



All about our fees and funding

July 2025

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Government funding explained

Understanding childcare funding isn't always easy, but the good news is we're here to help. In England, there are two government funding programmes that can help your child join in with the exciting adventures and educational fun here at Oak Tree, for less. In simple terms, you can make the most of either 15 or 30 funded hours per week, depending on your circumstances.

Here's how it all works:

Working family funded childcare

This scheme is for qualifying working parents, the number of hours available and age at which you can access this funding is changing.

- **September 2025** – Families can receive 30 hours of funded childcare for children 9 months +

If you're living with your partner, you'll need to apply together.

Parents:

- Should be working at least 16 hours a week
- Can be on sick leave or parental leave
- Must each earn less than £100,000 a year
- Might still be eligible while claiming benefits.

We 'stretch' these hours at Oak Tree.

When you are eligible for 15 hours, you can access up to 11.4 funded hours per week, across 50 weeks.

When you are eligible for 30 hours, you can access up to 22.8 funded hours per week, across 50 weeks.

In Parenta, our invoicing system, we need to account for these hours in hours and minutes, so you will see 24 minutes for 0.4 of an hour, and 48 minutes for 0.8 of an hour.

We can offer your child more than 30 hours per week, if you need them — head over to **page 5-7** for more details about this.

There are some other specific things that can affect your eligibility, like your immigration status, where your child lives, and your child's exact age.

You can read more about this on the government website: childcarechoices.gov.uk/

Making childcare go further

For most of our parents, 15 or 30 hours' childcare isn't quite enough. That's why we stretch funded hours into longer spells at Oak Tree, to fit better with working parents' schedules. Having a consistent routine can be great for your child's development. Want to know more? Head to **page 5 to 7** for how it all works.

Universal funded childcare for 3 year olds

This funding goes towards 15 hours of childcare across 38 weeks of term time. All parents of 3 and 4 year olds can access this scheme.

Here's what you need to know:

- All 3 and 4 year olds qualify for this scheme.
- At Oak Tree, we 'stretch' these hours over the whole year for more flexibility. Most of our parents access around 11.4 funded hours per week over 50 weeks.

Some of our parents usually need their child to spend longer in nursery than funding allows, but that's no problem. We offer additional, non-funded hours to fit in with your schedule — see our fees on **page 5-7** for more details.

- You might be eligible for 15 hours' funded childcare at the same time as other government schemes or incentives. To find out more, visit gov.uk/browse/benefits

We also offer the scheme to some 2 year olds already in receipt of government support, if:

- Parents are receiving certain benefits
- The child has Disability Living Allowance or Special Education Needs (SEND)
- The child has a kinship or guardianship order
- The child is being looked after by a local authority.

Good to know

While the amount of government funding given to each childcare provider varies a little based on location, it doesn't always cover the full cost of your child's hours or the essentials and extras we just wouldn't be Oak Tree without. So, we ask you to pay a contribution towards these costs alongside your funded hours. We've explained in more detail on **page 5 to 7**.



Government funding at a glance



Take a look at the table below for a summary of each type of funding.

Pre-April 2024		9 months – 2 years	2 – 3 years	3 – 4 years
Entitlement	All Parents	-	-	15 hours
	Working Families	-	-	30 hours
	Families with special circumstances	-	15 hours	
April 2024		9 months – 2 years	2 – 3 years	3 – 4 years
Entitlement	All Parents	-	-	15 hours
	Working Families	-	15 hours	30 hours
	Families with special circumstances	-	15 hours	
September 2024		9 months – 2 years	2 – 3 years	3 – 4 years
Entitlement	All Parents	-	-	15 hours
	Working Families	15 hours	15 hours	30 hours
	Families with special circumstances	-	15 hours	
September 2025		9 months – 2 years	2 – 3 years	3 – 4 years
Entitlement	All Parents	-	-	15 hours
	Working Families	30 hours	30 hours	30 hours
	Families with special circumstances	-	15 hours	
Eligible alongside Government schemes?	Yes, some. Visit childcarechoices.gov.uk for more information			
Are these hours free?	You're not charged for funded hours, but you will be charged for your additional hours and all of the essentials and extras that make Oak Tree so special. See pages 5 to 7 for more information.			
How can I get more out of my hours?	At Oak Tree we 'stretch' the funded hours across the year, over the 50 weeks that we are open. This works out to around 11.4 hours per week for 15 hours' funding and up to 22.8 hours per week for 30 hours' funding. See page 5 for more details			

Where to get help?

Talk to us: speak to Carly or Laura— they'll explain how the funding could apply to you and how stretching might work.

Check the government website: if you're struggling to make sense of eligibility or want to find out about government schemes and incentives, visit gov.uk and follow the relevant links.



Our Fees

While the government funding is a great help towards childcare fees, it only covers a limited number of hours and doesn't pay for all the essentials and extras that make Oak Tree such a special place. To help us give your child the best start in life, we'll ask you to contribute towards the costs for these along with the rest of your hours.

What to expect

Your funded fee invoice shows how your childcare is covered depending on the number of funded hours and explains what you'll need to pay. You'll see:

Stretched Funded hours



11.4 hours or 22.8 hours, which are allocated per session, per full day or per week.

Non-funded hours



Additional hours that cover the rest of your child's time in nursery.

Combined fees



This is how much you'll pay Oak Tree for that week, session, or day in total.

Meals, drinks and snacks



Our on-site chef prepares healthy, delicious, food every single day, offering a starter or dessert with every meal along with lots of fresh, nutritious snacks.

Rate for non-funded hours



The charge for those additional hours.

We've already explained your funded hours on **pages 3 to 4**. But for the essentials and extras, and for any non-funded hours, we ask parents to pay for these.

Stretched hours

Ask any parent what they'd like more than anything in the world, and the answer is often 'more time'. Juggling work, children and day-to-day life isn't easy, and we want to help our Oak Tree families wherever we can.

Stretched hours

Remember: whether it's 30 or 15 hours, that number only applies to the 38 weeks in term time. So, we 'stretch' their 15 or 30 funded hours across the whole year. Usually parents can 'stretch' their 15 hours and receive up to 11.4 hours per week, while those with 30 hours could have up to 22.8 hours per week.

By stretching your hours over 50 weeks, this helps your child to get into a routine. They will attend nursery every week of the year and get to benefit from everything they love about Oak Tree, all year round!

30 hours

If you are eligible for 30 hours funding, we stretch our hours over a 09:00 – 17:00 day, and you pay a non-funded hourly rate between the hours of 08:00 – 09:00 and 17:00 – 18:00, if you require these hours.

Whatever you choose for your child's time with Oak Tree will stick, so you can expect the same pattern of hours each week, which gives your child the consistency and routine they need. This does mean you won't be able to swap from using your full hours during term time to stretching them across the year. But, if your circumstances change, please chat to us to see if we can help, as conditions may apply.

Here for you

While of course your child is our tip top priority, Oak Tree is here to make your life easier too.

Ask us how to make your childcare work around your schedule.

It's just another way we support our Oak Tree families.

How that looks

Now you understand the government funding and fees, let's take a look at how it all works together. We've shown a couple of our most popular scenarios to give you a clearer idea of how funding at Oak Tree might work for you.

*These figures are used as an example to demonstrate how funding works only. Price of non-funded hours and essentials & extras are per our fee schedule on Page 7.



Two full days

(15 hour Stretched funding x 50 weeks) for 20 hours from 8am to 6pm (these are fixed hours)



Funded hours

11.4 hrs - No cost to parents



Non-funded hours

8.6 hrs - Chargeable according to the rate of the session (in this case the **specific hourly rate** for your age group)



Meals, Drinks, and snacks

Charged as per the Fee Schedule

Full-time place

(30 hour Stretched funding x 50 weeks) for 50 hours over 5 days from 8am to 6pm



Funded hours

22.8hrs - No cost to parents



Non-funded hours

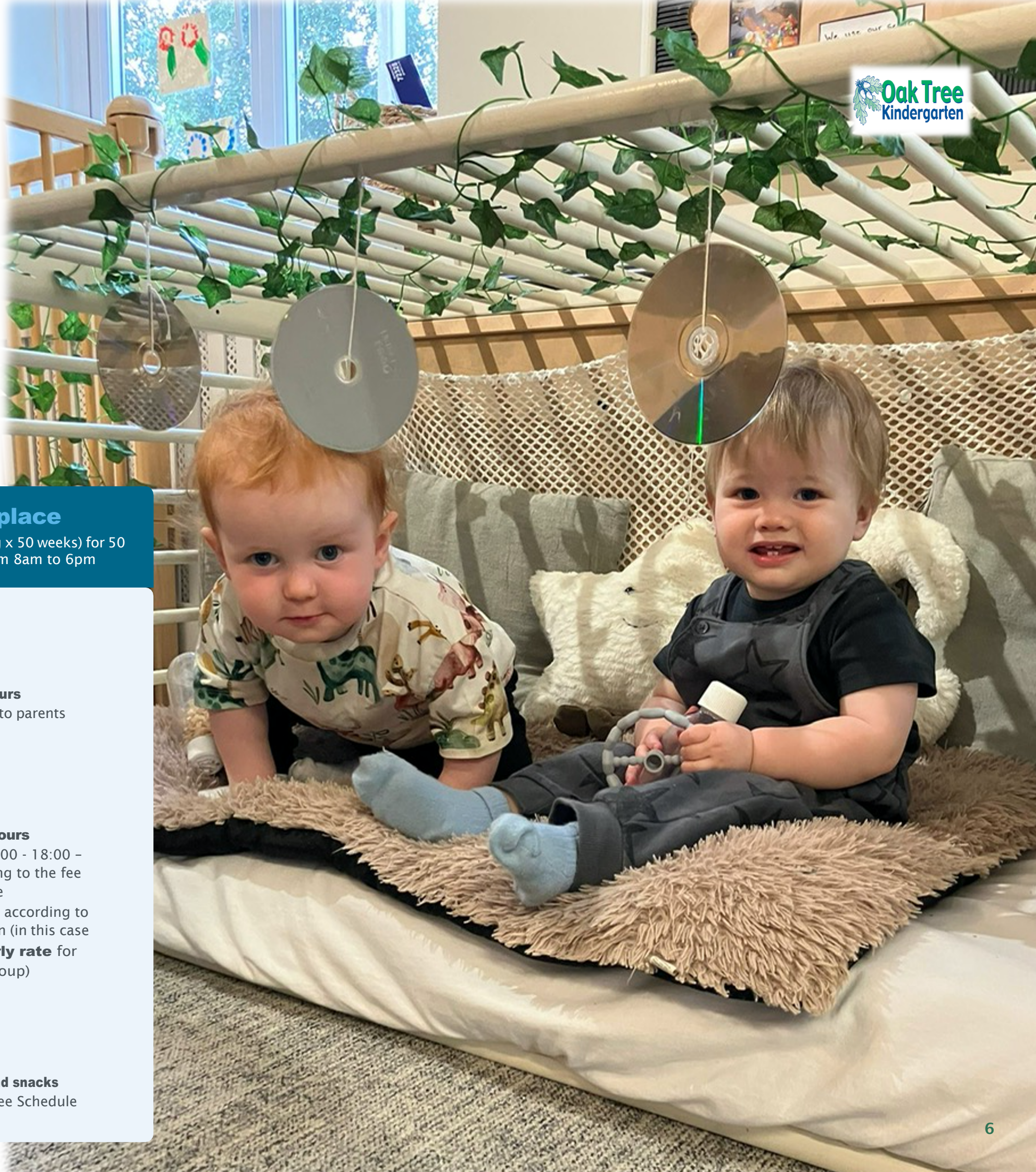
08:00 - 09:00 & 17:00 - 18:00 - Chargeable according to the fee Schedule

17.2hrs - Chargeable according to the rate of the session (in this case the **specific hourly rate** for your age group)



Meals, Drinks, and snacks

Charged as per the Fee Schedule





Fee Structure

Non – funded charges

The rates will be as follows (all in £GBP);

	Under 2s	2 – 3 years	3 year plus
Full time (weekly rate)	£348.00	£331.20	£326.40
Daily Rate - under three days	£74.50	£71.00	£70.00
Daily Rate - three days	£73.50	£70.00	£69.00
Daily Rate – four/five days	£72.50	£69.00	£68.00
One morning	£43.50	£42.50	£41.50
One afternoon	£42.00	£41.00	£40.00

Breakfast, lunch and tea are included in the prices for the non-funded children.

Funded charges – 3 – 4 years

Entitlement – Universal funding – 15 hours stretched

0 to 30 hours - free for the funded hours and then £10.50 per hour
40 hours - free for the funded hours and then £10.25 per hour
50 hours - free for the funded hours and then £10.00 per hour

On top of the hourly rate for care and education, breakfast, lunch and tea will be charged separately at the rates shown below.

Breakfast £1.80 per day

Lunch £3.45 per day

Tea £2.50 per day

Four days/Full time (those attending four or five **full** days a week) will not have to pay for food.

Entitlement – Working families – 30 hours stretched

The rates will be as follows (all in £GBP);

	under 18 months	over 18m - under 3 years	3 years plus
Between 08:00-09:00	£10.75	£10.75	£11.00
Between 08:00-09:00 (for full timers)	£10.50	£10.50	£10.75
Between 17:00 – 18:00	£10.00	£10.00	£10.25
Within the hours of 09:00-17:00 (0-30 hours)	£11.00	£10.25	£10.50
Within the hours of 09:00-17:00 (31 - 40 hours)	£10.50	£9.25	£9.50
Within the hours of 09:00-17:00 (41 - 50 hours)	£10.25	£8.75	£9.00
Lunch charge	n/a	£3.45	£3.45
Tea charge	n/a	£2.50	£2.50

If you are eligible for 30 hours funding, we stretch our hours over a 09:00 – 17:00 day, and you pay a non-funded hourly rate between the hours of 08:00 – 09:00 and 17:00 – 18:00, if you require these hours – **these are optional**.

On top of the hourly rate for care and education, breakfast, lunch and tea will be charged separately at the rates shown below.

Breakfast £1.80 per day Lunch £3.45 per day Tea £2.50 per day

Four day/Full time (those attending four or five **full** days a week) will not have to pay for food.

Funded charges – 2 - 3 years

Entitlement – Families with special circumstances – 15 hours stretched

0 to 49 hours - free for the funded hours and then £8.65 per hour
50 hours - free for the funded hours and then £8.50 per hour

Families with special circumstances do not pay for food.

Funded children – no food (off site) option

Please speak to the office for further details

Attendance	Time	0-2 years	2-3 years	3-5 years
	9am-11:30	FUNDED	FUNDED	FUNDED
	13:00-15:30	FUNDED	FUNDED	FUNDED
Extra hours rate: before 9 am and after 15:30 (£)		11.5	11	10.5

Applying for funding

How and when you need to apply for your childcare funding depends on your child’s age, the scheme, and some other factors. We’ve broken it down for you below.

When to apply

You might be wondering when your child will be able to use the 15 and 30 hours of government funding. It’s all down to when their birthday falls, so make sure you plan ahead. For Working Family Funding, you’ll need to apply online for an eligibility code.

Working family funding for when the child becomes eligible		Universal funded childcare	
Recommended time to apply for eligibility code:	Last date to apply for Eligibility code:	A child turning 3 between:	Can be funded from:
15th October to 30th November	by 31st December to be funded from 1st January	1st September to 31st December	1st January
15th January to 28th February	by 31st March to be funded from 1st April	1st January to 31st March	1st April
15th June to 31st July	by 31st August to be funded from 1st September	1st April to 31st August	1st September

If you’re a parent of an eligible 2 year old, the earliest you can apply for funding directly through your local authority is at the beginning of the term in which your child turns two.

Reminder !

You should be applying for your eligibility code for funding 3 months before you wish to access it. But remember you cannot apply for your code and use it in the same term.

How to apply



Universal funded childcare for 3 and 4 year old’s

For 3 and 4 year olds, all you have to do is get in touch with Carly or Laura. Our lovely team will talk you through the process and ask to see your child’s birth certificate or passport as proof of your eligibility. It’s as simple as that!

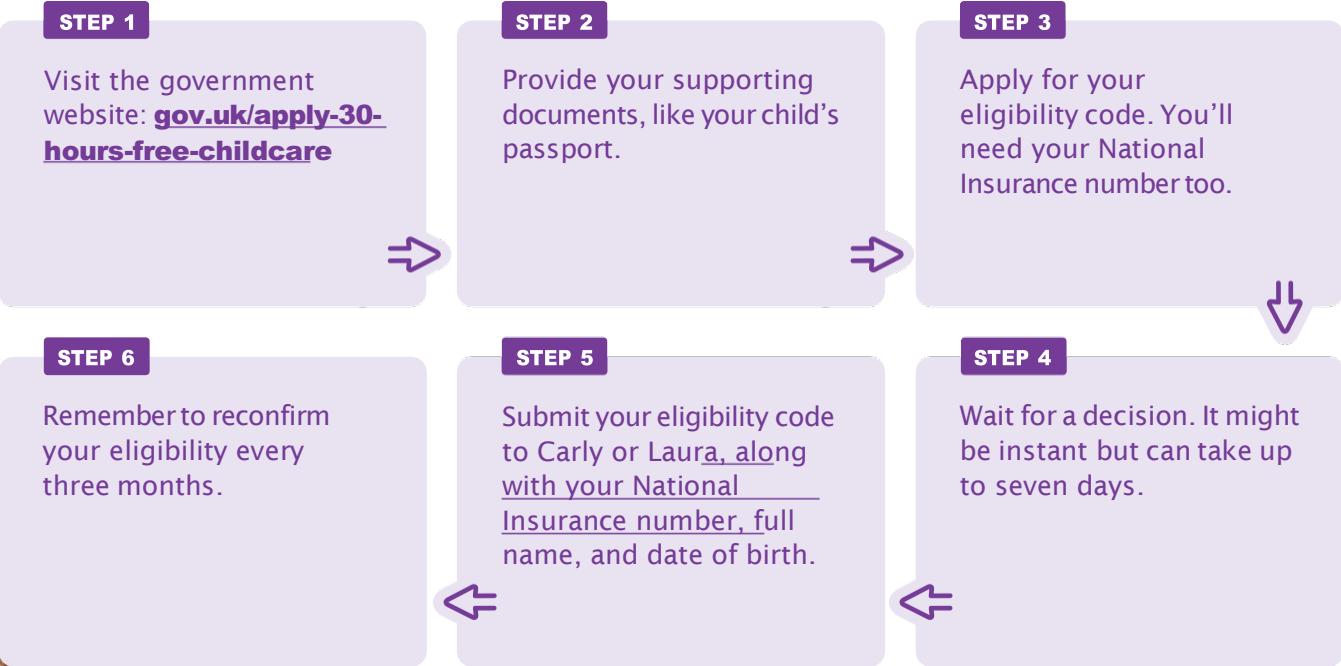
For eligible 2 year olds already in receipt of government support, you must get written confirmation from your local authority first. Then, just show it to the Carly or Laura, and if eligible, your funding will start the term following application.

Working family funded childcare

The process is a little more complicated for the working family funding and takes around 20 minutes – so make sure you have time set aside to do it properly. We’ve explained it below.

Good to know

- If you’re separated from your partner, you’ll need to decide between you who should apply, unless only you have parental responsibility.
- For working family funded childcare, HMRC will usually send you reminders about when to reconfirm, but it’s a good idea to set up a reminder yourself. That way, you won’t miss out on this extra bit of help towards the cost of childcare.



Don’t forget!

Every three months, sign into your HMRC childcare account to reconfirm your working family funding eligibility code. If you forget, you might lose your funding for the following term, which means you’ll have to pay our standard fee for any time that isn’t covered by the basic 15 hours scheme.



All funding options

Every term, we’ll need you to sign our funding terms and conditions and complete a local authority Parental Declaration form. We can then carry on claiming funding for your child’s place at nursery.

FAQs

Any questions

How many hours will my child be funded each day at Oak Tree?

In short, it depends on the number of funded hours you have, and how often your child is in nursery.

We don't offer childcare by the hour, and instead apply each child's funded hours pro-rata across their sessions and days, spreading them evenly across the week. As an Oak Tree parent, each month you'll be sent a funded fee sheet invoice, which shows your child's funded hours as well as the chargeable non-funded hours and the fee for essentials and extras. So, it'll always be clear how many funded hours have been used each day.

If I pay for extra hours and don't use them, can I be refunded?

Unfortunately, not. We have to make sure we're covering all our running and team costs to provide high quality care for every child at Oak Tree.

Can I roll over my funded hours into the next term?

Sorry, due to restrictions by various local authorities we can't roll over your hours, but we can stretch your child's funding instead. If you're eligible for 15 hours, by stretching, you can claim your child's full funding allowance of up to 570 hours in just three visits each week stretched over a whole year. If you're a working parent claiming

30 hours, you can access up to 1140 hours in six visits per week, again all year round. Please speak to the nursery manager, Carly to find out more.

Details of our Terms & Conditions can be re-obtained from the office if you require.

How we charge our fees: You will be charged weekly based on your attendance pattern.

Nurseries in the area allow parents to send in packed lunches. Does Oak Tree?

Unfortunately, we don't allow packed lunches or snacks from home at our nurseries; many of the children in our care have allergies, and we just can't put their safety at risk. Our menus are healthy, varied and we cater for special dietary requirements, cultural food choices, allergies, and fussy eaters, so every child can look forward to tasty food they love to eat.

I've missed the deadline to apply for my Eligibility Code. Can my child still be funded?

Codes only provide funding in the term after you apply, so if you miss the deadline (on the last day of March, August, and December), we will not be able to access the funded hours until next term.

If your child is 3 or above then you're still eligible for 15 hours, because it's available to all children, regardless of whether parents are working. HMRC might prompt you to reconfirm your code before the start of the new term, so please remember to do this to stay eligible. When you have your code, give it to your child's nursery — we'll check it's valid with the local authority and confirm your child's place.

Payment of fees: Fees are payable in advance based on the fee planner schedule. Please note that we operate a 50- week nursery year and therefore when registering your child, you agree to pay for this whole period.

Late fees: If you collect your child after your session ends at 13:00/18:00 a late fee of £15 for every 10 minutes will be charged and will be payable within 48 hours of the lateness. For repeat offenders, £20 for every 10 mins.

Absences: No refund is given for sessions unattended due to any sickness, self-isolation, or family holidays.

Bank holidays: We do not charge for our Easter closure, Christmas closure or bank holidays unlike many other nurseries locally who do charge you for this.

Giving notice: One month's notice in writing or the payment of one month's fees in lieu is required before the reduction of a child's session or the withdrawal of a child from the nursery.

Tax Free Childcare & Child Care Vouchers: We are affiliated to and accept Tax Free Childcare and most of the Childcare Voucher Schemes offered by employers. Please contact our Office for further information.

Sibling Discount: When Siblings attend the nursery at the same time, the oldest child (limited to one child) is given a 5% discount on the fees. This discount will only apply whilst two or more children attend at the same time.

Additional Financial support: As part of Working Tax Credit, you may qualify for additional financial support. For further information, please contact the Tax Credit Helpline on 0345 300 3900 or visit www.gov.uk/benefits-credits/tax-credits.

Contact us: For further information about fees, funding or admissions please contact us in the office or on info@otkltd.co.uk / 01582 720 072

Helpful bits and bobs

If you need any **extra advice**, support, or information, we've put together some quick links and contact details below.

Government website: visit childcarechoices.gov.uk for a wealth of information on the government funded childcare schemes.

