SAINT CHAD'S
CATHOLIC PRIMARY SCHOOL

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Welcome to St Chad's Catholic Nursery & Primary School

Nursery Funding & Costs Explained

At St Chad's Nursery, we're delighted to offer high-quality nursery provision for children in our local community. Our nursery provides a warm, nurturing environment where your child can begin their learning journey in a safe and stimulating setting.

What we offer:

- A caring, experienced team dedicated to your child's development
- A play-based curriculum that supports learning across all seven areas of the Early Years Foundation Stage
- Indoor and outdoor learning spaces designed to inspire curiosity and creativity
- Strong links with our Reception class to ensure a smooth transition into school
- A welcoming Catholic ethos that values every child
- Close links with Crystal Palace, with sports input from Palace for Life Coach

Our nursery is more than just a place to learn – it's where lifelong friendships begin and where children develop the confidence and skills they need to thrive.

Provision

Our Nursery offers a choice of 15-hours or 30-hours per week provision for children of 3/4 years old:

- 5 mornings - 8:30am to 11:30am
- 5 afternoons - 12:00pm to 3:00pm
- Full days - 8:30am to 3:00pm

Every nursery-age child is entitled to 15-hours nursery provision for free, regardless of their parent's working or tax status.

If you wish to enrol for 30-hours provision, you have several payment options:

- If you work and your household income is less than £100,000, you could be eligible for **30-hours free childcare** (see Nursery Funding – 30 Hours). You must apply for the additional hours funding, and If you are eligible you will get an 11-digit code which you must provide to the school office to secure your funding.
  A fee of £5 per day is charged for supervised lunchtime not covered by the 30 hours free childcare funding. Payments are made via your ParentPay app.
- If you are studying, you may be eligible for help with your childcare costs. We accept **Childcare Grant Payments** (CGPS) which will cover 85% of the costs, and you will pay the remaining 15%.
- You are able to **pay for the additional 15 hours**.
  Nursery costs for the additional hours is £20 per afternoon session or £100 per week, which includes £5 for lunchtime supervision.
  (Full day sessions include a further half hour per day of supervised lunchtime, totalling 32 1/2 hours per week from 8:30am - 3:00pm).
  Payments are made via your ParentPay app.
- For more information about childcare support for early education, see Best Start in Life website: https://beststartinlife.gov.uk/

Lunchtime Provision

Children who are staying for a full day may have a hot school dinner which is available to purchase for £2.20 per day.

Families who have **Free School Meal eligibility** will not need to pay for school dinners. Please complete a FSM form to check.

Children are also welcome to bring in a packed lunch should that be preferred. We are a nut-free school, so **please do not include any nut products in children's packed lunches.**

Nursery Funding Explained – 15 Hours

All 3- to 4-year-olds in England can get up to 570 funded hours per year from the term after your child turns 3 years old through to starting school. This is usually taken as 15 hours a week for 38 weeks of the year.

It's available at participating:

- full day care (e.g nurseries)
- schools
- childminders
- sessional providers (e.g. playgroups)
- Sure Start Children's Centres
- after school clubs

If at any point, you start work after your child has turned the relevant age, meaning you meet the income threshold for 30 hours childcare, you will need to apply for the extended hours funding.

Start date

The offer will start from 1 January, 1 April or 1 September following your child's 3rd birthday.

If my child turns 3 years old between	**I can access their funded hours from**
1 January to 31 March	Term starting on or after 1 April
1 April to 31 August	Term starting on or after 1 September
1 September to 31 December	Term starting on or after 1 January

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What the entitlements cover

Government funding is intended to pay for 15 hours a week of high quality, flexible childcare for all 3– 4-year-olds. The 15 hours must be able to be accessed free of charge to all parents. You can use this offer alongside the working parent entitlement to receive a total of 30 hours, if you are eligible.

Government funding does not cover

- meals
- nappies
- additional hours
- additional activities, such as trips

Nursery Funding Explained – 30 Hours

Working parents

If you live and work in England you may be entitled to 30 hours funded childcare support from the term after your child turns 9 months old, until they start school.

You can usually get funded childcare for working parents if you (and your partner, if you have one) are:

- in work or starting a new job
- on sick leave or annual leave
- on shared parental, maternity, paternity or adoption leave
- getting statutory neonatal care pay
- on bereaved partner paternity leave

The amount of funded childcare you can get depends on:

- your child's age and circumstances
- your income (and your partner's income, if you have one)
- your immigration status

If you are not eligible for the working parent offer you will still receive the 15 hour entitlement for all 3 and 4 year olds from the term after your child turns 3 until they start school, irrespective of your income level, benefit status, or family circumstances.

Your earnings

Over the next 3 months you and your partner (if you have one) must each expect to earn at least:

- £2,643.68 before tax if you're aged 21 or over (equivalent to £203.36 per week)
- £2,256.80 before tax if you're aged 18 to 20 (equivalent to £173.60 per week)
- £1,664 before tax if you're under 18 or an apprentice (equivalent to £128 per week)

This is equivalent to the National Minimum Wage or Living Wage for 16 hours a week, on average.

This table may help you identify if you meet the required income threshold:

Your age	Yearly	3 months	Weekly
21 and over	£10,574.72	£2,643.68	£203.36
18 to 20	£9,027.20	£2,256.80	£173.60
Under 18 or an apprentice	£6,656	£1,664	£128

You can earn up to £100,000 adjusted net income per year and be eligible. If you or your partner have an expected adjusted net income (ANI) over £100,000 in the current tax year, you will not be eligible. Foreign income is part of ANI calculation, so worldwide income must be included when assessing ANI.

You can use an average of how much you expect to earn over the current tax year if:

- you work throughout the year but do not get paid regularly
- you're self-employed and do not expect to earn enough in the next 3 months

If you have a partner who lives with you, they must also earn between these two amounts.

If you're self-employed and started your business less than 12 months ago, you can earn less and still be eligible for funded childcare for working parents.

If you have more than one job, you can use your total earnings to work out if you meet the threshold. This includes:

- earnings from any employment
- earnings from any self-employment

If you're both employed and self-employed, you can use just your self-employment income if this would make you eligible. For example, if you expect your average self-employed earnings over the tax year to be more than you'll get over the next 3 months as an employee.