

Help with childcare costs for NHS Bursary students 2020/21



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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, could change.

Further information about the NHS Bursary is posted on the [NHSBSA Student Services website](#) 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 NHSBSA 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 guide for?

This guide provides information about help with childcare costs for NHS Bursary funded students.

NHS Bursary funding remains available to the following students in 2020/21:

- Medical and dental students who are eligible to receive NHS Bursary funding in the later stages of their course. Further information for medical and dental students is available from [our website](#).
- Continuing non-medical healthcare students who have been receiving an NHS Bursary throughout their training and who will be continuing on their course during 2020/21 .

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 [contact us](#).

What is the Childcare Allowance?

CCA is intended as an additional means of help towards your childcare costs whilst you are attending your course, but it will not cover all of your costs.

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

Assessment

CCA is subject to means testing together with the Dependants Allowance and Parent Learning Allowance.

How much you will receive will depend on the income you declare on your NHS Bursary application for the last financial year. See section 5.

3. Eligible childcare provision

To be eligible 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 needs¹, they must be **under 17** on this day).

The following is classed as eligible childcare provision for the CCA:

1. A childcare provider who is registered 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 Care Quality Commission who is expected to comply with:
 - o *the Domiciliary Care Agencies Regulations 2002; or*
 - o *the Nurses Agencies Regulations 2002*

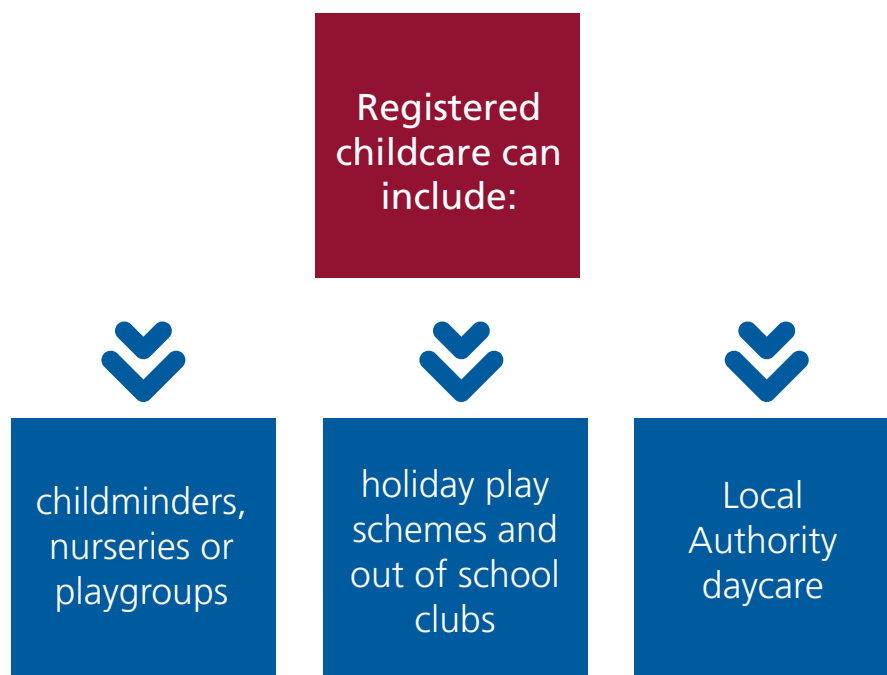
4. Care provided by an approved foster carer

- 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

¹ A child or young person has special educational needs if he or she has a learning difficulty or disability which calls for special educational provision to be made for him or her.



Some 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 CCA for these types of provider, they would need to be registered on the **voluntary** part of the Ofsted GCR. Further information about voluntary registration can be found at www.ofsted.gov.uk.

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 CCA 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 in Wales, Scotland or Northern Ireland.

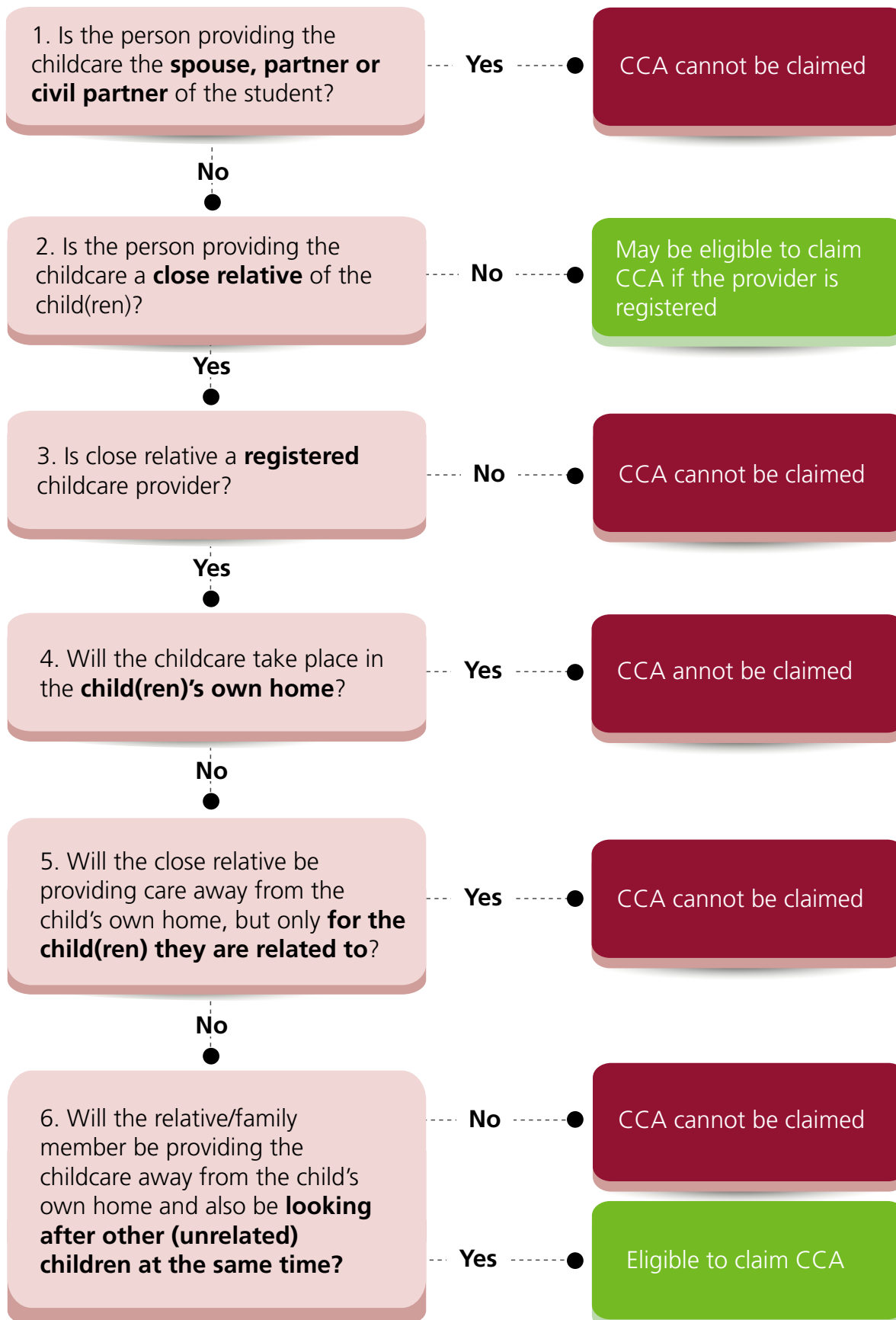
It is also NOT available for...

- normal school education provided by a Local Authority, religious or private schools
- free early education provided by your local authority
- 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 relatives

CCA 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, CCA may not be payable in some circumstances.

Childcare provided by a family member



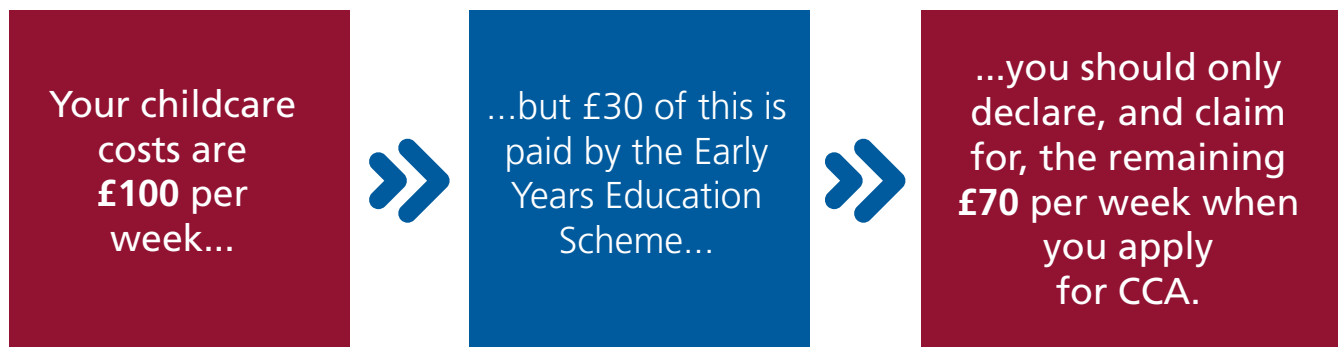
4. Free early education

All three and four year olds in England are entitled to a maximum of 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 on the [government's website](#).

NHS Bursary students whose child or children have a free early education place cannot receive the CCA for those sessions.

For example:



5. Applying for CCA

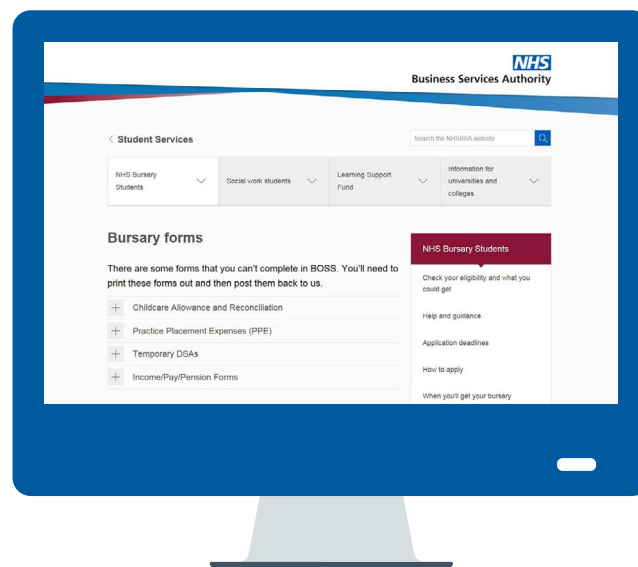
In order to apply for CCA you must first apply for Dependants Allowance via the [main application form on BOSS](#).

The Dependants Allowance screens will only appear if you indicate that you have either (a spouse/partner/civil partner and/or child) who will be wholly or mainly financially dependent on you, you should answer **yes** to that question.

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

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 CCA.

If you answer 'yes', you will be asked for details about your childcare provider/s, and **you will need to complete a paper CCA application form after you have submitted your online BOSS application** to give us more details about your childcare costs for the academic year.



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

You should post your CCA application form as soon as possible, to avoid any delays with 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. The address to send your form to is included on the coversheet.

6. Calculation

Amounts payable in 2020/21

The CCA pays up to 85% of your childcare 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.

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.

Please note:

The example overleaf shows only a fragment of the typical costs for illustration purposes. Actual CCA 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.

Example 1: Student claiming CCA for one child

Figures in the 'Amount payable to student' columns are subject to means testing.

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	24 Aug 2020	30 Aug 2020	1	£128.78	£100	£85	£85
2	1 Aug 2020	6 Sept 2020	1	£128.78	£120	£102	£102
3	7 Sept 2020	13 Sept 2020	1	£128.78	£152	£129.20	£128.78
4	14 Sept 2020	20 Sept 2020	1	£128.78	£200	£170	£128.78
Total cost to student this period:					£572	CCA 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 CCA 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	24 Aug 2020	30 Aug 2020	2	£191.45	£180	£153	£153
2	31 Aug 2020	6 Sept 2020	2	£191.45	£200	£170	£170
3	7 Sept 2020	3 Sept 2020	2	£191.45	£260	£221	£191.45
4	14 Sept 2020	20 Sept 2020	2	£191.45	£260	£221	£191.45
Total cost to student this period:					£900	CCA 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 CCA 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	24 Aug 2020	30 Aug 2020	3	£191.45	£200	£170	£170
2	31 Aug 2020	6 Sept 2020	3	£191.45	£210	£178.50	£178.50
3	7 Sept 2020	3 Sept 2020	3	£191.45	£225	£191.25	£191.25
4	14 Sept 2020	20 Sept 2020	3	£191.45	£320	£272	£191.45
Total cost to student this period:					£955	CCA 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.

7. Payment

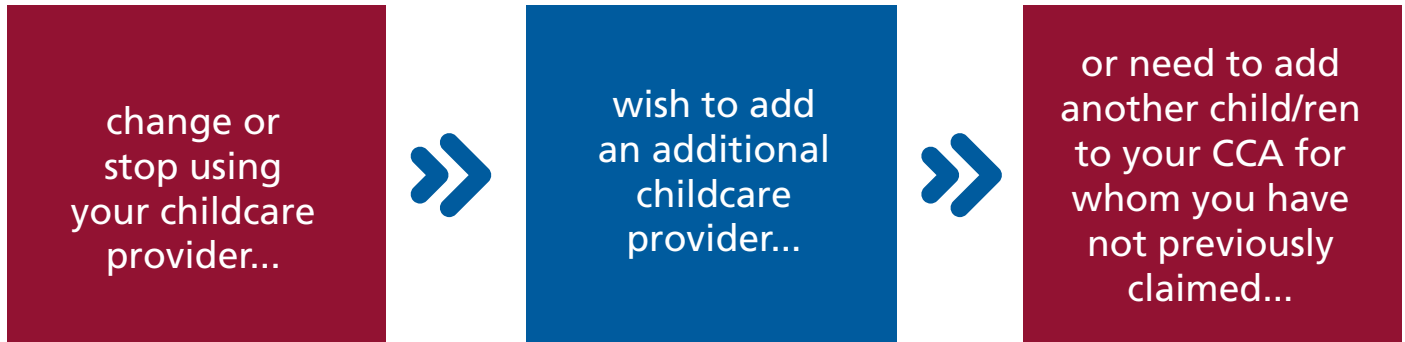
If you are entitled to CCA, it will be paid in monthly installments to your bank account at the same time as your other NHS Bursary award elements.

Your monthly CCA amounts may vary as they are based on the weekly amounts you have declared on the application form.

8. 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 receive the correct amounts.

If, after having applied for CCA, you...



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

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

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 the NHS Counter Fraud Authority for further investigation which may result in prosecution and/or civil proceedings.

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.

9. Childcare reconciliation

When you apply for the NHS Bursary CCA (normally before the start of your academic year), you are asked to provide an estimate of what you think your costs will be. If your application for CCA 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 CCA, 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 CCA payments.

Residual income cases

Some students are only entitled to a partial CCA 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 cases are typically assessed during the next academic year following the final quarter of the previous academic year.

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 must keep the original copies of your childcare receipts as we may request them for random sample checking at any point during the academic year.



If you are unable to provide your childcare receipts when we ask, your CCA payments will be stopped...



...and all of the CCA paid to you to date will be classed as an overpayment.

You will be informed of the outcome, normally by e-mail, after each reconciliation period. If necessary, we will adjust future CCA payments to reflect the actual monthly childcare costs you are incurring.

For further information about CCA and the reconciliation process, please use our Ask Us service.