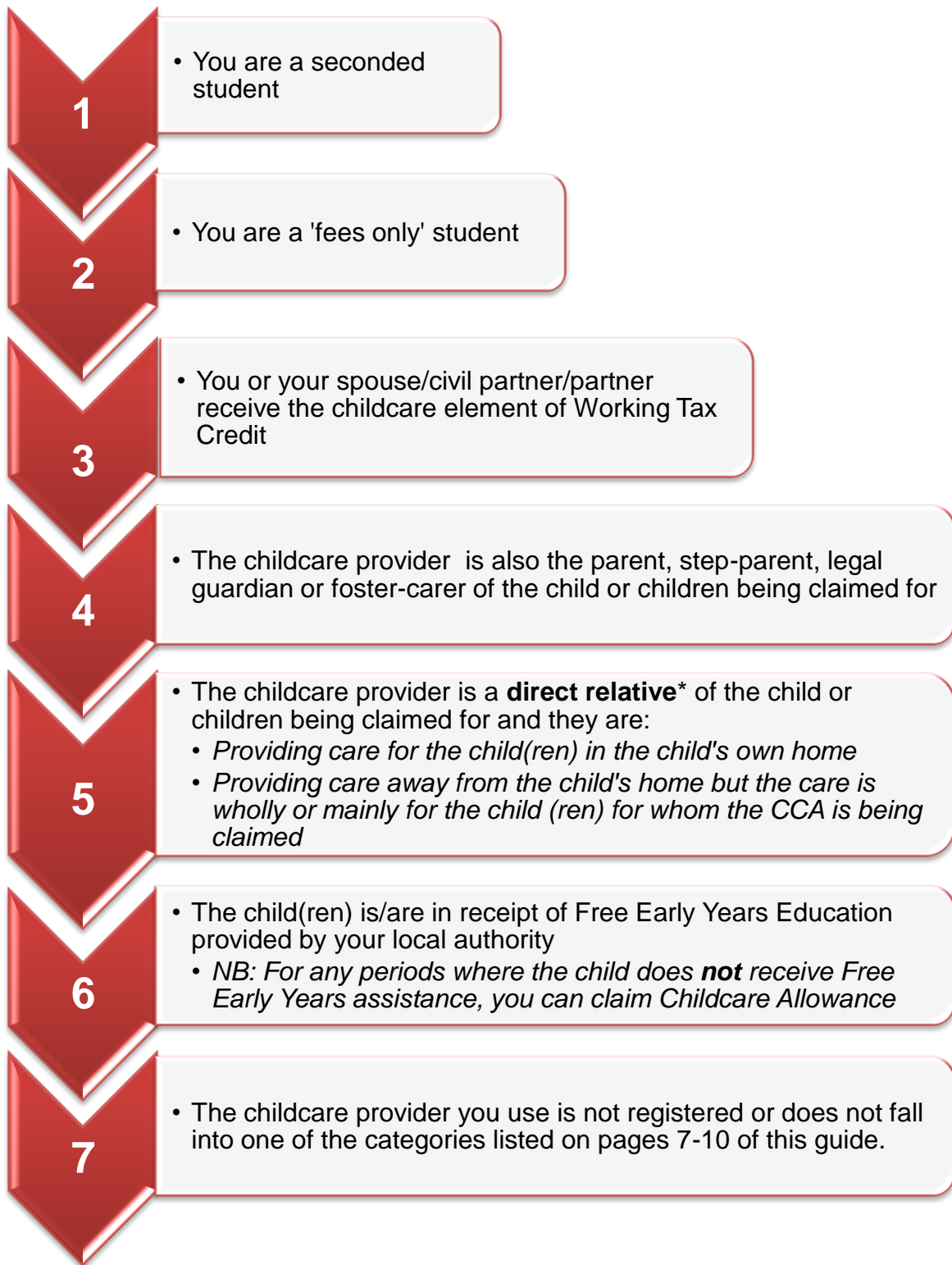
To be eligible to apply for Childcare Allowance, you must use a registered childcare provider. In addition, your child or children must be **under 15** on the first day of the academic year (or, if they have special educational needs, they must be **under 17** on this day). The allowance pays up to 85% of your childcare costs to a **net maximum amount** of £126.65 per week for one child and £187.85 per week for two or more children.

Any amount you may be awarded will not be subject to income tax.

**The Childcare Allowance is subject to income-assessment for all students in the same way as the NHS Bursary Dependants Allowance. How much you will receive will depend on the income available to you and your family.**

You will not be eligible for the Dependants, Parent Learning / Single Parent and Childcare Allowances if you or your spouse, civil partner or partner fail to, or choose not to, disclose the required information to income-assess your award.

*The diagram overleaf shows the circumstances in which the NHS Bursary Childcare Allowance **cannot** be claimed:*



\* **Direct relative** means a Parent, grandparent, aunt or uncle, brother or sister, or a step-parent of the child.

## 2.2 Registered Childcare

In order to claim help with your childcare costs via the NHS Bursary Childcare Allowance, you must use:

### IN ENGLAND:

a) *A childcare provider who is registered by OFSTED and is on either:*

- the OFSTED Early Years Register (**EYR**) , for children under 5, *or*;
- the OFSTED compulsory part of the General Childcare Register (**GCR**), if the child is aged 5 to 7, *or*
- Registered on the OFSTED Voluntary part of the GCR if the child is aged 8 and over, as appropriate.

b) *Out-of-school-hours childcare or supervised activity-based childcare provided by:*

- a school on the school's premises, *or*
- by a Local Authority, *or*
- by a third party provider who is registered by OFSTED (see below).

**Some types of childcare provider are not required to register on the EYR or the compulsory part of the GCR. This includes:**

**\* Activity-based care such as sports clubs**

**\* Nannies and Au Pairs who provide care in the child's own home.**

**In order to claim NHS Bursary Childcare Allowance if you use this type of provider, they would need to register on the voluntary part of the OFSTED GCR, if they have not already done so.**

c) *A person who is registered on the voluntary part of the OFSTED Childcare Register who is providing childcare in the child's own home or on other domestic premises.*

The voluntary part of the OFSTED Childcare Register offers the choice of registration to providers who are not eligible for compulsory registration. These are mainly people looking after children aged eight and over, or providing care in the child's home. By joining the voluntary part of the register, providers show parents who use their services that they meet certain requirements and that they are monitored through inspections<sup>1</sup>.

In England, registration on the voluntary part of the OFSTED Childcare Register (OCR) provides recognised national status for individuals providing childcare that is not otherwise required to be registered. This could mean that certain nannies, au pairs, etc. can acquire registered status provided their application is successful and they satisfy the necessary criteria, but relatives of the child or children being cared for and those who normally have parental responsibility for that child, cannot be registered on the *voluntary* part of the OCR.

**NB: OFSTED covers all voluntary registration for childcare providers in England.**

Further information about voluntary registration on the OCR can be obtained from the following website:

<http://www.ofsted.gov.uk> by clicking on the link for 'voluntary registration'.

d) *A nurse or domiciliary worker provided by an agency which is registered under the Domiciliary Care Agencies Regulations 2002, providing childcare in the child's home.*

e) Childcare provided by an *approved foster carer*: the childcare **must** be for a child who is **not** being fostered by the foster carer and the foster carer must be registered with OFSTED on either the EYR or the GCR.

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<sup>1</sup> Source: *Guide to Registration on the voluntary part of the OFSTED Register* © OFSTED 2007

## IN WALES:

- a) A childcare provider registered by the National Assembly for Wales via the Care and Social Services Inspectorate for Wales (CSSIW);
- b) An approved foster carer (the childcare **must** be for a child who is **not** being fostered by the foster carer);
- c) Out of school hours childcare or supervised activity based childcare provided by a school on the school's premises, or provided by a Local Authority;
- d) A nurse or domiciliary worker provided by an agency which is registered under the Domiciliary Care Agencies (Wales) Regulations 2004, providing childcare in the child's own home;
- e) A person who is approved by the Approval of Child Care Providers (Wales) 2007 Scheme and who is providing childcare in the child's own home or if several children are being looked after, in one of the children's homes.

## IN SCOTLAND:

- a) A childcare provider registered by the Scottish Commission for the Regulation of Care (SCRC);
- b) Out of school hours childcare clubs registered by the SCRC;
- c) An approved foster carer (the childcare **must** be for a child who is **not** being fostered by the foster carer);
- d) Childcare provided in the child's own home by or via childcare agencies, sitter services and nanny agencies, which are required to be registered.

**IN NORTHERN IRELAND:**

- a) Childcare registered by the relevant area Health and Social Services Trust;
- b) Out-of-school-hours childcare provided by:
  - a school on the school's own premises, or
  - by an Education and Library Board or
  - Registered by a Health and Social Services Trust.
- c) A person approved by the Approval of Home Childcare Provider (Northern Ireland) 2006 Scheme, who is providing childcare in the child's home.
- d) An approved foster carer (the childcare **must** be for a child who is **not** being fostered by the foster carer);

**You cannot claim the costs of any form of childcare arrangement that does not fit into one of the categories above.**

Registered childcare providers are inspected and registered by one of the organisations listed above and, where applicable, are given a registration number.

Your provider or the relevant national body will be able to confirm if they are registered.

*Registered childcare can include:*

- registered childminders;
- nurseries;
- playgroups;
- Early Excellence centres;
- Holiday play schemes;
- Daycare provided by a Local Authority/Local Council;

- OFSTED-registered third party organisations running clubs or schemes on school premises (when the children are looked after in their parents' absence outside school hours).

**Your childcare provider must give details of their OFSTED / CSSIW / SCRC registration (where applicable) at the time of your application. If you do not provide this information, NHS BSA Student Bursaries cannot process your form.**

It is important that you retain any receipts for payments made to your childcare provider, as these may be required from time to time to verify the costs you have claimed.

### **2.3 Childcare provided by relatives, friends or family members**

The Childcare Allowance is only payable for registered or other officially-recognised forms of childcare provision.

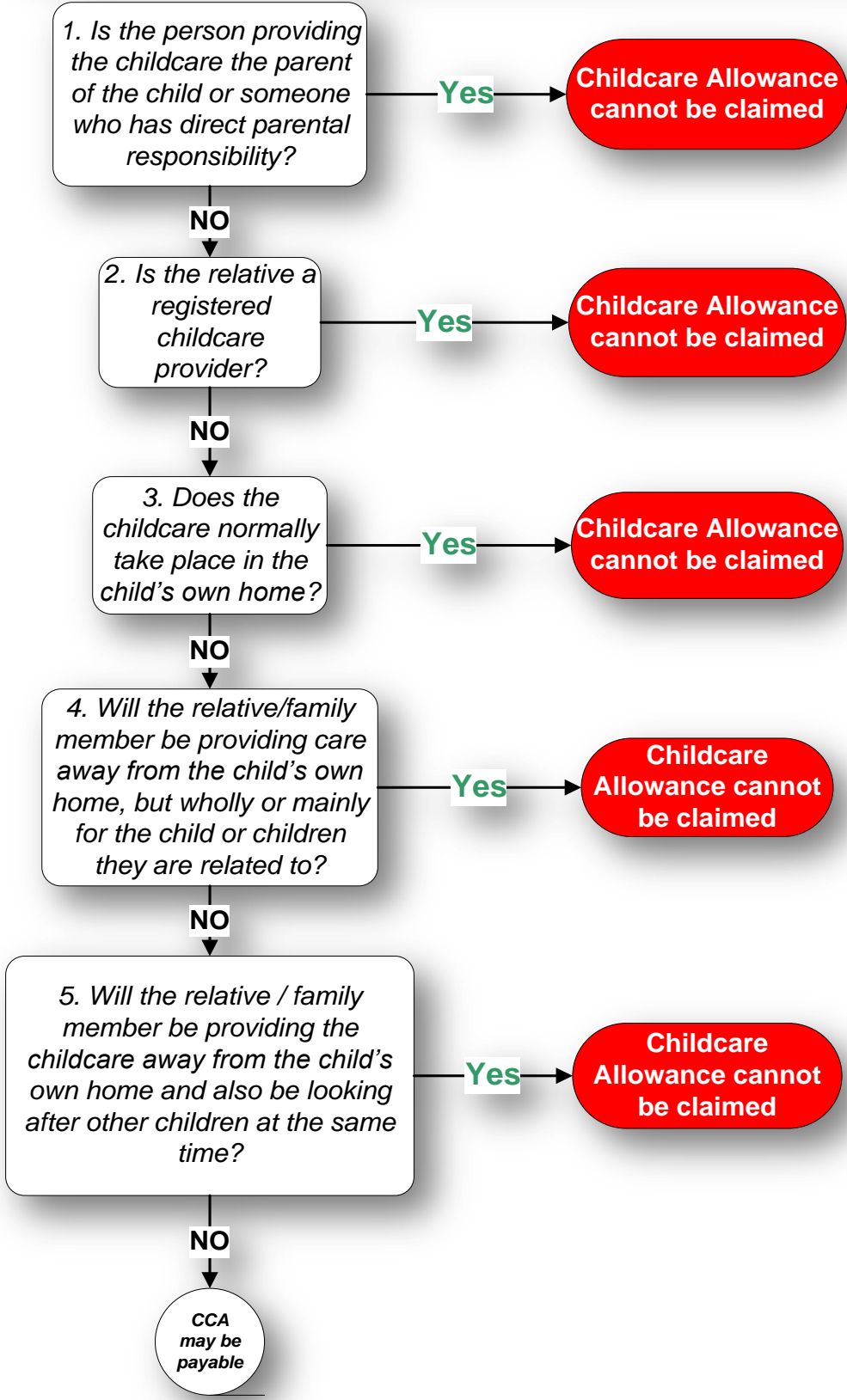
**Example 1: Student's spouse/partner/civil partner is a registered child minder and they will be providing the childcare for the student's child in their own home. Can Childcare Allowance be claimed?**

*No. Where the student's spouse, partner or civil partner is the childcare provider and they normally have parental responsibility for that child or children in any case, Childcare Allowance cannot be paid.*

**Example 2: Student's mother / sister / other relative is a registered child minder who looks after the student's children during term time. Is the student eligible to claim Childcare Allowance?**

*The chart overleaf may assist in deciding whether CCA can be claimed in such circumstances:*

**Childcare being provided by a family member**



## 2.4 Free Early Years Education

All 3 and 4 year olds in England are entitled to a free early education place for up to two years before they reach statutory school age, (i.e. the beginning of the school term immediately following the child's fifth birthday).

A free nursery education place consists of at least 12.5 hours a week for 38 weeks a year. (This will rise to 15 hours a week from September 2010). Although this service is free, parents may be charged fees for any services that exceed the minimum entitlement.

You can find out more information about your child's eligibility for a Free Early Years education place through your Local Authority's 'Early Years' section or by going to the [www.direct.gov.uk](http://www.direct.gov.uk) website.

NHS students who receive Free Early Years education for their child or children cannot receive the NHS bursary childcare allowance for the periods or sessions of childcare for which Free Early Years education applies. However, they can claim for any additional or extra hours, which are not covered by the free sessions.

*For example, if your childcare costs per week are £100 in total, but £30 of this is paid by the Early Years Education Scheme, you should only declare, and claim for, the remaining £70 per week on your NHS Bursary Childcare Allowance application form.*

Some Early Years education providers may ask you to make a payment for your child's free early years education, which will later be refunded to you. If you are expecting a refund for your childcare from another source, please indicate this in your NHS Bursary Childcare Allowance application, but **do not include the amount in your claim.**

## 2.5 Tax Credits

Tax credits are managed by HM Revenue and Customs (HMRC) and include Child Tax Credit to support families with children, and Working Tax Credit to support low-paid employees and self-employed people.

**Child Tax Credit (CTC)** will **not** affect your entitlement to the NHS Bursary or any of the additional allowances such as the Childcare Allowance. Students do not have to be working to qualify for CTC. You can make a claim if you are responsible for at least one child or young person. You can apply whether you are single, married or living with a partner.

**Working Tax Credit (WTC)** contains a *childcare element*, which pays 80% of registered or approved childcare costs. Students in Higher Education, including NHS Students, are not normally entitled to claim Working Tax Credit themselves unless they work 16 hours or more per week. This must be *in addition* to their attendance on their course and must be paid work. Students should be aware that periods of compulsory practice placement undertaken in a hospital or clinic as part of their course, do not count as paid employment.

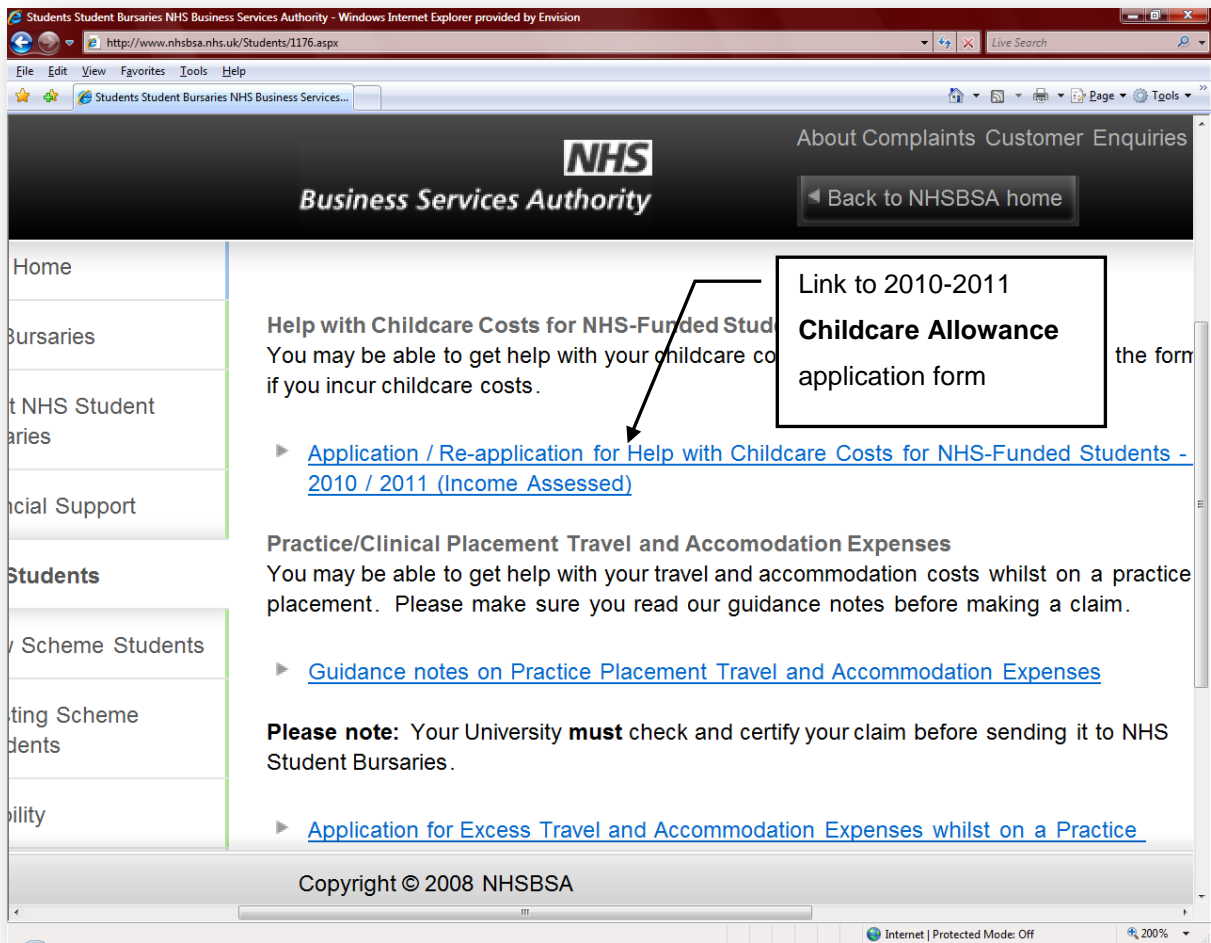
If your family's *only* income is, or will be, from the NHS Bursary, you will not normally be entitled to WTC or its childcare element, and you should apply for the NHS Bursary Childcare Allowance from the NHS Student Bursaries instead.

You can check whether you may be eligible for WTC and/or CTC on the HM Revenue and Customs website and further online information about Child or Working Tax Credit, is available at: <http://www.hmrc.gov.uk/taxcredits/>

**If you, or your spouse, civil partner or partner are receiving, or expect to receive, the childcare element of Working Tax Credit, you will not be entitled to the NHS Bursary Childcare Allowance**

## 3.0 Applying for the NHS Bursary Childcare Allowance

You can obtain a NHS Bursary Childcare Allowance application form from the Information and Application Forms section of the NHS Student Bursaries website. Select the 'Additional Assistance' link at the bottom of the screen and select the appropriate form as indicated below:



Your childcare provider will be asked to complete and sign part of your application form to confirm the costs you have declared and that they are a registered childcare provider.

**Important:**

in order to apply for the NHS Bursary Childcare Allowance, you *must* also apply for the NHS Bursary Dependents Allowance.

For new 2010-11 diploma (non-income assessed) and degree (income-assessed) students, this is included in the relevant PSM1 application form.

For continuing degree (income-assessed) students this is included in the PSM1 form '*Re-application for an income-assessed award*' for 2010-11.

Continuing Nursing and Operating Department Practitioner DipHE (diploma) students need to complete a separate application form '*Application form for Dependents Allowance*'.

All of these forms are available to print off from the NHS BSA Student Bursaries website or via the following link:  
<http://www.nhsbsa.nhs.uk/Students/967.aspx>

### **3.1 Payment of the Childcare Allowance**

If you are entitled to receive Childcare Allowance, this will be calculated and paid as a supplement to the basic NHS Bursary. If you are a new student in 2010/11, you will receive your first two months of Bursary in a combined payment shortly after you commence training.

If you have submitted an application for Childcare Allowance in time for the start of the academic year, and you are entitled to it, payments will be made in monthly installments by the BACS method directly to your bank account.

## 4.0 How the NHS Bursary Childcare Allowance is calculated

### 4.1 Amounts Payable in 2010/11

The Childcare Allowance is available for students who have dependent children and pays a set rate of 85% of your actual childcare costs (to qualifying students) up to a net maximum of £126.65 per week for one child and £187.85 for two or more children throughout the academic year.

To be eligible to apply for the NHS Bursary Childcare Allowance, you must also be eligible to apply for the existing Dependents Allowance element of the NHS Bursary. You do not necessarily have to be in receipt of this, however, to receive some help towards your childcare costs.

*The table overleaf gives a sample of a student's typical childcare costs in a 9-week period in the academic year and how much they could expect to receive under current Childcare Allowance arrangements.*

<b>W e e k</b>	<b>Date From</b>	<b>Date to</b>	<b>Number of children requiring childcare in week</b>	<b>Net Maximum amount payable by the Childcare Allowance</b>	<b>Actual weekly cost declared by student</b>	<b>85%</b>	<b>Actual amount payable to student<sup>2</sup></b>
<b>1</b>	01/09/10	06/10/10	1	£126.65	£100	£85	£85 <sup>3</sup>
<b>2</b>	07/10/10	13/10/10	2	£187.85	£200	£170.00	£170 <sup>4</sup>
<b>3</b>	14/10/10	20/10/10	3	£187.85	£300	£255.00	£187.85 <sup>5</sup>
<b>4</b>	21/10/10	27/10/10	1	£126.65	£100	£85	£85
<b>5</b>	28/10/10	04/10/10	2	£187.85	£200	£170	£170
<b>6</b>	05/10/10	11/10/10	3	£187.85	£300	£255	£187.85
<b>7</b>	12/10/10	18/10/10	1	£126.65	£100	£85	£85
<b>8</b>	19/10/10	25/10/10	2	£187.85	£200	£170	£170
<b>9</b>	26/10/10	01/11/10	3	£187.85	£300	£255	£187.85
					<i>Total cost to student this period:</i>		<i>CCA payable this period:</i>
					<b>£1,800</b>		<b>£1,328.55</b>

<sup>2</sup> Subject to income -assessment

<sup>3</sup> Week 1: the student is entitled to 85% of their actual costs of £100, because the actual cost does not exceed the maximum Childcare Allowance rate of £126.65

<sup>4</sup> Week 2: the student is entitled to 85% of their actual costs of £200, because the actual cost does not exceed the maximum Childcare Allowance rate for 2 or more children of £187.85

<sup>5</sup> Week 3: the student can only receive the maximum net weekly amount of £187.85 because this week's costs exceed the maximum amount that the Childcare Allowance will pay.

Please note that this example only shows a fragment of the typical costs for illustration purposes. Actual Childcare Allowance is calculated and paid over a full academic year (52 weeks).

**The above example is intended as a guide to the calculation process only; it is not possible to cover every student's individual circumstances and we cannot guarantee you will receive help with your childcare costs, as these are subject to income-assessment.**

**Your actual entitlement to Childcare Allowance (and/or other award elements of the NHS Bursary for 2010/11) can only be determined after you have completed and submitted the necessary NHS Bursary application forms for NHS Student Bursaries to assess.**

#### **4.2 Changes you must tell us about**

If, after having applied for Childcare Allowance:

- You change your childcare provider, OR
- The costs that you originally declare increase or decrease, OR
- You no longer use a registered childcare provider...

- you should inform NHS Student Bursaries immediately (or as soon as possible), as this will affect your entitlement.

**Failure to inform us about a change in your circumstances may lead to an overpayment of bursary which you will be required to repay.**

Students who have a change in circumstances can re-apply for their Dependents/ Childcare Allowances at any time during the academic year

More detailed information about the type and level of support available to NHS-funded students can be obtained from our Guidance booklets *Financial Help for Healthcare Students 2010/11*.

## 5.0 Useful Contacts

<p><b>NHS Student Bursaries</b></p> <p>Hesketh House 200-220 Broadway FLEETWOOD Lancashire FY7 8SS</p> <p><b>Student Helpline:</b> 0845 358 66655</p> <p><b>Website:</b> <a href="http://www.nhsbsa.nhs.uk/students">www.nhsbsa.nhs.uk/students</a></p> <p><b>Email:</b> <a href="mailto:childcare@nhspa.gov.uk">childcare@nhspa.gov.uk</a></p>	<p><b>OFSTED</b></p> <p><b>Website:</b> <a href="http://www.ofsted.gov.uk">www.ofsted.gov.uk</a></p> <p><b>E-mail:</b> <a href="mailto:Enquiries@ofsted.gov.uk">Enquiries@ofsted.gov.uk</a></p>
<p><b>HM Revenue and Customs (HMRC)</b></p> <p><b>Tax Credits Helpline:</b> 0845 300 3900</p> <p><b>Website:</b> <a href="http://www.hmrc.gov.uk">www.hmrc.gov.uk</a></p>	<p><b>Free Early Years Education</b></p> <p><b>Website:</b> <a href="http://www.direct.gov.uk/en/EducationAndLearning/index.htm">www.direct.gov.uk/en/EducationAndLearning/index.htm</a></p>
<p><b>Care and Social Services Inspectorate for Wales (CSSIW)</b></p> <p><b>Website:</b> <a href="http://www.wales.gov.uk/cssiwsite/newcssiw">www.wales.gov.uk/cssiwsite/newcssiw</a></p>	<p><b>Scottish Commission for the Regulation of Care</b></p> <p><b>Website:</b> <a href="http://www.carecommission.com">www.carecommission.com</a></p>