

# All about our fees and funding

Mulberry Bush Day Nursery has been providing high quality care and early years education for children aged 6 months to 5 years since 2003.

We believe that a child's early years build the foundations for a successful life and we know that working in partnership with the child's family is integral to this so we offer lots of support and guidance to parents too (you can find out how in our 'Parental Involvement Policy'.) When it comes to navigating government funding you might want a bit more help.

We want to make sure that you get the most out of the funding available to you every step of the way so we have produced this leaflet to explain the early years funding and how that works with Mulberry Bush's fees.

Once everything is in place, we can all focus on the most important thing: Your Child.



## Government funding explained

The first thing to understand is that the government funded hours are based on 38 weeks only (ie: school term-time.) We know that term-time isn't suitable for most working parents so you can choose either Term-Time (TT) or All-Year-Round (AYR) attendance at Mulberry Bush. If you choose AYR then the funded hours available to you will be stretched over the 51 weeks we are open.

### Funding for Working Families

Eligible working families are able to receive 30hrs per week term-time, or 22.35hrs per week all-year-round for children aged 9 months and older.

You do not have to use your full entitlement with us and can attend up to 2 other settings.

### Universal funding for 3-4-year-olds

All parents of 3 and 4 year olds qualify for 15hrs TT or 11.17hrs AYR if the Working Families criteria isn't met.

### Funding for disadvantaged 2-year-olds\*

This is available for children where parents meet certain government criteria. We have a limited number of spaces available at any one time. You will receive 15hrs TT or 11.17hrs AYR and you can pay for your child to attend extra sessions.

## Making the most of your funding

For most of our parents, 15 or 30 hours isn't quite enough to cover their working week. This is why you can pay for your child to attend extra sessions above the government funded hours. See section 'Mulberry Bush Fees' for how this could work for you.

## Eligibility Criteria

To be entitled to the Funding for Working Families or Tax-Free Childcare (see back page) you must meet certain criteria.

Check your eligibility at [beststartinlife.gov.uk](http://beststartinlife.gov.uk)

Eligibility is based on income earned, not hours worked:-

- *If you live with your partner you must apply together.*
- *Each parent must earn at least the equivalent of 16 hours at the National Living Wage (if under 25, 16hrs at the NMW for your age.)*
- *If one parent earns over £100,000 you will **not** be eligible*

## Chargeable Extras

We have a member of the senior team available every day. They lead a team of highly-qualified Early Years specialists, including dedicated Special Educational Needs coordinators, who all deliver inspiring learning experiences. We think that these extras, amongst many other things, are what makes us a great choice for your family.

The government funding is a great help towards your childcare fees, but it doesn't pay for those essentials and extras that enable us to provide the best possible care and education to your child. For every government funded hour your child attends, there is an hourly fee for Chargeable Extras\*. This pays for:

- Food: Top quality healthy, nutritious and delicious meals, drinks and snacks prepared on site.
- Non-food consumables: Hygiene, laundry, PPE, specialist and seasonal resources, consumables and resources for themed days and events
- Additional services and activities: Additional classes, enhanced small group activities, guest visitors, off-site excursions, trips, parent/carer events, online learning journal

We annualise these costs to create hourly charges which are shown separately on your invoice. If you would prefer that your child does not receive these extras you can \*opt out of the charges and choose a Fully-Funded Contract (see overleaf.)

## Mulberry Bush Fees

Unless you choose a 'Fully Funded Contract' your monthly fees will most likely be made up of a combination of government funded attendance, the cost of any extra hours attended, plus the 'Chargeable Extras' fee broken down into food, non-food consumables, and additional services and activities. In the adjacent box there are some examples of how this could look for you.

### AYR Monthly Invoice

Your monthly invoice will clearly show:

- The attendance pattern you have booked for your child
- The total number of hours attendance per week
- The number of funded hours you are claiming per week
- Any additional non-funded hours
- The non-funded rate
- The hourly rate for food, non-food consumables, and additional services and activities
- The total monthly fees to pay

### TT Monthly Invoice

Your monthly invoice will clearly show:

- The attendance pattern you have booked for your child
- The number of weeks and months in the current term
- The total number of hours attendance in the current term
- The number of funded hours you are claiming per week, and in that term
- Any additional non-funded hours attended
- The non-funded rate
- The hourly rate for food, non-food consumables, and additional services and activities
- The total termly fees, then
- The total monthly fees to pay

## Fully Funded Contract

If parents prefer that their child does not access the essentials and extras they can 'opt out' and their child can have a 'fully-funded place'. Parents can choose for their child to attend for a minimum of two and a maximum of five Fully Funded sessions for no cost using government funding. Fully Funded places are from 1pm-4pm and can be either term-time or all-year-round but cannot be booked in conjunction with any other sessions.

### Tax free childcare

Provided you meet the eligibility criteria, you can open an online tax-free childcare account via gov.uk and use this to pay us directly. For every £8 you pay in, the government pays in £2. You can get up to £500 every 3 months, up to £2000 a year, per child. If you need help setting this up, please contact the office.

## How your fees might look

### 12mth old, AYR (all-year-round)

2 full days attendance = 20hrs

20hrs government funding

20hrs chargeable extras (food, consumables, activities)

0hrs charged at non-funded rate

### 6mth old, TT

(term-time)

1 full day, 1 afternoon = 14hrs

0hrs government funding

0hrs chargeable extras

14hrs charged at non-funded rate

### 4yr old, AYR (universal funding)

3 full days, 1 morning = 36hrs

11.17hrs government funding

11.17rs chargeable extras

24.83hrs charged at non-funded rate

### 3yr old, AYR (working family)

3 full days, 1 morning = 36hrs

22.35hrs government funding

22.35hrs chargeable extras

13.65hrs charged at non-funded rate

### 3yr old, TT, opt-out

5 FF sessions = 15hrs

15hrs government funding

0hrs chargeable extras

0hrs charged at non-funded rate

We understand that this can look quite complicated. As you can see, fees vary depending on lots of factors. Just email the office and we can create 'example invoices' specific to you using your government funding entitlement, and the current fees and charges, so that you can work out the best, and most cost effective, attendance pattern for you and your child.

### \*Disadvantaged 2-year-olds

We like to be able to support families who may not be able to financially access early years education for their children. We have places available to families in receipt of the 'Funding for Disadvantaged 2-year-olds'. Children in receipt of this funding can access any nursery session and the chargeable extras will be covered by the nursery for up to 11.17hrs per week All-Year-Round or 15hrs per week Term-Time.

Parents are liable for the cost of any hours attended over and above their funded hours at the current unfunded rate. Once parents become eligible for the Government Funding for Working Families they will be liable to pay for chargeable extras.

Please refer to the full 'Charging Policy' and your 'Fee Payment Contract' for more details on terms and conditions of fee payment and funding.

