

**Help with childcare costs for  
NHS Bursary students**

**2023/24**



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## 1. Disclaimer

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NHS Bursary students should not rely on the arrangements described in this booklet 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 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 (DHSC) and NHS Business Services Authority (NHSBSA) Student Services will not accept responsibility for any loss incurred (financial or otherwise) by students as a result of relying on current rules and allowances to alter their circumstances.

## 2. Introduction

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### Who is this guide for?

**This guide provides information about help with childcare costs for medical and dental students who are eligible to receive NHS Bursary funding in the 2023/24 academic year.**

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)?

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:**



**£188.90** per week for one child

**£323.85** per week for two or more children

If your childcare for 1 child normally costs you £100 a week, you'll get £85 per week, which is 85% of your costs.

If your childcare for 1 child normally costs £230 a week, you'll get £188.90. This is because 85% of your costs is £195.50, which is above the maximum weekly amount.

### Assessment

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

How much you will receive will depend on the total income after tax of all the dependants in the last financial year. Further information on calculation and assessment is included in **Section 5** of this guide.



### 3. Eligible childcare provision

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To be eligible for CCA, 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<sup>1</sup>, they must be **under 17** on this day).

- They are a childminder who is registered on the Ofsted Early Years Register (EYR) or General Childcare Register (GCR); or
- They are an out of school club, a local authority or a third party providing childcare on school premises and they are registered by Ofsted (or an equivalent body if in Scotland, Wales or Northern Ireland); or
- They are a care worker or a nurse from an agency registered by the Care Quality Commission (CQC) and they look after your child or children in your home;
- They are an approved foster carer providing care for a child they do not also foster and they are registered with Ofsted on the EYR or GCR.
- They are a nanny or au pair and they provide care in the child's own home or other domestic premises and they are registered on the voluntary part of the Ofsted Childcare Register.

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](http://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.

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<sup>1</sup> 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.



## CCA is NOT payable

- 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 NOT available for...

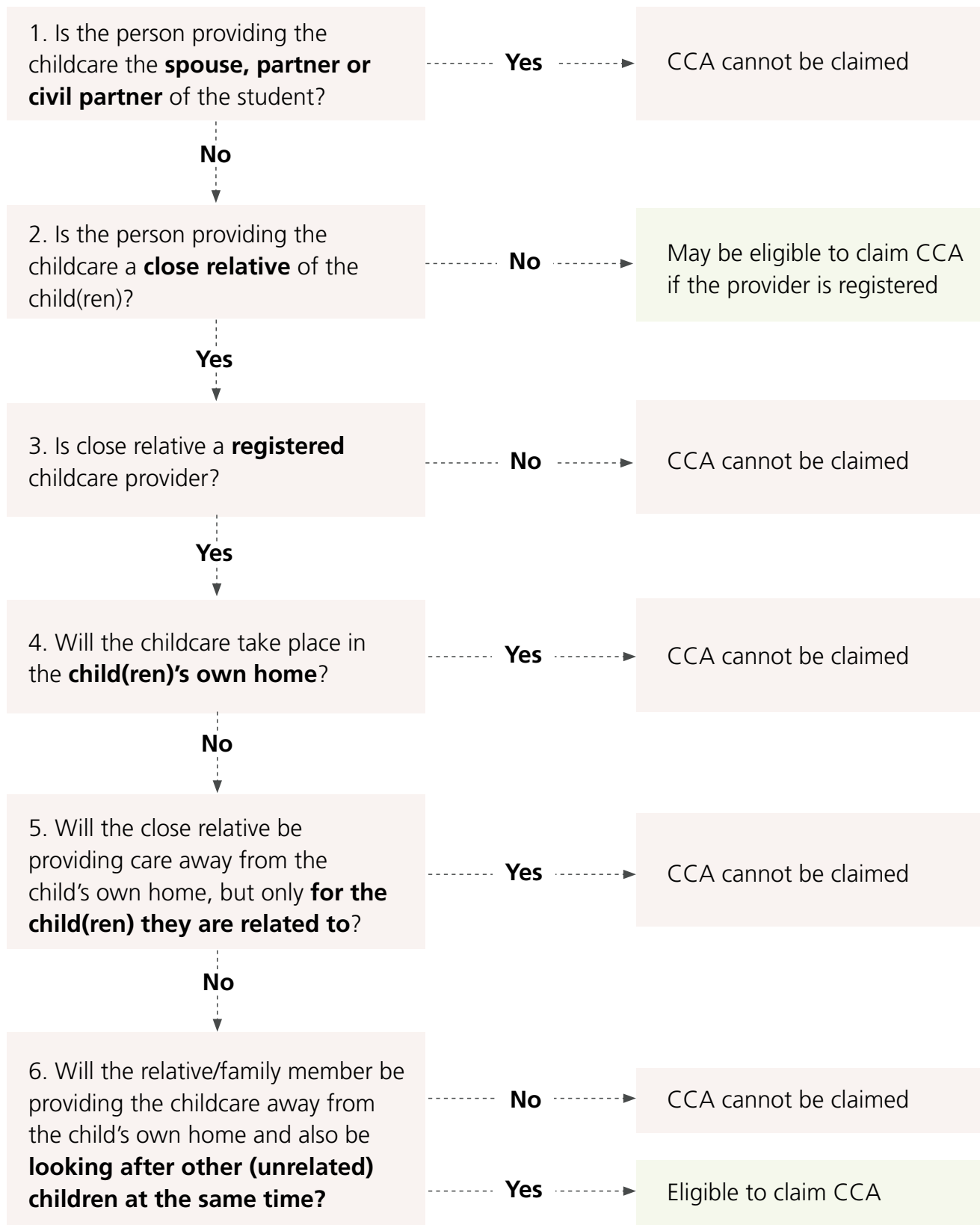
- normal school education provided by a Local Authority, religious or private schools
- free early education provided by your local authority
- childcare where the registered provider is your spouse, civil partner or partner
- childcare provided by a close relative, the diagram on the next page provides more information about this.



## 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



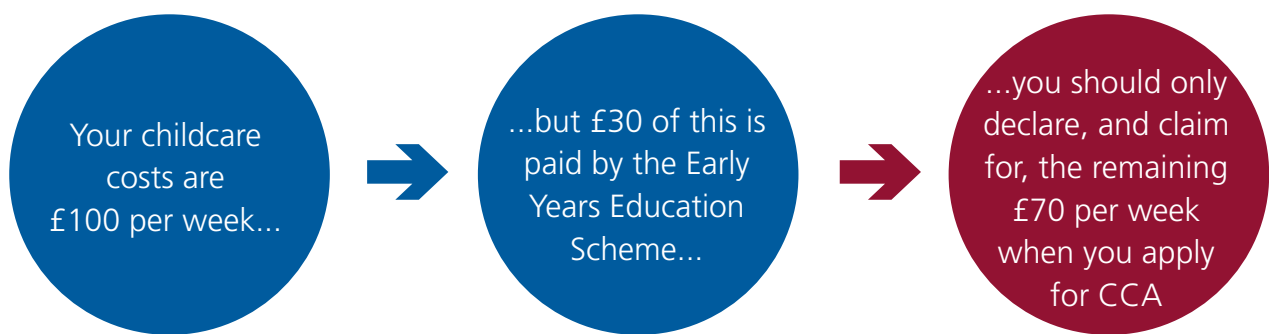
## 4. Free early education

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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 hours.

For example:





## 5. Applying for CCA

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In order to apply for CCA you must first apply for Dependents Allowance through your NHS Bursary account.

In the Dependents 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 need to complete a separate CCA application form after you have submitted your online application to give us more details about your childcare costs for the academic year.

This form is available from **our website**. You should complete your sections, then ask your childcare provider to provide their details. Once completed the form should be uploaded to your account for processing.



## 6. Calculation

### Amounts payable in 2023/24

CCA pays up to 85% of your childcare costs, subject to a net maximum rate of £188.90 per week for one child and £323.85 for two or more children throughout the academic year.

The table below 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.

It is intended only as a guide to the calculation process and not 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.

#### Please note:

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

#### 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	29 Aug 2023	4 Sept 2023	1	£188.90	£100	£85	£85
2	5 Sept 2023	11 Sept 2023	1	£188.90	£120	£102	£102
3	12 Sept 2023	18 Sept 2023	1	£188.90	£152	£129.20	£129.20
4	19 Sept 2023	25 Sept 2023	1	£188.90	£250	£188.90	
<b>Total cost to student this period:</b>					<b>£622</b>	CCA payable this period:	<b>£505.10</b>

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 £188.90.

## Example 2: Student claiming CCA for two or more 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	29 Aug 2023	4 Sept 2023	2	£323.85	£200	£170	£170
2	5 Sept 2023	11 Sept 2023	3	£323.85	£320	£272	£272
3	12 Sept 2023	18 Sept 2023	3	£323.85	£375	£318.75	£318.75
4	19 Sept 2023	25 Sept 2023	3	£323.85	£425	£361.25	£323.85 (max amt)
<b>Total cost to student this period:</b>					<b>£1,320</b>	CCA payable this period:	<b>£1,084.60</b>

The student will only be entitled to 85% of their actual costs (if claiming for two or more children) until these reach the maximum weekly allowance of £323.85.

## 7. Payment

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

## 8. Changes you must tell us about

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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:

- change or stop using your childcare provider,
- wish to add an additional childcare provider,
- or wish to add another child or children to your CCA, for whom you have not previously claimed

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

You should do this by applying a Change of Circumstances through your NHS Bursary account. You may also need to complete a new CCA claim form.

### Fraud

If you knowingly withhold information, or provide false information, in order to receive more funding than you are entitled to, you will be committing fraud.

If at any time we suspect that a claim is fraudulent a referral will be made to our Loss and Fraud Prevention team for further investigation.

Students are reminded that if they commit fraud, and it is found at a later date, as well as repaying any NHS Bursary payments, they may be removed from the register by their professional body.

### Reporting suspected fraud

If you suspect that someone may be claiming funding support from the NHS bursary fraudulently, you can use the Freephone NHS Fraud and Corruption Reporting Line (FCRL) on 0800 028 4060 to pass on information anonymously. All calls are treated in confidence and investigated by professionally trained staff.

Alternatively, you can report suspected fraud online anonymously at

<https://cfa.nhs.uk/reportfraud>

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

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 [@NHSBSA\\_Students](https://twitter.com/NHSBSA_Students)