



## Payment, Holiday and Termination of Place Policy

### Reserving your child's place and payment

In order to reserve a place we encourage you to come on a return orientation visit with your child to explain how everything works and introduce you to our key people. We would then encourage you to leave your child with us for a short time, possibly an hour or so. This allows them to get a feel for the nursery.

We ask for a £10.00 admin fee per family to be paid before your child starts.

You can then book a series of taster sessions until you feel happy that your child is going to settle with us. These must be paid for on the day, after the session.

*We then ask you to book your regular sessions, which have to be paid for monthly in advance. Bills are issued at the end of each month and **payment is required by the 7<sup>th</sup> of each month.** Bearhugs Nurseries Ltd. encourages prompt payment but recognises that at times some parents/carers may experience financial difficulties. Bearhugs Nurseries Ltd. will ensure that no child/children/families are penalised should this situation arise. Bearhugs Nurseries Ltd. will endeavour to arrange a payment plan that is acceptable to both parties, enabling the child/children to continue to attend. All financial matters will be dealt with the utmost sensitivity and consideration and in confidence.*

### **In the event of non payment:**

- The Manager/administrator will liaise with the parent/carers concerned, advising payment within the next 48 hours.
- A payment plan will be agreed if necessary.
- Where unmet payments continue within 48 hours of the initial contact further contact will be made with the parent/carers advising payment must be received in 24 hours.

- Where there is no payment received within 24 hours or a failure to adhere to the payment plan the child's/children's place will be withdrawn with immediate effect to prevent the bills from mounting.
- Children will not be allowed to return until payment has been received.
- **PLEASE ALSO NOTE:** where you leave the setting with outstanding debt and we suspect that you have taken up a place at another childcare setting we reserve the right to contact settings and advise them of any outstanding debts owed to us.
- Bearhugs Nurseries Ltd. is a small family run company and any unpaid monies leaves a huge strain on our finances. Therefore we will, and do, routinely chase any debts through small claims proceeding where applicable.

### **Termination/Extra sessions/Absence/Late payment**

Late payments will be charged at £10 per week after the payment date.

**FOUR weeks' notice applies when terminating your child's place** here at Bearhugs for whatever reason and must be provided in writing.

*Extra sessions may be available if there are spaces and can be paid for at the end of the session or added to next month's bill. This is at the managers or supervisors discretion.*

**Sessions cannot be swapped.**

**Absence from nursery for whatever reason, including through illness, does not qualify for a reduction in fees.**

**Meals will also still be charged.**

### **Bank Details**

We do not accept Cheques or cash payments over £25.  
Electronic payment can be paid into:

**Handlesbanken**

**Account: 54165965**

**Sort Code 40-51-62**

Bearhugs Horncastle has a card machine and these payments can be received over the phone from Tattershall.

Payments via **Credit Card** will have a **2% charge** added at the point of sale.

**Debit Card payments under £10** will also be charged an additional **20p** at the point of sale.

### Childcare Vouchers

We accept *Sodexo, Busy Bee and RG childcare vouchers* to support with the cost of childcare. These can be sought through some employers. We also accept Childcare tax payments.

### Holidays

Here at Bearhugs we try to be as flexible as possible and allow **uncharged holiday**, provided you have given **FOUR weeks' notice**, for a maximum of **FOUR weeks per year** running from 1<sup>st</sup> January to December 31<sup>st</sup>.

For example if your child attends every Tuesday then you are permitted four Tuesdays off per year uncharged provided four week's notice is given.

Limited term time only places are available however these will incur a 25% retainer fee during school holidays. Additional sessions can be booked in the holidays and where they are equal to the 25% fee or greater; the 25% retainer fee will not be charged. These additional sessions must be booked at least four weeks in advance to apply. Term time only places are still entitled to **4 weeks** without any charge as in line with our holiday policy.

### Funding

Bearhugs Horncastle and Tattershall currently offer the government funding for the two, three and four years olds for 15 or 30 hours per week dependent upon eligibility. All three and four year old government funded places will be given priority as will any child requiring a full time place.

We offer the 15 hours funding in sessions. This is done so that children accessing the free 15 hours gain the most from their time with us. The sessions can be taken as 5 days at 9.00-12.00 or 12.00-15.00. Two days- 9.00-15.00 and one day 9.00-12.00 or 12.00-15.00 depending on availability.

At Bearhugs we offer the 15 hours funding for two year olds. This works slightly differently to three year old funding and certain criteria must be met. This includes being in receipt of one of the following-

- Income support.
- Income-based job seekers 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, provided you are not also entitled to working tax credit and have an annual gross income of no more than £16,190 as assessed by Her Majesty's Revenue and Customs.
- Looked after child.

We also offer the funded 30 hours childcare for eligible three and four year olds.

30 hours is broken down as follows- **All children in the term following their 3<sup>rd</sup> birthday are eligible for the UNIVERSAL 15 hours funding.** This is for all 3 and 4 years olds. Your child can access this at any point during the term after their 3<sup>rd</sup> birthday up until they start school. There is no code for this just a declaration form that we provide for you.

Children who are eligible for 30 hours are then entitled to **15 hours EXTENDED funding on top of the 15 hours universal.**

15 hours UNIVERSAL + 15 Hours Extended = 30 hours per week.

**Your child can only access the extended funding the term AFTER you have applied and received your code.** So for example if your child is 3 in July, but you do not apply for the extended funding until 1<sup>st</sup> September or after they will be unable to access their extended 15 hours funding until 1<sup>st</sup> January. **They will still be able to access their universal 15 hours.**

Term Dates-

**Child's birthday/**

**Date in which you apply for your extended hours**

**When you can claim**

1 January to 31 March	The beginning of term on or after 1 April
1 April to 31 August	The beginning of term on or after 1 September
1 September to 31 December	The beginning of term on or after 1 January

Therefore it is very important that if you think you are eligible for 30 hours you will need to APPLY the term before. Any applications after this date will not be eligible until the following term. This is still a relatively new system and there have been numerous problems so we advise doing this as soon as possible rather than waiting until nearer the deadline.

Parents of three and four year olds will need to meet the following criteria in order to be eligible for 30 hours free childcare:

- They earn or expect to earn the equivalent to 16 hours at National Minimum or Living Wage over the coming three months.
- This equates to £120 a week (or c.£6,000 a year) for each parent over 25 years old or £112.80 a week (or c.£5,800 a year) for each parent between 21 and 24 years old and £56 a week for apprentices in their first year.
- This applies whether you are in paid employment, self-employed or on zero hours contract.
- The parent (and their partner where applicable) should be seeking the free childcare to enable them to work.
- Where one or both parents are on maternity, paternity, shared parental or adoption leave, or if they are on statutory sick leave.
- Where one parent meets the income criteria and the other is unable to work because they are disabled, have caring responsibilities or have been assessed as having limited capability to work.
- Where a parent is in a 'start-up period' (i.e. they are newly self-employed) they do not need to demonstrate that they meet the income criteria for 12 months.
- If one or both parents is a non-EEA national, the parent applying must have recourse to public funds

**To check your eligibility-**

<https://www.childcarechoices.gov.uk/>

### What next?

If you are eligible you then need to bring your **code** to us and your **national insurance number**.

We then need to 'validate' your codes and confirm your child's place with us.

### How can I take my funded hours?

As with our 15 hours, 30 hours funding will only be able to be accessed in sessions.

The sessions are as follows-

Session	Hours used	Additional Charges
Full Day 7.30-17.30	10 hours* Please note that you are only able to use a maximum of 10 funded hours per day as set by the Local Authority.	There will be an additional £1.75 for breakfast £2.90 for lunch £2.25 for high tea applied, unless you 'opt out'. Alternatively you may send your child with a pack up for lunch.
Half Day 7.30-13.00 / 13.00-18.00	5.5 hours  5hours	There will be an additional £1.75 for breakfast and £2.90 for lunch. when accessing 7.30-13.00. £2.25 for high tea will be applied when accessing 13.00-18.00 unless you 'opt out'.
Sessional 9.00-12.00 / 	3 hours	An optional charge of £2.90 for lunch will be applied 12.00-15.00.

12-15.00		Alternatively you may send your child with a pack up for lunch.
Sessional Day 9.00-15.00	6 hours	An optional charge of £2.90 for lunch. Alternatively you may send your child with a pack up for lunch.

### **So what if I need extra or I don't fit into a specific session?**

Any extra hours can be purchased at our rate of £5.00 per hour with the manager's discretion. So for example, if you need your child in until 6 pm, the full day funding will be applied and an additional half an hour can be purchased subject to availability.

### **Can I stretch my hours?**

Yes!

There are two options- stretched and term time only.

Term time only will allow you to access **30 hours per week term time only** and will follow local school holidays.

Stretched funding will be **23 hours taken over 50 weeks** of the year and will break for 2 weeks over the Christmas period.

If you chose the 30 hours term time only, but access over 30 hours per week, you will still be charged a 25% retainer fee during the school holidays of anything paid for over and above 30 hours, in the same way you are now.

Please note also, whichever option you chose you will not be able to change this until the following September.

### **What if my circumstances change and I fall below the eligibility requirement?**

**You must re-validate your code on the system every 3 months from your first code.** If during this time you are no longer eligible or you do not validate your code, you will be given a 'grace period' where you are still able to access the funding for a short amount of time extra. These grace periods depend on when you apply etc so we will discuss this with you as and when this happens as there are several different scenarios.

We realise that much of this is very confusing so please come in and chat with Tina if you need any more information or clarity.

If you think you may be eligible for either two year old or the extended three year old entitlement then please access the childcare choices website:

[www.childcarechoices.gov.uk](http://www.childcarechoices.gov.uk)

Signed on behalf of Bearhugs Nurseries Ltd by:

Manager/Owner .....

Date: 1<sup>st</sup> May 2020

Review Date: 1<sup>st</sup> May 2021