

YMCA Stepping Stones Charging Policy (from Sept. 2025)

Department: Lifelong Learning

Owner: Head of Early Years and Childcare Development

Approval Route: DSS Board

Frequency of Revision: Annually

Version	Date Approved	Reason for Update
1	May 2025	New Policy following Government Guidance

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Purpose

At YMCA Stepping Stones we pride ourselves on providing safe, high quality, Early years Education and Childcare. From September 2025, most of our nursery children will be eligible for 15 or 30 hours of government funded childcare per week. This policy sets out how parents are invoiced, what funded entitlement is and charges made for consumables, activities and events. It also explains how the nursery will support families facing financial hardship, the alternative options we can accommodate and what happens if charges are not paid in a timely fashion.

Invoices

Where children are not funded or attend for more hours than their government funding covers, parents will be charged at our normal hourly rate. You will receive your invoice weekly, to cover a week of charges. They will be itemised to provide clear and transparent information concerning any charges as agreed in the childcare contract. It will also allow you to see that any funding entitlement is received free of charge and understand additional fees that have been applied. Nursery payments are made in advance. The Operations Manager will discuss appropriate methods of payment. If you work, you may be able to save 20% on your fees by signing up to the Government’s Tax-Free Childcare scheme, or up to 85% if you are on universal credit. You can find out more information here www.childcarechoices.gov.uk.

Funded places

YMCA Stepping Stones Day Nursery is listed with Derby City Council as a provider offering the Early Education funding entitlement for 2-, 3- and 4-year-olds, and has agreed to meet the requirements of the Early Education and Childcare Statutory Guidance, Operational Guidance and Local Authority Funding Agreement. The funded entitlements will be delivered consistently so that all children accessing any of them will receive the same quality and access to provision, regardless of whether families opt to pay for optional hours, services, meals, or consumables. We do not place limitations on when government funding can be used at our setting, for example, by only allowing it to be used during certain sessions, or at restricted times. To keep things easier and cheaper for our parents, funding can be claimed during all our operational hours, i.e. 8:00am to 6:00pm, Monday to Friday. The entitlement place is offered free. Parents will not be charged a ‘top-up’ fee to recoup any difference between the amount received from the Local Authority and the current hourly rate. To keep things easier and cheaper for our parents, we do not charge registration or admin fees or ask for a deposit.

All fees for funded places are paid directly to us by the council. Our usual fees will apply for additional hours and charges outside of any funded entitlement, and you will be responsible for paying these directly to the nursery. Childcare funding in the UK is changing, this is how it will affect our nursery families.

	From the age of two	From the term after the child’s 3rd birthday
From September 2025	<p>15 funded hours per week for low-income families</p> <p>30 funded hours per week for working families</p> <p>All other children pay the setting hourly rate</p>	<p>30 funded hours per week for working families</p> <p>15 universal funded hours per week for all children</p>

Government funding facts

- The 15 hours per week funding equates to 570 hours in total over the academic year
- The 30 hours per week funding equates to 1140 hours in total over the academic year

- You can use a maximum of 15 or 30 funded hours per week (whichever you qualify for)
- If your child attends nursery for more than your 15 or 30 funded hours per week, we will charge you directly for these additional hours
- The funding can be split between a maximum of two providers per day, and three in total
- Completion of a Local Authority parent/carer funding claim form is mandatory to be able to claim government funding, and this will be provided by the setting each term.

15 hours funding for low-income families

Some two year olds are eligible for 15 hours of funded childcare per week, you can see if you qualify by using the online eligibility checker [Homepage | Childcare Choices](#)
 We will ask for your eligibility code, and you will also need to complete a Local Authority parent/carer funding claim form for us.

15/30 hours funding for working families

Parents wishing to use the funding for working families must apply online at www.childcarechoices.gov.uk. Once you have applied online, HMRC will issue you with an eligibility code if you meet the criteria. We will ask for your eligibility code, and you will also need to complete a Local Authority parent/carer funding claim form for us.

IMPORTANT: The DfE has confirmed that parents must obtain their eligibility code before the start of the term that they wish to use the funding for working families. Parents that receive a code after the term start date will not be able to access the funded hours until the following term. So...

Want to use your government funding for working families from <u>September</u>?	Apply by 31st August at the very latest
Want to use your government funding for working families from <u>January</u>?	Apply by 31st December at the very latest
Want to use your government funding for working families from <u>April</u>?	Apply by 31st March at the very latest

We highly recommend applying for your working family’s eligibility code well in advance and not leaving it to the deadline dates above!

The eligibility criteria for claiming the government funding for working families is as follows:

- You, and any partner you live with, must each expect to earn per week (on average) at least the equivalent of 16 hours at the National Minimum or Living Wage. From April 2025 this is £195.36 per week
- If you, or your partner are on maternity, paternity, or adoption leave, or you're unable to work because you are disabled or have caring responsibilities, you could still be eligible.
- You can't get 30 hours of funded childcare if either you, or your partner expect to earn £100,000 or more per year.

Please note, eligibility is based on income earned, not number of hours worked.

Additional charges

The government states that the childcare funding is only intended to cover the cost of delivering 15 or 30 hours a week of free, high-quality, flexible childcare. It is NOT intended to cover the cost of consumables (including food), and additional activities/services over and above those required to meet the basic standards of the Early Years Foundation Stage Framework.

Meals and snacks:

Charges for meals include breakfast, lunch, tea and snacks. These will be available during the children's sessions. If you are unable to pay this charge due to financial hardship, please speak to the Manager to discuss alternative options, such as providing your child with a home breakfast. All children present during our afternoon sessions will need to please bring a packed lunch from home.

Snack (two portions of healthy fruit/raw veggies per day and milk if allergies/intolerances allow)
Related policies: Healthy Eating Policy and Infant Feeding Policy

Consumables and additional activities/services:

Unlike some nursery settings we do not charge a day rate for activities/services but reserve the right to charge a fee to cover the cost of specific activities e.g. trips, visiting activities (animal man).

If you do not wish to pay this charge, please speak to the Manager to arrange an alternative option.

Alternatives if opting out of paying for consumables and additional activities.

Meals – Provide a healthy packed lunch. (See Healthy Eating Policy)

Re-arrange sessions so that meals can be provided at home.

Activities – Where possible children will be able to access alternative activities on that day, it may be in another room.

Important information – late collection, failure to pay.

We reserve the right to make an additional charge for late collection. The charge for this will be £15 per 15-minute period or part thereof.

Fees are due on time and the payment dates will be clearly stated on your invoice. We will contact you with a reminder if fees are late. If, after 2 weeks of this reminder the invoice has still not been settled, we reserve the right to change session times and days if needed or to stop providing childcare. We will notify the local authority in the event of non-payment and/or failure to provide a suitable alternative (e.g. packed lunch/tea).

If, after 4 weeks the debt has still not been cleared, we reserve the right to take court action and cancel your nursery space with immediate effect.

If a parent is concerned about making payments it is essential that they speak with the Nursery Manager, who will look at options to support the family.

Notice periods

We reserve the right to review our policies, procedures, and fees. Where we plan to make changes, at least eight weeks' notice will be given. If you would like to discuss any changes, please speak to the Manager.

If you pay for your child's place and they are absent for any reason, their place must still be paid for by you in full.

Whether you are funded, or pay for your space, families wishing to terminate their childcare contract, or reduce their contracted hours, must provide a minimum of four weeks' written notice to the Nursery Manager

If the nursery wishes to terminate the childcare contract, reduce a child's contracted hours, or change a child's contracted sessions, we will also give four weeks written notice. Please note, we do reserve the right to terminate the contract with immediate effect under certain circumstances, such as unacceptable behaviour from parents/carers.

If you pay for your child's space, the full notice period of eight weeks will need to be paid for in full, whether your child attends nursery during this time, or not. Where a funded child leaves the setting before the end of the agreed notice period, we will seek authorisation from the local

authority to claim any funding applicable to your entitlement up to the end of the notice period, together with any additional fees which formed part of your childcare arrangement.

Any funding entitlement claimed beyond the notice period is transferrable to your new childcare provider via the local authority where the funding criteria is met.

Although families can request in writing to increase their contracted hours or change their session days/times, please note that YMCA Stepping Stones Nursery is not obligated to accommodate such requests. There are several reasons why these changes may not be offered to families, such as sessions being full.

Where a time lapse has occurred between completing joining forms and a child's start date, families should check that the information shared about funding and fees remains current.