

Help with childcare costs for NHS Bursary students 2018/19



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1. Disclaimer

NHS Bursary students should not rely on the current NHS Bursary Scheme Rules regarding allowances when planning for future academic years as these may be subject to review and, as such, may change.

Further information about the NHS Bursary is posted onto the NHS Student Bursaries website (www.nhsbsa.nhs.uk/nhs-bursary-students) as and when it is made available. Students are advised to check the website on a regular basis.

The Department of Health and Social Care and NHS Student Services cannot accept any responsibility for the loss of any type, however suffered, by students who have relied on current rules and allowances in altering their circumstances (including but not limited to financial circumstances), whether for the current academic year or the academic year to begin.

2. Introduction

Who is this booklet for?

1. Medical and Dental students (bursary-eligible study years).
2. Non-medical students who first started their course on or after 1 September 2012, but before 1 August 2017.
3. Non-medical students on eligible undergraduate part-time capped courses who first started their course on or after 1 August 2017 but before 1 August 2018.
4. Non-medical students occupying a commissioned place on an eligible pre-registration postgraduate healthcare course who first started on or after 1 August 2017 but before 1 August 2018 and to whom the temporary transitional arrangements in 2017/18 applied.
5. Students occupying a commissioned place on an eligible pre-registration dental hygiene and dental therapy course who first started on or after 1 August 2017 but before 1 August 2018 to whom the temporary transitional arrangements in 2017/18 applied.
6. New students occupying a capped place on an eligible undergraduate pre-registration dental hygiene and dental therapy course at

certain institutions* commissioned by Health Education England which started on or after 1 August 2018.

This information booklet is for general guidance only and it cannot cover all individual circumstances. If you have any queries that are not included here, please read the [NHS Bursary Scheme Rules](#), published by the Department of Health and Social Care, in the first instance.

What is the Childcare Allowance?

Students who are in receipt of, or who will be applying for, an NHS Bursary in the 2018/19 academic year can apply for further additional help if they have to pay for registered childcare whilst they are attending their course.

The allowance is intended as an additional means of help towards childcare costs but it will not normally cover ALL of your costs.

Any amount you may be awarded is non- taxable.

Childcare allowance pays up to 85% of your childcare costs to a net maximum amount of:



£128.78 per week for one child

£191.45 per week for two or more children

Means testing

The Childcare Allowance is subject to means testing for all students in the same way as the other NHS Bursary additional allowances i.e. Dependants and Parents Learning Allowances.

How much you will receive will depend on the income of your dependants in the last financial year.

*The UCL Eastman Dental Institution, Kings College London, The Greater Manchester School for Dental Care Professionals, The University of Birmingham in partnership with Birmingham Community Healthcare NHS, Bristol Dental School.

3. Eligible Childcare Provision

To be eligible to apply for Childcare Allowance, you must use a childcare provider who meets the criteria in one of the categories below. In addition, your child or children must be **under 15** on the first day of the academic year (or, if they are registered with special educational needs, they must be **under 17** on this day).

The following is classed as eligible childcare provision in order to claim the NHS Bursary Childcare Allowance:

1. A childcare provider who is registered under the Childcare Act 2006 and also on one of the below:

- Ofsted Early Years Register (EYR), for children under 5
- the Ofsted compulsory part of the General Childcare Register (GCR) for children aged 5 to 7
- the Ofsted Voluntary part of the GCR for children aged 8 and over

2. Childcare provided by out of school clubs, a local authority or by a third party provider:

- run on school premises
- and registered by Ofsted or an equivalent body

3. Childcare provided in the child's own home:

- by a care worker or nurse from an agency registered with the Commission for Social Care Inspection under the Care Standards Act
- who is expected to comply with:
 - o *the Domiciliary Care Agencies Regulations 2002*
 - o *or the Nurses Agency Regulations 2002*

4. Care provided by an approved foster carer

- the care must be for a child who is not being fostered by that foster carer
- the foster carer must be registered with Ofsted either on the EYR or GCR.

5. A person 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

6. Childcare provided in Wales, Scotland or Northern Ireland, and registered by:

- The National Assembly for Wales through the Care and Social Services Inspectorate for Wales or under the Approval of Child Care Providers (Wales) 2007 Scheme where the childcare is provided in the child's own home.
- The Care Inspectorate Scotland.
- The Local Health and Social Services Trust (Northern Ireland) or approved by the Approval of Home Child Care Providers (Northern Ireland) 2006 Scheme, if the care is in the child's home.

Registered
childcare can
include:



Some types of childcare providers are not required to be registered on the Early Years Register or the compulsory part of the General Childcare Register (GCR).

This includes:

- activity based care such as sports clubs
- nannies and au pairs who provide care in the child's own home

However, in order to claim Childcare Allowance if you use this type of provider, they would need to be registered on the voluntary part of the Ofsted GCR, if they are not already. Further information about voluntary registration on the OCR can be obtained from www.ofsted.gov.uk.

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

Registered childcare providers are normally inspected and registered by Ofsted (or equivalent) and, where applicable, are given a registration number. Your provider will be able to confirm if they are registered or are required to be so.

Your childcare provider must give details of their Ofsted or equivalent registration (where applicable) at the time of your application.

**The NHS Bursary
Childcare
Allowance is NOT
payable in the
following
circumstances:**

Where the student, their spouse, partner or civil partner is in receipt of the childcare element of Working Tax or Universal Credit.

Where the student, their spouse, partner or civil partner is in receipt of Tax Free Childcare payments.

Where the student, their spouse, partner or civil partner is in receipt of financial support for childcare from other sources. For example, a childcare grant from Student Finance England or a similar award from an equivalent body.

Normal school education provided by a Local Authority, religious or private schools.

Free early years education provided by the Local Authority.

**It is also NOT
available for....**

Childcare where the registered provider is the student's spouse, civil partner or partner.

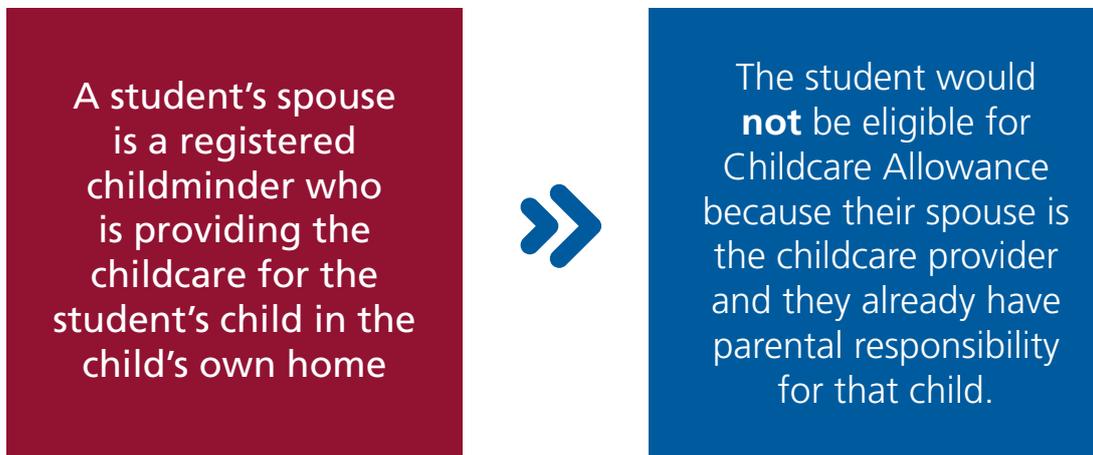
Childcare provided by a close relative of the child in the child's own home.

Childcare provided by a close relative of the child away from the child's own home and solely for the student's children, or the student's children and the close relative's children.

Childcare provided by close relatives

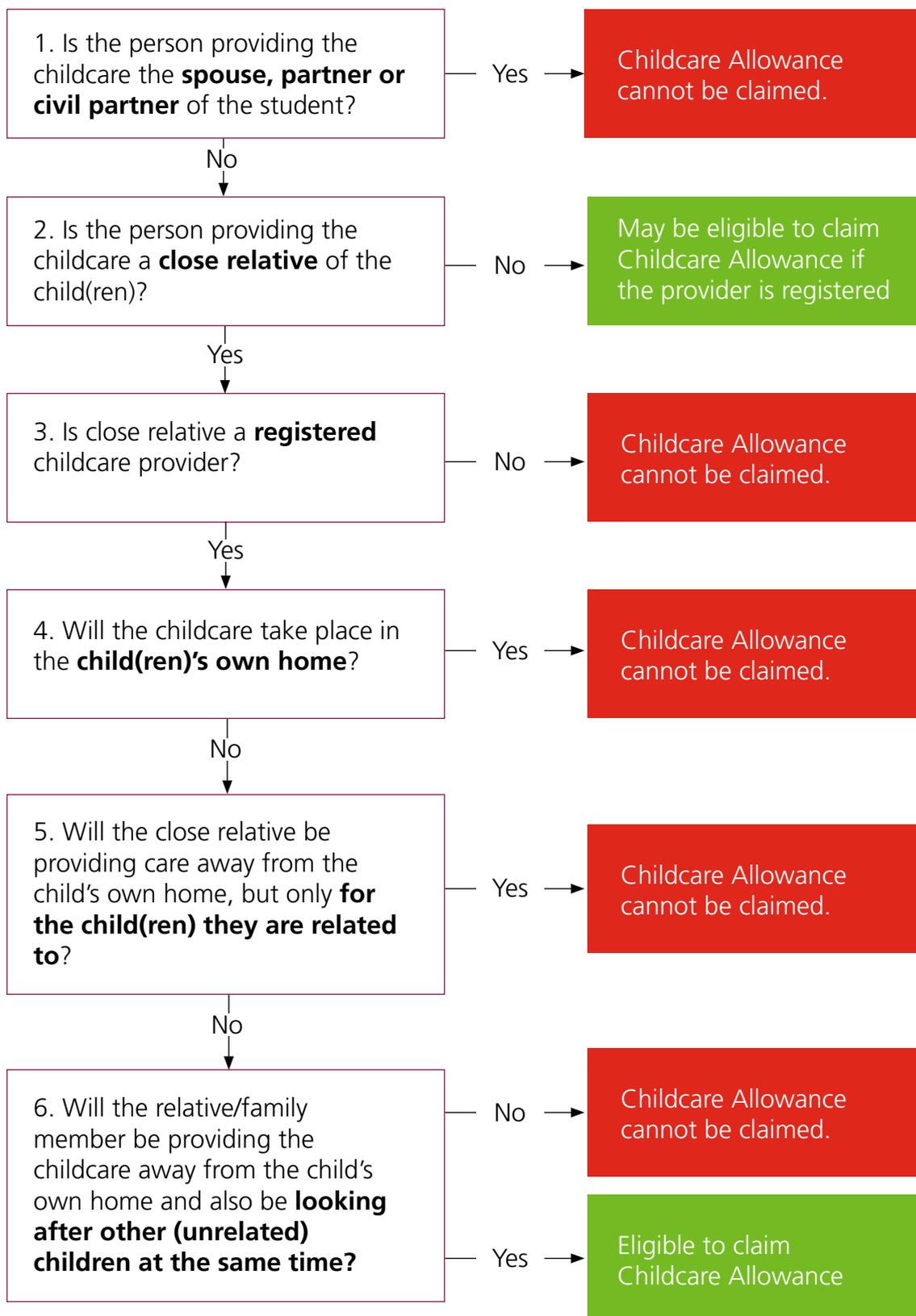
The NHS Bursary Childcare Allowance is only payable for registered or other officially recognised forms of childcare provision. Where a relative is looking after the student's child or children, Childcare Allowance may not be payable in some circumstances.

For example:



The chart on the next page may help you to decide whether you can claim Childcare Allowance if a relative is providing childcare for your child or children.

Childcare being provided by a family member

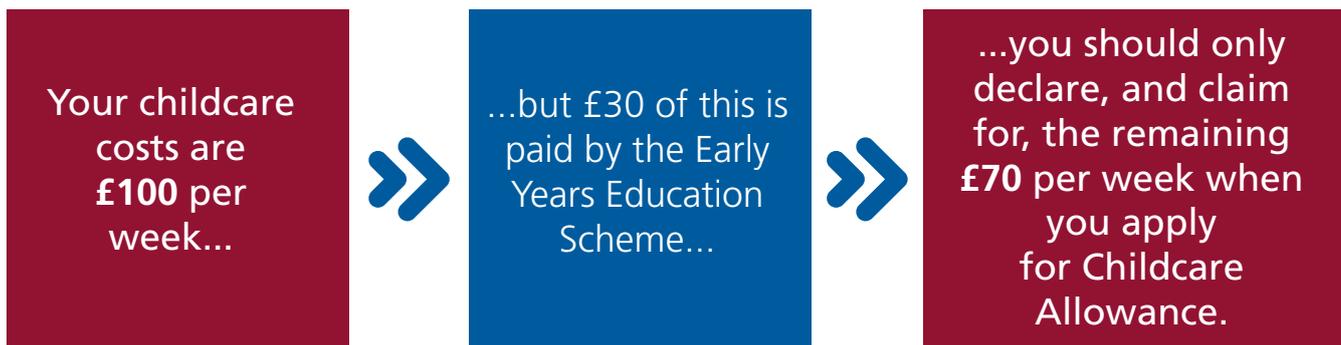


4. Free Early Education

All three and four year olds in England are entitled to up to 570 hours of free early education or childcare a year. This is often taken as 15 hours each week for 38 weeks of the year. Some two year olds are also eligible. You can find out more information about your child's eligibility for a free early education place by going to by visiting the [government's website](#).

NHS students who receive a free early education place for their child or children cannot receive any Childcare Allowance for the periods or sessions of childcare for which the free early education place applies. However, they can claim for any additional or extra hours, which are not covered by the free sessions.

For example:



Some Early Years education providers may ask you to make a payment for your child's free early education, which will later be refunded to you.

If you are expecting a refund for your childcare from another source, please indicate this on your Childcare Allowance application form, but do not include the amount in your claim.

5. Tax or Universal Credits and Tax-free childcare

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)

This 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.

Working Tax Credit (WTC)

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 WTC 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 you or your spouse, partner or civil partner are receiving, or expect to receive, the childcare element of WTC, you will not be entitled to the NHS Bursary Childcare Allowance. You can check whether you may be eligible for WTC and/or CTC by visiting [gov.uk website](http://gov.uk)

Universal Credit (UC)

If you're eligible for Universal Credit you may be able to claim back up to 85% of your childcare costs. See www.gov.uk/help-with-childcare-costs/universal-credit for further information.

Please note, if you receive help with your childcare costs from Universal Credit you would not be eligible to claim the NHS Bursary Childcare Allowance.

Tax-free childcare

For eligible families, [Tax-Free Childcare](#) offers up to £2,000 per child, per year for children up to the age of 12. You will **not** be able to claim or receive the NHS Bursary Childcare Allowance if you receive tax-free childcare.

6. Applying for the Childcare Allowance

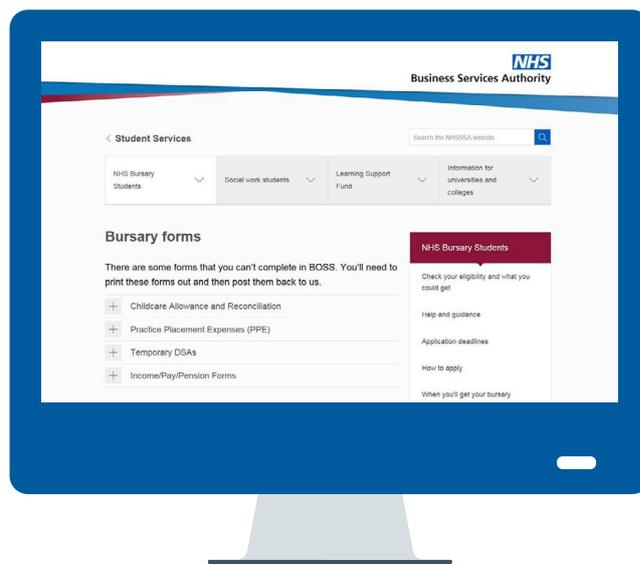
In order to apply for Childcare Allowance you must first apply for Dependants Allowance in the main application form on BOSS.

Please be aware that the other Dependants Allowance screens on BOSS will only appear if you indicate that you have somebody (a spouse/partner/civil partner and/or child) who will be wholly or mainly financially dependent on you, so remember to answer **yes** to that question.

If you answer 'no', you will not be able to go on to claim Dependants Allowance and Childcare Allowance.

In the Dependants Allowance section you will be asked questions about your dependent child/children and then asked if you would like to apply for Childcare Allowance.

If you answer 'yes', BOSS will then ask you for details about your childcare provider/s, but you will need to complete a paper *Childcare Allowance application form* after you have submitted your online BOSS application to give us more details about your childcare costs.



This form must be printed off from the [Bursary Forms](#) page of our website. You must complete the form and get it signed by your childcare provider/s to verify the costs.

You should post your Childcare Allowance application form along with all of your NHS Bursary application supporting evidence (unless you have already sent us this) as soon as possible, to avoid any delays to the assessing of your application and any subsequent payments. Don't forget to print off a copy of your student coversheet from your BOSS account (in the 'Documents' section) and include it with anything you post to us.

You may wish to send everything to us by Special Delivery or recorded post so that you can track the receipt of your application/documents. If you will be sending any supporting evidence that needs to be returned to you, don't forget to include a self-addressed return envelope with the correct pre-paid postage on it. Post your application and supporting evidence to:

NHS Student Bursaries
Ridgway House
Northgate Close
Middlebrook
Horwich
Bolton
BL6 6PQ

7. How the Childcare Allowance is calculated

Amounts payable in 2018/19

The Childcare Allowance pays up to 85% of the costs, subject to a net maximum rate of £128.78 per week for one child and £191.45 for two or more children throughout the academic year.

To be eligible to apply for Childcare Allowance, you must firstly apply for Dependants Allowance for that child/ren. However, you do not necessarily have to be awarded Dependants Allowance to receive some help towards your childcare costs through the Childcare Allowance.

The table on the next page gives an example of a student's typical childcare costs in a four week sample period within the academic year and shows how much they could expect to receive under current Childcare Allowance arrangements.

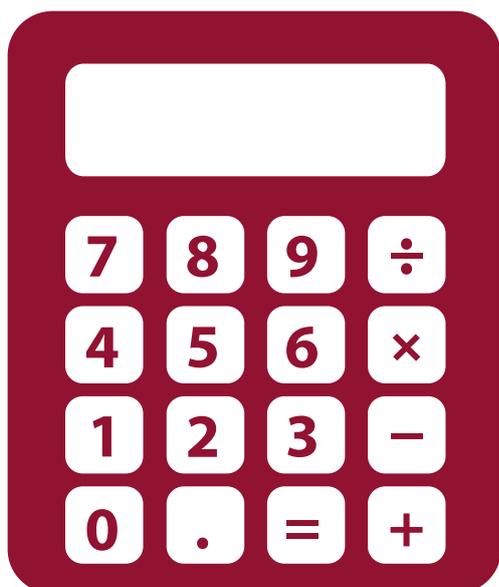
Please note:

The example overleaf shows only a fragment of the typical costs for illustration purposes. Actual Childcare Allowance is normally calculated and paid over a full academic year.

It is intended only as a guide to the calculation process as it is not possible to cover every student's individual circumstances. We cannot guarantee you will receive help with your childcare costs, as these are subject to means testing.

Your actual entitlement to Childcare Allowance and/or other award elements of the NHS Bursary for 2018/19 can only be determined after you have completed and submitted the necessary NHS Bursary forms on BOSS and supplied all of the requested supporting evidence for us to assess.

In each of the three tables below all of the figures in the 'Amount payable to student' columns are subject to means testing.



Example 1: Student claiming Childcare Allowance for one child

Week	Date from	Date to	Number of children requiring childcare	Net max amount payable	Weekly cost declared by student	85% of weekly cost declared	Amount payable to student
1	27 Aug 2018	2 Sept 2018	1	£128.78	£100	£85	£85
2	3 Sept 2018	9 Sept 2018	1	£128.78	£120	£102	£102
3	10 Sept 2018	16 Sept 2018	1	£128.78	£152	£129.20	£128.78
4	17 Sept 2018	23 Sept 2018	1	£128.78	£200	£170	£128.78
Total cost to student this period:					£572	Childcare Allowance payable this period:	£444.56

The student will only be entitled to 85% of their actual costs (if claiming for one child) until their costs reach the maximum weekly allowance of £128.78.

Example 2: Student claiming Childcare Allowance for two children

Week	Date from	Date to	Number of children requiring childcare	Net max amount payable	Weekly cost declared by student	85% of weekly cost declared	Amount payable to student
1	27 Aug 2018	2 Sept 2018	2	£191.45	£180	£153	£153
2	3 Sept 2018	9 Sept 2018	2	£191.45	£200	£170	£170
3	10 Sept 2018	16 Sept 2018	2	£191.45	£260	£221	£191.45
4	17 Sept 2018	23 Sept 2018	2	£191.45	£260	£221	£191.45
Total cost to student this period:					£900	Childcare Allowance payable this period:	£705.90

The student will only be entitled to 85% of their actual costs (if claiming for two children) until these reach the maximum weekly allowance of £191.45.

Example 3: Student claiming Childcare Allowance for three children

Week	Date from	Date to	Number of children requiring childcare	Net max amount payable	Weekly cost declared by student	85% of weekly cost declared	Amount payable to student
1	27 Aug 2018	2 Sept 2018	3	£191.45	£200	£170	£170
2	3 Sept 2018	9 Sept 2018	3	£191.45	£210	£178.50	£178.50
3	10 Sept 2018	16 Sept 2018	3	£191.45	£225	£191.25	£191.25
4	17 Sept 2018	23 Sept 2018	3	£191.45	£320	£272	£191.45
Total cost to student this period:					£955	Childcare Allowance payable this period:	£731.20

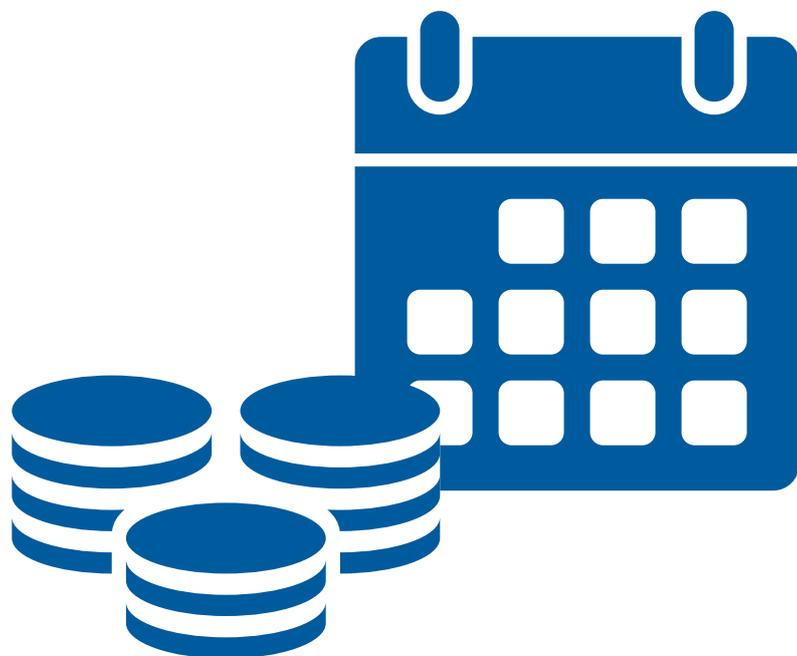
The student will only be entitled to 85% of their actual costs (if claiming for three or more children) until their costs reach the maximum weekly allowance of £191.45.

8. Payment of the Childcare Allowance

If you are entitled to receive any Childcare Allowance, this will be calculated and paid in addition to the NHS Bursary basic award and the non-means tested grant of £1,000, if applicable.

If you have submitted a Childcare Allowance application form in time for the start of the academic year, payments will be made in monthly instalments by the BACS method directly to your bank account on the third Friday of every month.

If you have been awarded Childcare Allowance, your monthly payments may vary in amount as they are paid to you based on the weekly amounts you have declared on the Childcare Allowance application form. For example, the weeks where you have not declared any childcare costs on the form, no Childcare Allowance will be paid with that month's bursary. This ensures you receive your Childcare Allowance payments during the months you need it.



9. Changes you must tell us about

It is important that you inform us as soon as possible if your childcare needs, costs or childcare provider/s change to ensure that you are receiving the correct amount. If you do not, you could receive an incorrect amount and you may have to pay some money back to us.

If, after having applied for Childcare Allowance, you...



...please inform us as soon as possible, as this could affect your entitlement.

You should do this by firstly completing a Change of Circumstances form through your [Bursary Online Support System \(BOSS\) account](#), then posting a paper Childcare Allowance application form to us (with childcare receipts to prove any payments you want backdating).

If you change to a new provider, please also ask your old provider to complete a Childcare reconciliation form and send this with your student coversheet. The Childcare reconciliation form is available from the [Bursary forms](#) section of our website.

Please be aware that if you knowingly withhold information, or provide false information, you will be committing fraud. If at any time we suspect that a claim is fraudulent a referral will be made to NHS Counter Fraud Authority for further investigation.

If you suspect that someone may be claiming childcare costs fraudulently, you can use the Freephone [NHS Fraud and Corruption Reporting Line \(FCRL\)](#) to pass on information anonymously. All calls are treated in confidence and investigated by professionally trained staff.

If a person is found to be guilty of fraud following an investigation, they may be liable to prosecution and/or civil proceedings.

10. Childcare reconciliation

When you apply for the NHS Bursary Childcare Allowance (normally before the start of your academic year), you are only asked to provide an estimate of what you expect your costs to be. If your application for Childcare Allowance is approved, your first few payments of the allowance are based solely on those estimates.

In order to ensure that you are receiving the correct amount of Childcare Allowance, you will be asked to verify your childcare costs by sending in a completed *Childcare reconciliation form* four times per academic year. Your childcare provider/s will also have to complete the *Childcare reconciliation form* to verify your costs each time.

On receipt of this information, we will reconcile your estimated childcare costs against the amount that you have actually paid out for childcare during that reconciliation period. This calculation will be based solely on the information you and your childcare provider send to us.

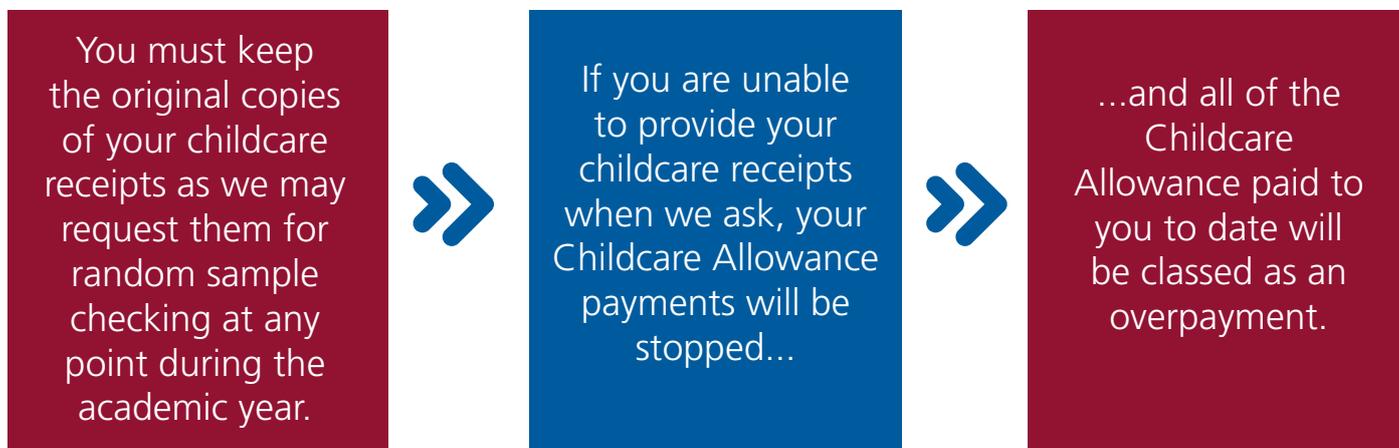
If you do not submit your *Childcare reconciliation form* when requested, we will place holds on any subsequent Childcare Allowance payments.

'Residual income' cases

Some students are only entitled to a partial Childcare Allowance rather than the maximum amount available because of the means testing process. These are referred to as 'Residual Income' cases and students in this category will have their childcare costs reconciled on an annual rather than a quarterly basis.

Residual Income Childcare reconciliation cases are typically assessed close to the start of the new academic year following the final deadline for the previous academic year's quarter.

Students whose costs are reconciled annually rather than quarterly are still required to submit the relevant forms each quarter to verify their childcare costs, the same as all other students.



You will be informed of the outcome in writing after each reconciliation period. If necessary, we will adjust future Childcare Allowance payments to reflect the actual monthly childcare costs you are incurring. For example, if you over or under estimated your costs at the beginning of the year.

The diagram on the next page provides an at-a-glance overview of the process.

For further information about the Childcare Allowance or the reconciliation process, please use our [Ask Us](#) service.

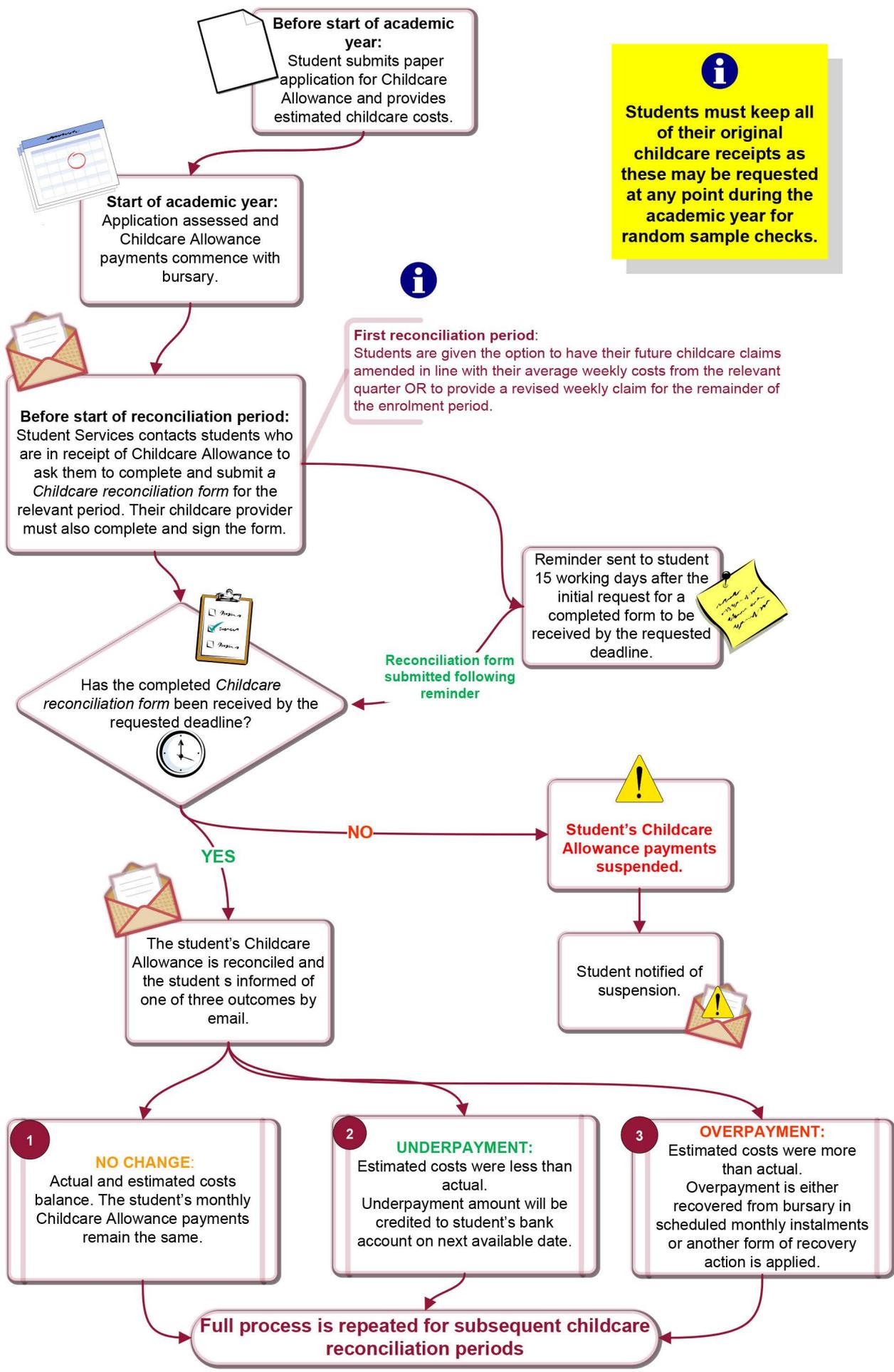
Completed and signed *Childcare reconciliation forms* should be sent to:

NHS Student Bursaries
Childcare
PO Box 2253
Bolton
BL6 9HX

Don't forget that you **must** include a copy of your student coversheet which contains your unique barcode with anything you post to us or we cannot link it to your BOSS account. Your coversheet can be printed from the 'Documents' section on the home page of [your BOSS account](#).

You may wish to send everything to us by Special Delivery or recorded post so that you can track the receipt of your application/documents.

If you will be sending any supporting evidence that needs to be returned to you, don't forget to include a self addressed pre-paid return envelope so that you can track the return of your documents once they leave us.



11. Contact us:

Student enquiries:

0300 330 1345

The opening hours for our helpline are:

8am - 6pm Monday to Friday

9am - 3pm Saturday

Closed on Sunday

Email: nhsbsa.sbaccount@nhsbsa.nhs.uk

Website: www.nhsbsa.nhs.uk/student-services

Facebook: www.facebook.com/NHSstudentbursaries

Twitter: www.twitter.com/NHSBSA_Students

Ask Us: <http://ow.ly/Li6p8>

Call Back Service:

We offer a call back service via text message. Please text 07860 033056 with your name and contact details and our staff will call you back as quickly as possible.

We also offer a call back service via email. If you would like a call back please email nhsbsasbsms@nhs.net with the subject header 'call back request' and include your name and contact details in the email.

Please post your *Childcare Allowance application form* to:

NHS Student Bursaries
Ridgway House
Middlebrook
Horwich
Bolton
BL6 6PQ