



Cumberland  
Council

# Universal Credit for Childcare

Apply now at:

# Childcare Choices

[www.childcarechoices.gov.uk](http://www.childcarechoices.gov.uk)

Universal Credit is a payment to help with your living costs. It is paid monthly.

You may be able to get Universal Credit if:

- You're on a low income or out of work
- You're 18 or over (there are some exceptions if you're 16 to 17)
- You're under State Pension age (or your partner is)
- You and your partner have £16,000 or less in savings between you
- You live in the UK



## Eligibility for Universal Credit childcare costs

You can only get Universal Credit childcare costs if you, or both you and your partner:

- Are in paid work, or have accepted an offer of paid work (it does not matter how many hours you or your partner work)
- Pay for childcare for the relevant child or young person

Childcare costs are paid as part of your Universal Credit payment. From Summer 2023 parents will be able to access the funds upfront, instead of in arrears. It will help you to manage budgets and also make it easier to get a job or increase hours at work. The childcare must be provided by a registered childcare provider.

You will receive up to 85% of the Childcare costs you pay, up to a maximum monthly limit of:

- £951 for one child
- £1,630 for 2 or more children

## **\*\*Universal Credit cannot be claimed at the same time as Tax-Free Childcare\*\***

Use the [Childcare Calculator](#) to see what's best for you.

To find out more about help with childcare costs [www.childcarechoices.gov.uk](http://www.childcarechoices.gov.uk)



HM Government

Find out more at [cumberland.gov.uk](http://cumberland.gov.uk)