



# A Guide to Fees and Funding

July 2025

# Welcome to Monkey Puzzle

At Monkey Puzzle Day Nurseries, we believe every child deserves the very best start in life.

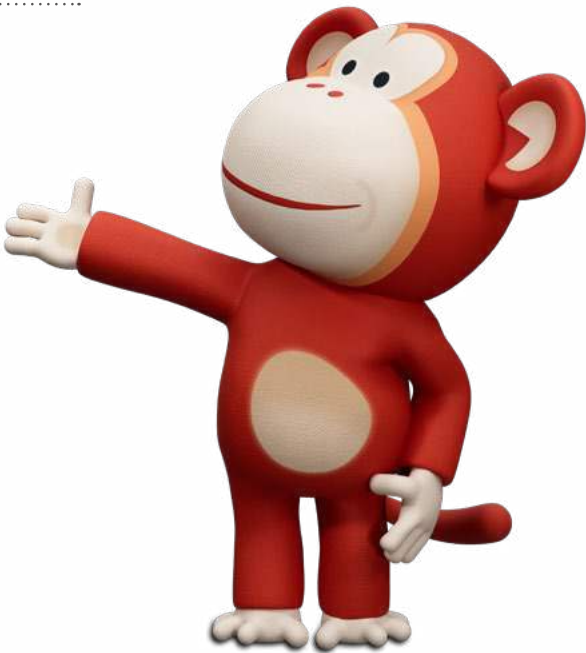
As a trusted name in early years education, we provide a safe, nurturing, and inspiring environment where children from 3 months to 5 years old thrive.

Rooted in our values of care, curiosity, confidence, and community, we blend the comforts of home with professional childcare, creating enriching experiences that build lifelong skills. Our nurseries are more than just a place for children to stay – they’re a place for them to grow.



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# Types of Funding

At Monkey Puzzle, funding is available for different age groups, with eligibility dependent on age and family circumstances.



## Babies (9–23 months)

**From Sept 2025:** 30 hours for eligible working families. Stretched over 51 weeks=22 hrs/week of consistent care.



## Toddlers (2–3 years)

**From Sept 2025:** 30 hours for eligible working families. Great for families returning to work.



## Preschool (3–5 years)

- **15 Hours Universal Entitlement:** For all children the term after 3<sup>rd</sup> birthday.
- **30 Hours for Working Families:** If eligible, provides extended hours to suit work patterns.

### Where to get help?

**Talk to us:** speak to your Nursery Manager – 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](https://www.gov.uk) and follow the relevant links.

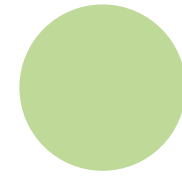
# Eligibility Criteria

**Note:** The eligibility code for 30 hours must be reconfirmed every 3 months through your HMRC account. Failure to reconfirm your code within the allocated timeframe could result in losing eligibility for funding for the coming term.

Funding Type	Who is Eligible?	Key Conditions
<b>15 Hours (Universal)</b>	All children aged 3-4.	<ul style="list-style-type: none"><li>• Automatically available the term after your child turns 3.</li><li>• No application or income threshold required.</li><li>• Proof of age required (e.g. birth certificate).</li></ul>
<b>30 Hours (Working Parents)</b>	Working families with children aged 9 months to 4 years.	<ul style="list-style-type: none"><li>• Both parents (or one in a single-parent family) must:<ul style="list-style-type: none"><li>• Be working and earn the equivalent of at least 16 hours/week at National Minimum Wage.</li><li>• Each earn less than £100,000 per year.</li></ul></li><li>• Apply via HMRC for eligibility code.</li></ul>
<b>Tax-Free Childcare (Optional)</b>	Working parents with children under 12 (or 17 if disabled).	<ul style="list-style-type: none"><li>• Can be used alongside 15 and 30 hours funding.</li><li>• For every £8 you pay in, the government adds £2.</li><li>• Max support: £2,000/year per child (or £4,000 for children with disabilities).</li><li>• Apply via HMRC.</li></ul>
<b>Additional Eligibility Notes</b>	Parents on sick leave, maternity/paternity leave, or adoption leave may still qualify.	<ul style="list-style-type: none"><li>• If you are applying for childcare for an older child, who is not the subject of the parental leave, you can apply as normal.</li><li>• You can also apply for the child that is the subject of the parental leave, though when you return to work will affect when you can take up the childcare.</li></ul>



# Free Hours vs. Funded Childcare



**You may hear the Government funding initiatives being called “free childcare” or “funded childcare” and used interchangeably.**

Both refer to government-supported early education and childcare programs, which entitle all 3–5-year-olds to the universal 15-hours funding offering, over 38 weeks of the year. This is set to be extended to the 30-hour scheme for working parents of all eligible children aged 9 months and above by September 2025.

We try and make things as consistent and simple as possible for our parents however, government funding is administered through individual local authorities who may have differing requirements, processes and timescales which affects how funding is delivered. Therefore there may be slight variations in our processes depending on the local authority of your local Monkey Puzzle Day Nursery & Preschool.

# Benefits

For working parents, nursery fees often represent a significant part of household expenses. That’s why we are committed to providing a nurturing, home-like environment where your children can grow, thrive, and achieve their milestones with care and support.

## Quality Education

Access to funded childcare ensures children benefit from professional early years educators. Nurseries like Monkey Puzzle focus on creating enriching environments where children can play, learn, and grow. Combined with the Early Years Foundation Stage (EYFS) framework, this ensures children are set up for a confident start to their education journeys. Delivered by early years professionals under the EYFS framework.

## Social & Emotional Growth

Childcare offers more than financial benefits. It’s a gateway for children to build relationships, develop social skills, make friends, and enjoy diverse learning experiences. This prepares them not just for school but also for life. We are part of the local community groups, building relationships with other local businesses, schools and baby groups.

## Reduced Nursery Fees

With 30 hours funded childcare, families can save an average of £7,500 per year per child. This extra financial flexibility alongside the tax free childcare allowance for eligible parents, allows parents to re-prioritise other important aspects of their lives, such as savings or home improvements.

## Work-Life Flexibility

More affordable childcare means parents can take on more working hours or even return to work. This creates opportunities for career growth free from the worry of excessive childcare costs.

More affordable childcare = more career opportunities or time to return to work.



# Our Commitment to Quality

**Government funding is not intended to cover the costs of the all-inclusive offer we provide at Monkey Puzzle.**

At Monkey Puzzle we do not compromise on providing high standard nursery settings and remain committed to ensure that all of our families and children receive outstanding care and value for money.

## Thinking of opting out?

You may choose to opt out of our all-inclusive package; however, we require one term's notice. Please note that you will be responsible for providing all meals and consumables, and your child may not be able to participate in additional activities we offer that fall outside the EYFS statutory framework.

We pride ourselves on our comprehensive, high-quality early years' experience designed to support children's development, wellbeing, and cultural awareness.

## Key features of our package includes:

- All-Inclusive Package (meals, nappies, wipes, sunscreen)\*
- Award-Winning Nutrition
- Outdoor & Offsite Learning
- STEAM & Technology Activities
- Cultural and Inclusive Celebrations
- Eco-Conscious Practices
- Holistic Wellbeing
- Highly skilled Early Years Professionals
- Parental Engagement Events
- Preschool Leavers Graduation
- School Readiness Preparation

\*For full details of your nursery's package, please contact your Nursery Manager.



## Full-Time Place

(Stretching Funding x 51 weeks) for 55 hours over 5 days from 7.30am – 6.30pm

### Funded Hours

22 hours - No cost to parents

### Non-Funded Hours

33 hours - Chargeable at the nursery's hourly rate

### Consumable Fee

22 hours x an hourly consumable rate (subject to change depending on the nursery).

\*The consumable fee is only charged for the amount of funded hours applied to a booking pattern.

### Monthly Invoice

You'll receive a monthly invoice that shows how your funding has been applied and any additional costs, so everything stays clear and transparent.

[monkeypuzzledaynurseries.com](http://monkeypuzzledaynurseries.com)

# Applying for Funding

## When to Apply

Navigating government funding can feel a little overwhelming – but we're here to make it simple. The availability of funding depends on your child's age and when you apply. Below is a breakdown of when to apply depending on your child's age and eligibility.

**Monkey Puzzle Tip!** Apply at least 3 months before you need the funding. **You cannot use your code in the same term that you apply.**

## Making childcare go further

We know that 15 or 30 hours of funded childcare often doesn't cover everything busy families need. That's why, at Monkey Puzzle, we offer the option to stretch those hours over longer periods—helping to better align with your work and family life. Plus, a steady routine can do wonders for your child's growth and development.

## Working Family Funded Childcare (for eligible working parents)

Recommended time to apply for eligibility code	Last date to apply for eligibility code	Funding starts from
15 <sup>th</sup> October – 30 <sup>th</sup> November	By 31 <sup>st</sup> December	1 <sup>st</sup> January
15 <sup>th</sup> January – 28 <sup>th</sup> February	By 31 <sup>st</sup> March	1 <sup>st</sup> April
15 <sup>th</sup> June – 31 <sup>st</sup> July	By 31 <sup>st</sup> August	1 <sup>st</sup> September

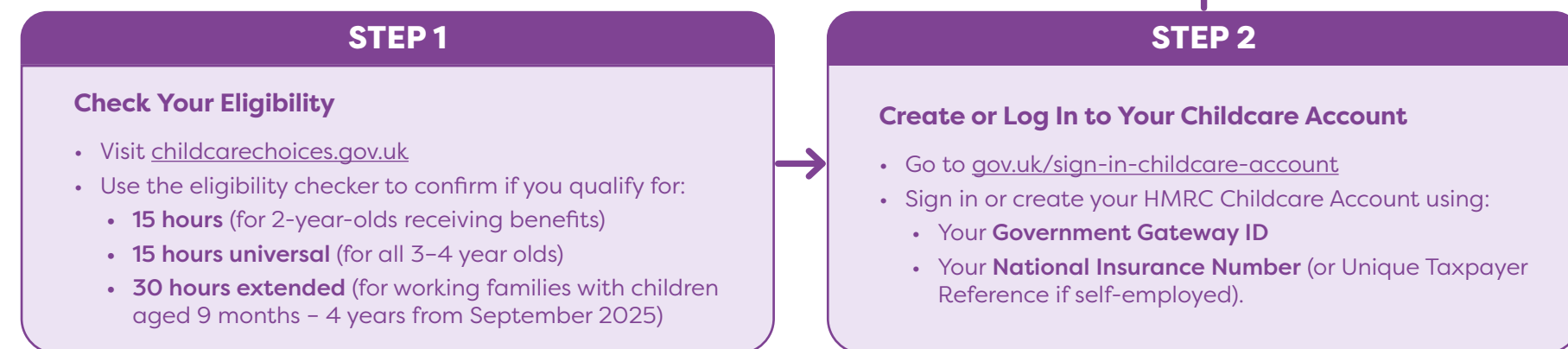
## Universal Funded Childcare (for all 3–4 year olds)

Child turns 3 between	Funding starts from
1 <sup>st</sup> September – 31 <sup>st</sup> December	1 <sup>st</sup> January
1 <sup>st</sup> January – 31 <sup>st</sup> March	1 <sup>st</sup> April
1 <sup>st</sup> April – 31 <sup>st</sup> August	1 <sup>st</sup> September

## Step-by-step

# How to Apply for 15 & 30 Funded Hours

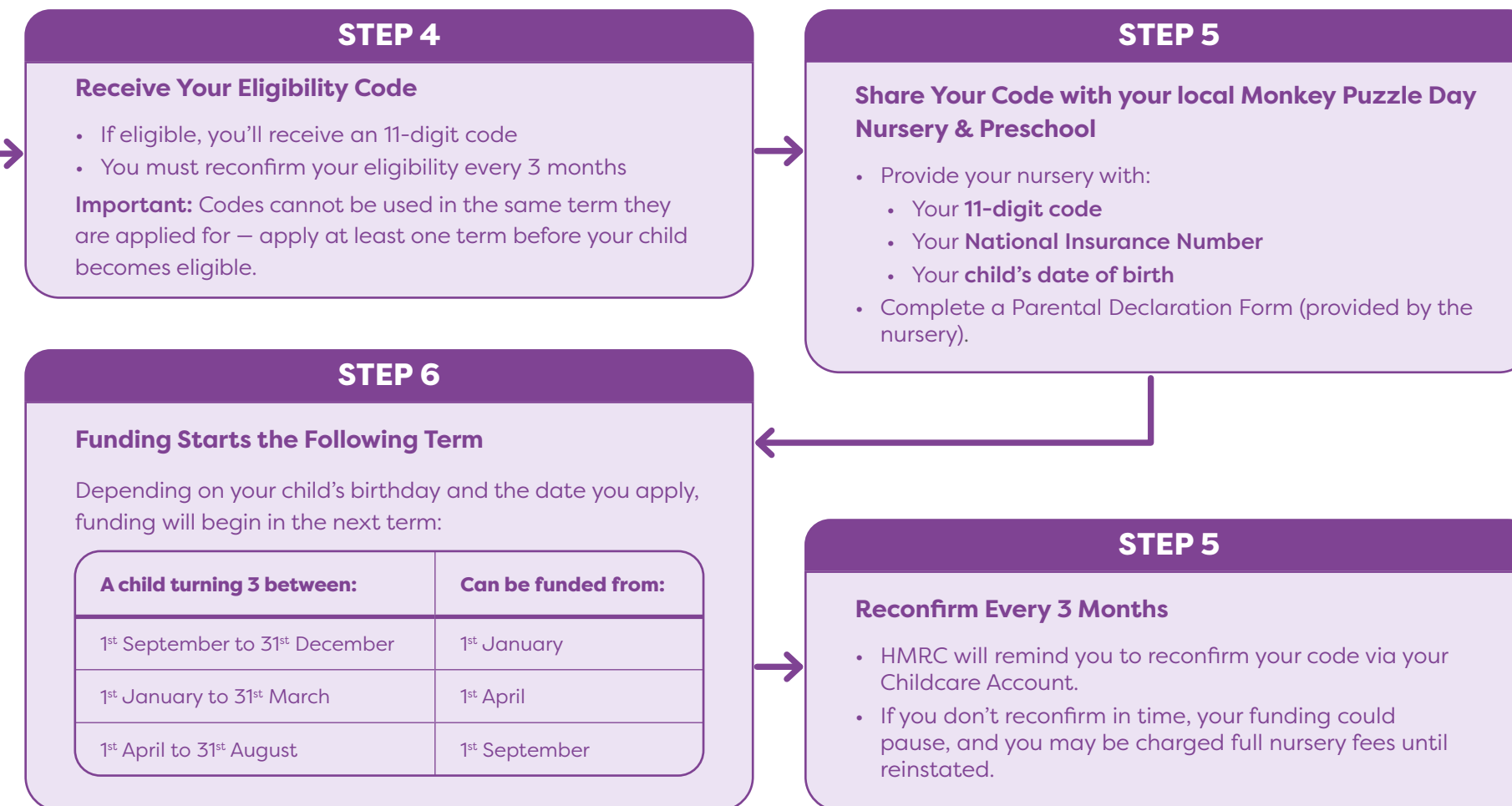
Guide for parents on how to apply for government-funded childcare for 15 or 30 hours in England.



## Good to know

If you and your partner are separated, you'll need to decide who will make the application, unless only one of you has parental responsibility. When it comes to funded childcare for working

families, HMRC usually sends a reminder when it's time to reconfirm your details. But to be safe, it's worth setting your own reminder too, just to make sure you don't miss out on the support you're entitled to.



# Tax-Free Childcare vs. Funded Hours

**Tax-Free Childcare and the 30 Hours Funded Childcare schemes are separate government initiatives, but they can be used together to help families manage childcare costs more effectively.**

Tax-Free Childcare offers valuable support for working parents by covering 20% of childcare costs through government contributions. Families can receive up to £2,000 per child annually, or £4,000 per year for children with disabilities, providing much-needed relief from the financial pressures of childcare. Meanwhile, the 30 Hours Free Childcare scheme offers a set number of ‘free’ childcare hours, giving parents additional relief.

By combining these two schemes, families can maximise their savings while ensuring access to quality childcare.

## Working family funding for when the child becomes eligible

Recommended time to apply for eligibility code:	Last date to apply for Eligibility code:
15 <sup>th</sup> October to 30 <sup>th</sup> November	By 31 <sup>st</sup> December to be funded from 1 <sup>st</sup> January
15 <sup>th</sup> January to 28 <sup>th</sup> February	By 31 <sup>st</sup> March to be funded from 1 <sup>st</sup> April
15 <sup>th</sup> June to 31 <sup>st</sup> July	By 31 <sup>st</sup> August to be funded from 1 <sup>st</sup> September

## Universal funded childcare

A child turning 3 between:	Can be funded from:
1 <sup>st</sup> September to 31 <sup>st</sup> December	1 <sup>st</sup> January
1 <sup>st</sup> January to 31 <sup>st</sup> March	1 <sup>st</sup> April
1 <sup>st</sup> April to 31 <sup>st</sup> August	1 <sup>st</sup> September

## Step-by-step

# How to Apply for Tax-Free Childcare



# FAQs

## Do Monkey Puzzle nurseries offer fully funded places with no extra charges?

We offer funded places for eligible families; however, government funding does not cover the cost of the all-inclusive package we provide at Monkey Puzzle. Additional charges apply for meals, consumables (such as nappies, wipes, and sunscreen), trips, and any extra hours beyond the funded entitlement.

## How many hours per week will my child be funded?

**30 hours** = for working parents who meet the eligibility criteria (from 9 months old onwards).

When stretched over 51 weeks, this equates to approximately 22 hours per week.

## Can I roll over unused funded hours?

No – unfortunately, funded hours cannot be carried forward. But we do stretch the entitlement across the year to support consistency for families.

## What happens if I apply too late for my code?

If you miss the term deadline, your child won't be able to access funded hours until the following term. Please apply on time to avoid delays in support.

## Do I need to reconfirm my eligibility?

Yes! You must reconfirm your eligibility every 3 months through your HMRC Childcare Account. Set a reminder so you don't lose your funded hours.

## Can I mix funded and paid hours?

Absolutely. Most of our families use a combination of funded and paid hours. We'll tailor your sessions to suit your needs and apply funding accordingly.

## Am I eligible if I'm on maternity leave?

You may still be eligible if your partner is working, or if you're receiving maternity pay and planning to return to work. Apply and check your eligibility at [childcarechoices.gov.uk](https://childcarechoices.gov.uk).

## What if I'm already claiming for an older child?

You'll need to add your younger child to your HMRC account and apply for a new code for them separately.

## What is the Parental Declaration Form and why do I need it?

This form gives us permission to claim funding on your behalf from the local authority. Without it, we can't process your claim. Late submissions could result in missed funding.

# Links & Contacts

- Eligibility checker: [childcarechoices.gov.uk](https://childcarechoices.gov.uk)
- Apply for funding: [gov.uk/sign-in-childcare-account](https://gov.uk/sign-in-childcare-account)
- Find your local Monkey Puzzle Day Nursery & Preschool: [monkeypuzzledaynurseries.com](https://monkeypuzzledaynurseries.com)
- Speak to the Nursery's Manager for personalised advice.
- Check your local authority website for funding guidelines.

# Quick Recap

**Government-funded childcare is capped at 10 hours per day.**

If your local Monkey Puzzle Day Nursery & Preschool is open longer than this, please speak to your Nursery Manager about the costs for extended hours beyond the funded limit.

**It's also important to note that government funding doesn't cover everything**—including meals, nappies, wipes, sunscreen, and other day-to-day consumables.\*

At Monkey Puzzle, we offer an all-inclusive package that provides all food and consumables during funded sessions. For privately paid sessions, all food and consumables are already included in your fees, so no additional package is required.

**You may choose to opt out of our all-inclusive package;** however, we require one term's notice. Please note that you will be responsible for providing all meals and consumables, and your child may not be able to participate in additional activities we offer that fall outside the EYFS statutory framework.

\*For full details of our fees and what's included, please contact your Nursery Manager for more information.

(Availability may vary. Please check with your local Monkey Puzzle Day Nursery & Preschool.)





# Get in touch with us

0800 411 8500

[monkeypuzzledaynurseries.com](http://monkeypuzzledaynurseries.com)



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