



HOME FROM HOME NURSERY'S FUNDING GUIDE

West Molesey • Walton-on-Thames • Woking • New Haw

*Your guide to government
– funded childcare and
financial support.*



hfh-childcare.co.uk

Finding the right childcare is one of the biggest decisions you'll make as a parent – and working out how to fund it can feel just as daunting. That's why we've put this guide together.

Whether your child is just nine months old or getting ready to start school, there may be more financial support available to you than you realise. This pack explains every government-funded scheme in plain, simple terms – so you can feel confident you're accessing everything you're entitled to.

At Home From Home, all four of our Surrey nurseries are fully registered to offer government-funded places across all eligible age groups. Our team is always here to talk you through your options, help you understand what applies to your family, and support you every step of the way.

Let's take it one step at a time.

Which Funding Is Available?

The Government Funding Offer at a Glance

From September 2025, the government's funded childcare offer expanded significantly. Here's a simple overview of what's now available:

	9 months – 2 years	3 – 4 years
All parents	–	15 hours/week
Working families	30 hours/week	30 hours/week (+15 universal)
Families with special circumstance	15 hours/week	15 hours/week

Funded hours are available for 38 weeks of the year (term time). At Home From Home, we can “stretch” these hours across 51 weeks for families who want consistency and routine all year round – more on that on page 4.

A note on "free" hours

Government funding covers your child's core care hours but doesn't pay for meals, consumables, extra activities, or additional hours beyond your entitlement. **We'll explain exactly what's included – and what isn't – later in this guide.**

The Three Main Funding Schemes

1. UNIVERSAL FUNDED CHILDCARE – 15 HOURS FOR ALL 3 AND 4 YEAR OLDS

Every child in England is entitled to 15 hours of funded early education per week, from the term after their third birthday. This is available to all families, regardless of whether parents are working or what the household income is.

- 15 hours per week across 38 weeks = up to 570 funded hours per year
- Available at all Home From Home settings
- No income or employment criteria – every family qualifies

This is a great starting point if you don't yet qualify for the extended 30-hour offer, or if you're waiting to apply.



2. WORKING FAMILIES FUNDED CHILDCARE – 30 HOURS

If both parents (or the sole parent in a lone-parent family) are working, you may be eligible for 30 hours of funded childcare per week, from the term after your child turns 9 months old.

To qualify, each parent must:

- Be working at least the equivalent of 16 hours per week at National Minimum or Living Wage
- Earn less than £100,000 adjusted net income per year
- Hold a National Insurance number
- Be a UK citizen, or hold settled or pre-settled status with permission to access public funds



Exceptions to the working requirement:

One parent is on maternity, paternity, adoption, or statutory sick pay leave; one parent is unable to work due to disability or caring responsibilities; or you are a foster carer (please speak to us directly).

Important – reconfirming your eligibility.

Once you have your 11-digit eligibility code, you must log back into your childcare account every three months to confirm you still meet the criteria. If you miss a reconfirmation, you may enter a grace period before funding ends. Please set a reminder – we'd hate for you to lose out.

3. FUNDED CHILDCARE FOR 2 YEAR OLDS – FAMILIES WITH SPECIAL CIRCUMSTANCES

Eligible families with a 2 year-old can access 15 hours of funded childcare per week. This is separate from the universal entitlement and has its own eligibility criteria. Your child may qualify if your household receives one of the following:

- Universal Credit with combined household income from employment of £15,400 or less per year
- Income Support
- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Support under Part VI of the Immigration and Asylum Act 1999
- The guaranteed element of State Pension Credit
- Child Tax Credit or Working Tax Credit with gross household income of no more than £16,190 per year

Your child may also qualify in their own right if they: are looked after by a local council; have left care under a special guardianship, child arrangements, or adoption order; have an Education, Health and Care (EHC) plan; or are in receipt of Disability Living Allowance.

To apply, contact Surrey County Council's Family Information Service or speak to your nearest Home From Home nursery and we'll guide you through the process.



Making Your Funded Hours Work Harder

Government funding is provided across 38 term-time weeks. But most families need childcare all year round – and a consistent routine matters enormously to young children.

That's why at Home From Home, we offer to **stretch your funded hours** across the full year (51 weeks). Here's what that looks like in practice:

	Term – time only	Stretched across 51 weeks
15 hours	15 hrs/week for 38 weeks	~11.17 hrs/week year – round
30 hours	30 hrs/week for 38 weeks	~22.35 hrs/week year – round

Stretching your hours means your child attends every week of the year, building a stable routine they'll thrive in. It also means fewer billing surprises for you. Please note that how stretching is applied can vary slightly between our four nurseries – your nursery manager will explain exactly how it works at your setting.

What about hours beyond my funded entitlement? If you need more hours than your funding covers, we offer additional non-funded hours charged at our standard session rate. Many families combine their funded hours with additional sessions to build a full working week.

Full-time place with Stretching Funding (51 weeks) Cost Breakdown
Over 5 days
8:00 am – 6:00 pm
£1253.62pcm

Funded hours: 22.35 hrs – No cost to parents

Non-funded hours 27.65 hrs – Chargeable according to the rate of the session (in this case the full-time rate)

We offer an optional '**All-In Package**', ensuring your child has everything they need for a comfortable and enriching day with us. Charged per funded session. Charges may vary slightly between our nurseries.

Tax-Free Childcare

Tax-Free Childcare is a government top-up scheme designed to help working families pay for registered childcare. It works differently to the funded hours schemes – rather than providing funded hours, it boosts the money you save towards childcare costs.

How it works:

For every £8 you pay into your online childcare account, the government adds £2. This means you could receive up to £2,000 per child per year in government contributions – or up to £4,000 for a disabled child aged up to 16.

Tax-Free Childcare can be used alongside your 30 funded hours – you can use your funded hours for core sessions and your Tax-Free Childcare account to pay for any additional hours or extras.

Important: Tax-Free Childcare cannot be used at the same time as Working Tax Credit, Child Tax Credit, Universal Credit, or childcare vouchers. If you currently claim any of these, use the government's free childcare calculator at www.gov.uk/childcare-calculator to check whether switching would leave you better or worse off.

To be eligible:

- You and your partner (if applicable) must each be working and earning the equivalent of at least 16 hours per week at National Minimum Wage
- Neither of you earns more than £100,000 per year
- Your child is aged 0–11 (or 0–16 if disabled)



Universal Credit Childcare Support

If you receive Universal Credit and in paid work, you may be able to claim back a proportion of your registered childcare costs as part of your award.

Key points:

- You can reclaim up to 85% of eligible childcare costs
- This applies regardless of how many hours you work – including zero-hour contracts
- Your child must be under 16
- You must use registered childcare (all Home From Home nurseries qualify)
- You'll need to report your childcare costs each month through your online journal or work coach
- You cannot use Universal Credit childcare support at the same time as Tax – Free Childcare

For many families on lower incomes, Universal Credit will provide a higher level of support than Tax – Free Childcare. Use the government's calculator at www.gov.uk/childcare-calculator to compare before making any changes.



What Government Funding Covers... and What It Doesn't

Government funding covers your child's core care hours. It does not cover meals, consumables, outings, clubs, or additional hours beyond your entitlement. This is set nationally and applies to every nursery provider in England – not just Home From Home.

To make sure your child has everything they need for a full, enriching day with us, we offer an optional **All-In Package** – charged per funded session.

What's included in the All-In Package:

- **Daily essentials** – nappy cream and sun cream
- **Healthy nutrition** – balanced meals, snacks, and milk (prepared by our catering partner, Zebedees)
- Formula for babies under 12 months
- **Weekly extra** – curricular clubs
- Community outings
- Parent events and celebrations throughout the year



GO ALL-IN FOR £12 A DAY!

The All-In Package is completely optional. Parents who choose not to take it simply need to provide all required items themselves, in line with our nursery policies. Private – paying parents have all of this included in their fees as standard.

Please note: if you're considering opting out of the All-In Package, please speak to your nursery manager first. We require at least one calendar month's notice to process any changes. Sessions 1–4 are offered completely free of charge and do not include food or additional services, so they carry no cost and require nothing from you.

Our Session Fees (Effective from April 2026)

Session	Hours	0–2 years	3–5 years
Full Day	7:30/8:00am – 6:00/6:30pm	£98.00	£95.00
Morning	8:00am – 1:00pm	£60.50	£58.50
Afternoon	1:00pm – 6:00pm	£60.50	£58.50

Opening hours vary slightly by setting. Please speak to your nursery for exact times. Prices shown are for Walton – on – Thames and New Haw; West Molesey and Woking full day rates as above.

Getting Your Funded Place – A Simple Walkthrough

1

Step 1 – Work out when your child becomes eligible

Funding starts the term after your child reaches the qualifying age – not on the birthday itself. The three terms begin on 1 January, 1 April, and 1 September.

2

Step 2 – Check which scheme applies to you

Use the government's eligibility checker at www.childcarechoices.gov.uk or the childcare calculator at www.gov.uk/childcare-calculator. This will tell you in minutes which schemes you qualify for and give you an estimate of the savings available.

3

Step 3 – Apply for your eligibility code (30 hours and working families)

Apply online via your Government Gateway account at www.gov.uk/apply-free-childcare-if-youre-working. You'll need your National Insurance number and Government Gateway user ID. You can apply when your child is 23 weeks old. Once approved, you'll receive an 11 – digit code. Note: Apply at least three months before you wish to use the funding – you cannot apply and use the code in the same term.

4

Step 4 – For 2 year-old benefit-based funding

Contact Surrey County Council's Family Information Service for guidance. You'll receive an eligibility certificate to bring to your nursery.

5

Step 5 – Contact your Home From Home nursery

Get in touch as early as possible – funded places are in demand. Let us know the type of funding you've been approved for and we'll walk you through the sessions available.

6

Step 6 – Provide your code or certificate

Give your 11-digit government code (or local authority certificate for 2 year-old funding) to your nursery team. We'll validate it before confirming your place.

7

Step 7 – Reconfirm every three months

For working families funding, you must log back into your childcare account every three months to reconfirm eligibility. Missing this could affect your child's funded place – set a reminder and check your reconfirmation date in your GOV.UK childcare account.

When Does Funding Start? Quick Reference

Child turns 9 months between...	Funding starts from...	Apply by...
1 Sept – 31 Dec	Jan 1, 2026	Dec 31, 2026
1 Jan – 31 March	Apr 1, 2026	Mar 31, 2026
1 April – 31 Aug	Sep 1, 2026	Aug 31, 2026

Documents You May Need

Before applying, it helps to have these to hand.
Not everything below will be needed for every scheme.

For all applications: your child's birth certificate or passport; your National Insurance number; your partner's National Insurance number (if applicable); your Government Gateway user ID and password.

For 30 hours and working families funding: details of your employment or self – employment income; your employer's PAYE reference number (if employed); bank account details linked to your childcare account.

For 2 – year – old benefit – based funding: evidence of the qualifying benefit you receive (e.g. Universal Credit award letter); proof of your child's date of birth; completed local authority application form (we can help with this).

For Tax – Free Childcare: your Government Gateway account details; your childcare provider's details (we can supply these).

For Universal Credit childcare support: receipts or invoices from us; bank statements showing childcare payments; details of your paid employment.



Useful Links

- Childcare Choices – overview of all schemes and links to apply: www.childcarechoices.gov.uk
- Apply for 30 hours / working families funding: www.gov.uk/apply-free-childcare-if-youre-working
- Childcare Cost Calculator: www.gov.uk/childcare-calculator
- Tax-Free Childcare: www.childcarechoices.gov.uk/how-to-use-tax-free-childcare
- Universal Credit childcare support: www.gov.uk/help-with-childcare-costs/universal-credit
- HMRC Childcare Service helpline: 0300 123 4097 (Mon–Fri, 8am–6pm)

Get in Touch

We know that funding rules can feel complicated, and every family's situation is different. If anything in this guide is unclear, or your circumstances don't fit neatly into one of the categories described, please just give us a call or pop in for a chat – we'd love to help.



West Molesey

27 Mole Place, West Molesey,
KT8 2AG (Opening soon)



Walton-On-Thames

Ansell Hall, 14 Oakbank
Avenue, KT12 3QZ



New Haw

317 Woodham Lane,
KT15 3PB



Woking

Salvation Army,
Sythwood, GU21 3BE

Together, we'll make sure your family accesses every bit of support you're entitled to.