

# Guidance for Parents at Cosy Corner Day Nursery



## Funding Guide

30 hours Working Parent Entitlement from  
9 months & 15 hours (Universal)  
for over 3s

2025/2026 Academic Year

## Contents

1. Government Funding Explained
2. When to Apply
3. How to Apply
4. Funding Loop
5. Childcare Costs
6. How it looks

# 1. Government Funding Explained

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	

## 30 Hour Working Family Funded Places

From September 2025 working parents of children from 9 months in England may be entitled to up to 30 funded hours of childcare, for 38 weeks of the year which is spread over 51 weeks.

### Am I eligible for 30-hour funding?

You will be eligible for 30 hours of funded childcare if:

- The child you're applying for usually lives with you – you don't have to be their parent.
- You live and work in the UK, unless you're a Crown servant or member of HM Armed Forces posted overseas.
- You, and any partner, are working, and each earning at least the National Minimum Wage or Living Wage for a minimum 16 hours a week.
- You, and any partner, must each earn less than £100,000 per year.

You can still apply for 30 hours funded childcare if you're:

- On paid sick leave.
- On paid ordinary or additional maternity, paternity or adoption leave, or getting Maternity Allowance, for another child.
- On paid shared parental leave.
- On paid annual leave.

You can also apply if you're not working but expect to start a new job in the next 31 days.

The full eligibility criteria for 30 hours can be found on [GOV.uk](https://www.gov.uk)

## 15 hours Funded Places (Universal Entitlement)

All 3 to 4 year-olds in England can get up to 570 funded hours per academic year, based on 38 weeks (term time) of funding provision. As we provide all year round care we then equally spread this funding provision over 51 weeks per year.

## 2. When to Apply

You might be wondering when your child will be able to use the 30 hours of government funding. It's all down to when their birthday falls, so make sure you plan ahead. You'll be able to apply the term after they turn 9 months. For Working Family Funding, you'll need to apply online for an eligibility code.

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

### Please Remember

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.

### 3. How to Apply

#### Working family funded childcare – Extended Entitlement (30 hours)

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.

1. Visit the government website: [gov.uk/apply-free-childcare-if-youre-working](https://gov.uk/apply-free-childcare-if-youre-working)
2. Provide your supporting documents, like your child's passport.
3. Apply for your eligibility code. You'll need your National Insurance number too.
4. Wait for a decision. It might be instant but can take up to seven days.
5. Submit your eligibility code via our Funding Loop Portal alongside the Parental Declaration Form
6. Reconfirm your eligibility every three months

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.

#### Universal Funding (15 hours)

All you have to do is get in touch with our Nursery Manager. Our lovely team will talk you through the process of submitting your Parental Declaration via Funding Loop.

## 4. Funding Loop

### What is Funding Loop?

Funding Loop is an online platform designed to simplify the completion of Parental Declaration forms required to claim Early Years Funding for your child. Traditionally, these forms are paper-based and require multiple rounds of printing, distribution, completion, and return. We understand that this process can be time-consuming for both parents and our team.

With Funding Loop, you now have the ability to complete and submit these forms online, using either a computer or a mobile device, at your convenience. The best part is that a significant portion of the information required is already known to the nursery, having been provided during the registration process. This means that most of the form is pre-populated, requiring you only to fill in any necessary blanks, sign electronically, and submit. Additionally, Funding Loop remembers the information entered, making future form submissions even more efficient.

### What Funding Loop is NOT:

It's important to note that Funding Loop is not affiliated with your Local Authority. It is a tool that simplifies the completion of Parental Declaration forms for both parents and the nursery.

Please be aware that Funding Loop will not re-check 30-hour codes every three months for eligible parents. It is the responsibility of parents to revalidate their codes with HMRC every three months to continue receiving extended hours funding.

**Is Funding Loop Secure?** Absolutely, Funding Loop places a high priority on security and have undergone independent testing by third-party security experts. You can find more information about the technology used and privacy policies on their website: <https://www.fundingloop.info> (link at the bottom of the website).

### What do you need to do?

You will receive a secure link via email from the nursery when your application window opens to apply for funding. This allows you to fill in the Parental Declaration form online at your convenience. This not only makes the process more straightforward but also significantly faster, as most of the information is already pre-filled. Funding Loop also incorporates built-in validation to minimise the likelihood of any issues arising later on. Ultimately, the less time spent on administrative tasks, the more time we can dedicate to enhancing the nursery experience for your child.

## 5. Childcare Costs

Should you want to know the monthly childcare cost for your child's bespoke attendance pattern please free to contact our Accounts Manager Natalie Foster directly via email at [natalie.foster@athertonhousegroup.co.uk](mailto:natalie.foster@athertonhousegroup.co.uk) or phone 0151 363 9911.

We will shortly have an online fee calculator available for you to use.

*\*All calculations using our online calculator are for illustrative purposes only. We recommend you speak directly to your Nursery Manager who can provide tailored information to meet your individual circumstances.\**

**Extras over and above basic funded provision provided with stretched bookings which contribute to the consumable charge.**

The list below is not an exhaustive list but identifies optional extras we provide over and above the basic provision to you child which are not covered by the funding rate.

These are just what they sound like: all the essentials like food and toiletries, along with those enriching additions that make our nursery unique. The government funding isn't meant to cover the costs of things like these, so like most nurseries, we'll ask you to contribute towards them. But when you see what you're paying for, we think you'll understand:

- Breakfast (Nutritionally balanced)
- Lunch (Nutritionally balanced home cooked meals)
- 2x snacks per day (Nutritionally balanced)
- Sun Cream
- Sun hats
- Online Learning Journals – eyLog
- Parent App
- Parents' evenings
- Mothers' Day Event
- Fathers' Day Event
- Christmas Party
- Graduation
- Forest School
- Yoga
- Language Lessons
- 100 % Paediatric 1<sup>st</sup> aid trained staff
- Professional photographer
- Pre-School Information Evening
- Free Settling-In Sessions
- Multi agency working (Required by Statutory Framework but not funded by EEF)
- Routine 1 to 1 sessions with Room Leader
- Multiple Excursions/Trips using our own 17-seat minibus

## 6. How your invoice looks

### How is my 30 hours working parent entitlement spread over 51 weeks at Cosy Corner Day Nursery?

Eligible parents are entitled to 30 hours a week for 38 weeks of the academic year (Autumn, Spring and Summer Terms). At Cosy Corner Day Nursery we stretch this offer over 51 weeks of the year (September to August).

The equal spreading and the numbers of hours per week is based on when your child becomes eligible.

Eligible from	Autumn Term (14 weeks)	Spring Term (11 weeks)	Summer Term (13 weeks)	Total Funded Hours
September	30 x 14 = 420	30 x 11 = 330	30 x 13 = 390	<b>1140</b>
January	N/A	30 x 11 = 330	30 x 13 = 390	<b>720</b>
April	N/A	N/A	30 x 13 = 390	<b>390</b>

### Example

Johnny attends 3 days a week (31.5 hours) and is eligible for 30 hours funding from the Autumn Term:

Funded hours are calculated as follows:

$30 \text{ (hours)} \times 38 \text{ (weeks)} / 51 \text{ week (Sept - Aug)} = 22.4 \text{ funded hours per week.}$

Fees payable =

Funded Hours: 22.4 per week = £0

Consumable Charge: 22.4 hours x £1 = £22.40

Unfunded Hours:  $(31.5 - 22.4) \times £6.85 \text{ (hourly rate)} = £62.34$

Weekly Cost to Parent: Consumable Charge + Unfunded Hours = £84.74

Monthly Equally Spread Invoice =  $£84.74 \times 51 \text{ weeks} / 12 = £360.15$



### How is my 15 hours spread for my 3 year old over 51 weeks at Cosy Corner Day Nursery?

Eligible parents are entitled to 15 hours a week for 38 weeks of the academic year (Autumn, Spring and Summer Terms). At Cosy Corner Day Nursery we stretch this offer over 51 weeks of the year (September to August).

The equal spreading and the numbers of hours per week is based on when your child becomes eligible.

Eligible from	Autumn Term (14 weeks)	Spring Term (11 weeks)	Summer Term (13 weeks)	Total Funded Hours
September	15 x 14 = 210	15 x 11 = 165	15 x 13 = 195	570
January	N/A	15 x 11 = 165	15 x 13 = 195	360
April	N/A	N/A	15 x 13 = 195	195

### Example

Johnny attends 2 days a week (21 hours) and is eligible for 15 hours funding from the Autumn Term:

Funded hours are calculated as follows:

$15 \text{ (hours)} \times 38 \text{ (weeks)} / 51 \text{ week (Sept - Aug)} = 11.2 \text{ funded hours per week.}$

Fees payable =

Funded Hours: 11.2 per week = £0

Consumable Charge: 11.2 hours x £1 = £11.20

Unfunded Hours:  $(21 - 11.2) \times £6.85 \text{ (hourly rate)} = £65.76$

Weekly Cost to Parent: Consumable Charge + Unfunded Hours = £76.96

Monthly Equally Spread Invoice =  $£76.96 \times 51 \text{ weeks} / 12 = £327.08$