



Understanding the government funding schemes


More commonly known as 15 or 30 hours and
how you can use these hours at Maggie's.

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When starting at nursery there is so much to think about and get your head around, you may be heading back off to work after maternity leave and leaving your little one for the first time, your main priority is that your little one will be happy, cared for, loved and have all their needs met during the day.

Once you've chosen the nursery that's right for your family, you then have to start thinking about understanding the funding - 15 / 30 hours, how this works and how to apply as well as how tax-free childcare works and if you are eligible. It can feel very overwhelming for parents, everything coming all at once!

Hopefully this handy guide will explain everything as simply as possible to take some of those worries away. We're always here to help, so, If you're still unsure, one of our managers will be able to answer any questions you may have.

Overview

A quick overview of what is available now and how this is increasing in September 2025.

There are several different entitlements available for parents in England, which have different eligibility criteria.

Working Parents Entitlement	
Child's age	From the term after the child turns 9 months until they start school
Eligibility	Parents should be working at least 16 hours per week, can be on sick or parental leave, each parent must not earn more than £100,000 individually, may still be eligible whilst claiming benefits
What you can receive	15 hours per week over 38 weeks per year. (increasing to 30 hours from September 2025) The current 15 hours can be combined with the universal entitlement for 3 & 4 year olds to make up 30 hours.
How to apply	Apply for your eligibility code by visiting childcarechoices.gov.uk See the step by step process later...

"2 Year funding"	
For parents of 2 year olds receiving some additional form of support	
Child's age	From the term after child turns 2 years old
Eligibility	Parents are receiving certain benefits The child has Disability Living Allowance, or Special Educational Needs (SEND) The child has a Kinship or guardianship order The child is being looked after by the local authority
What you can receive	15 hours per week over 38 weeks of the year
How to apply	Apply for your eligibility code by visiting childcarechoices.gov.uk See step by step process later...



Universal entitlement for all 3 & 4-year-olds	
Child's age	From the term after they turn 3 years old through to starting school
Eligibility	Every 3 and 4 year old is eligible
What you can receive	15 hours per week over 38 weeks of the year. This can be combined with working parents entitlement to make up 30 hours
How to apply	Completion of funding from on funding loop See step by step process later...

Working parents entitlement

For working families who qualify using the eligibility table above...

Currently for children 9 months+ for 15 hours, 38 weeks per year. From September 2025 for 9 months + for 30 hours, 38 weeks per year.

2 year assessed funding

This funding goes towards 15 hours of early education for 38 weeks per year.

Some 2 year olds are eligible for this depending on the family circumstances. If you are in receipt of some benefits, have a child with SEND or if the child is looked after by the local authority you may be eligible.

Universal entitlement for all 3 & 4 year olds

This funding goes towards 15 hours of early education for 38 weeks per year.

All 3- & 4-year-olds are eligible for this universal offer.

FAQ's

Now you have an idea of what funding is available to help you, here are some FAQ's

I work all year round, how will this work for our family?

For many of our working families we understand that 15 or 30 hours isn't usually enough to meet your needs, and we want to give all our families the peace of mind of having the high quality care and education across the full year, that's why we stretch these hours across the 51 weeks for you.

For example; 30hours would stretch to 22.35 hours per week and 15 hours would stretch to 11.18 hours per week.

Of course, we can offer more than 15/30 hours per week of care where availability allows. Anything above the funded hours will be charged in line with our current fee structures.

Are the funded hours free?

You are not charged for the funded hours, these will show as 'free' on your invoice. You will be asked for a contribution for meals and consumables, including all of the extras that make us 'Maggie's!' on fully funded sessions.

The amount of funding received per hour from the local authorities does vary from location to location and is to cover a very basic level of care & early years education for 38 weeks per year.

Unfortunately, in our area, our funding rate doesn't cover this extra 'magical' provision that makes us Maggie's!

When you chose Maggie's as the place for your little one to be nurtured, to explore, discover and be encouraged to learn and thrive through their earliest years, we're quite sure some of your decision would have been based on the friendly and experienced team you met, and our award-winning environments, our forest school and our small animal holding.

This is all beyond the basic level and I'm sure you will agree what makes Maggie's so magical! To keep things simple, we invoice our meals and consumables at £1 per hour alongside the funded hours.

Can I roll over my funded hours into another week / term?

Unfortunately we are unable to do this due to restrictions from the Local Authority, the maximum hours per week are 15/30 for 38 weeks and no more than 10 hours in one day.

Can I send in a packed lunch instead of paying the meals charge?

At Maggie's you can rest assured that your child will be fed a breakfast, a warm healthy wholesome meal at lunchtime and a lighter bite at around 3:30pm for tea with nutritious snacks in-between. Our menus are specifically designed to ensure that children receive their intake of needed fats, proteins and carbohydrates in line with their growing needs. We do not support packed lunches being brought into the nursery as many of our children have intolerances and allergies which could potentially put another child's safety at risk. Eating round the table with their peers and self-serving during our family style dining experiences also contributes to children developing healthy eating habits and lifestyle choices for life which are really important to us.

If you are finding the meals charge difficult to make, then please speak to your nursery manager who can talk you through some options of support.

If my circumstances change, can I change from term time funding to stretched funding or vice versa?

When you begin claiming your funded hours, our Maggie's team will have discussed everything with you to make sure you are on the best funding model for your needs. It is unusual this would change throughout the year and would depend on the Local Authority and how many hours had already been claimed during the year.

If my circumstances change can I increase my funded hours claim?

Usual Maggie's terms and conditions apply for changes to bookings where we request 4 weeks notice. The funding claim will depend on the Local Authority and how many hours have already been used and date of request. Our nursery managers and admin team will be able to help and talk you through this process.



What to expect

You will receive a confirmation of fees sheet when you start with us and at any time your booking changes to ensure you know exactly what you're paying for. This form confirms your regular booking pattern, the number of funded hours you would like to claim with us, your stretched or term time funding offer and any non-funded hours.

Each month you will receive an invoice, again with a break down of all of this information so you can clearly see what you are being charged for. This will also detail any extras that you book and pay for such as extra curricular Spanish lessons, soccer stars football sessions, extra nursery sessions.

Meals and extra consumables

Meals, snacks and drinks throughout the day! We all know children love to graze through the day. At Maggie's we offer a healthy, wholesome menu each day to keep those little tummies full. Our on-site nursery cook and kitchen team prepare fresh, healthy home cooked meals with nutritious snacks for in-between.

Our forestry and outdoor areas also have a specialised menu to ensure children are well fueled for an active learning outdoor day! Special diets are also catered for and when you start with us, we will request relevant healthcare documents from you to ensure we are meeting your child's needs.

Personal care

At Maggie's we aim to ensure every child's personal care needs are met throughout the day, keeping children fresh and clean. Some toiletries are provided such as

such as cotton wool and sudocrem, sun cream and a laundry service is available if required for those children on their potty-training journey with us. 5 star UVA suncream is also provided.

Forestry school / sessions

At Maggie's our children are introduced to our forestry school from 2 years. Accessing our wonderful on site forest area. A bespoke curriculum is on offer for our children here that builds up as children become more confident and skilled in the areas. Each child will work towards their forest school & eco school passport. For more information about our forestry sessions please visit our website at www.maggiesnursery.com

Animal care

At Maggie's, our children are introduced to animal care on our small holding learning to care for our goats, ducks rabbits and guinea pigs from 2 years alongside the forest school sessions.

Other enhancement activities include gardening and growing in our allotment area, woodwork and baking / cooking in our specially designed food tech areas.

Nursery in a Box

Communication between you, our parents, and nursery is something that we take very seriously. We want you to know what your little one has been doing at nursery each day and keep you informed about nursery news and events. We have therefore invested Nursery in a Box, an app that enables us to keep you up to date. When you join Maggie's, we will provide you with access.



How to apply

1.

Check your eligibility – www.childcarechoices.gov.uk

2.

Apply for your code at least the term before you want to use it. You cannot apply for and use a code in the same term. (see term dates below) You will need your NI number (and your partner's if you have one, or UTR number if self-employed)

3.

If you are eligible, you will receive an online childcare account and a code for the funded hours. Your code will have an expiry date.

4.

Give the code to us by adding it to your child's account via parentadmin. We will also require both NI numbers used to receive the code. We will then verify this code on our Local Authority portal.

5.

Complete a parent declaration form sent out by us once your code has been verified. As a provider we have invested in a system called 'funding loop' to assist you with this part and make this process paperless.

6.

Once complete we will claim your hours from the Local Authority and apply your hours to your invoice.

7.

You **MUST** reconfirm your eligibility every 3 months to prevent the code expiring. You should receive an email from HMRC reminding you to do this and we will try and assist you with this, however it is your responsibility. If you do not you will lose your hours and will then be invoiced in line with the current fee structure.

For universal funding applications 3&4 Years (15hours) – no eligibility code is required, just speak to one of our nursery managers or our admin team who can talk you through the process and skip straight to step 5.

For 2-year-olds already in receipt of government support you will receive written confirmation that you can share with your nursery manager or admin team who can take you through the process from step 5.

Term dates

A child turning 9 months / 2 years / 3 years for first claim between:	Can be funded from	Last date to apply for working family eligibility code
1st September – 31st December	1st January (Spring Term)	By 31st December We recommend during October / November
1st January – 31st March	1st April (Summer Term)	By 31st March We recommend during Jan/Feb
1st April – 31st August	1st September (Autumn Term)	By 31st August We recommend June / July

Reminder – every 3 months to sign into your HMRC account and reconfirm your eligibility for your working family's code. You could lose funded hours for the following term, meaning these will be invoiced in line with the current fee structure for anything above the universal 15 hour scheme.

Please note that if you use a tax free account this will also need reconfirming every 3 months separately to the working families code.



Good to know – if you're separated from your partner you will need to decide between you who should apply if both of you have parental responsibility.

What funding looks like at Maggie's

Example based on our most popular booking pattern:



3 full days

claiming 30 hours stretched across 51 weeks

Day 1



10 hours funded. No charge



Contribution £1 per hour for meals and consumables on fully funded session (10 hours x £1=£10)

Day 2



10 hours funded. No charge.



Contribution £1 per hour for meals and consumables on fully funded session (10 hours x £1=£10)

Day 3



2.35 hours funded.



7.65 non-funded hours charged in line with current fee structure.





As parents at Maggie's you will also benefit from:

Access to your parent admin and child's electronic learning journey where you can see your child's progress and what they've been getting up to at nursery.

Access to free parent workshops through our own charity The Margaret Mason OBE Trust, offering guidance and support on potty training, understanding behaviour, messy play sessions, SEND sessions and sensory room access.



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