



Parents FAQs

Answering your questions about Family Vouchers

We created Family Vouchers to provide a family-friendly way for employers to help pay towards their employees childcare costs through a government backed scheme. We believe our system is the most easy-to-use and will enable parents and employers to save time and money.

What is voucher credit?

As part of a Government scheme aimed at helping working parents to afford quality childcare, you can receive part of your salary as voucher credit. Each parent who takes part in the scheme can save up to £1,196 a year on the cost of childcare. Family Vouchers provides a secure way to receive and spend voucher credit online.

What can voucher credit be used for?

You can use voucher credit for many kinds of childcare up to age 15 (16 if registered disabled). Voucher credit can typically be used for:

- Nurseries, pre-school and play groups
- Childminders, nannies and au-pairs
- Breakfast clubs and after-school clubs
- Holiday clubs and play schemes

How can I use vouchers to pay my childcare provider?

When you sign up for Family Vouchers, you'll be allocated a secure online voucher account. Your vouchers will be credited to this account around your normal payday. You can have your vouchers paid straight into the childcare provider's bank account, either by setting up a regular instruction or by making ad-hoc payments.

Will my childcare provider accept voucher credit?

Any childcare service provider can accept voucher credit. If your childcare provider isn't yet registered with us then they can do so easily at familyvouchers.co.uk.

How much of my childcare will my vouchers cover?

You can order voucher credit of up to £243 per month (or £55 per week if you are paid weekly). Your vouchers won't expire until your children are age 15, so you can save up your vouchers for times when you need more childcare.

How does voucher credit save me money?

Family Vouchers works through a system known as 'Salary Sacrifice'. This means that you receive the voucher credit instead of part of your salary. Unlike your salary, you don't pay any tax or national insurance on voucher credit. The saving in tax and national insurance is worth up to £1,196 a year per parent.

How much will I save?

It depends on the amount of voucher credit you order and the amount of tax and national insurance you normally pay. Basic rate taxpayers who request £243 a month in credit can save up to £903 a year, while higher rate taxpayers save up to £1,196 a year.

Can my partner also sign up to receive voucher credit?

Voucher credit is available to any employee who has parental responsibility. Both parents are eligible to use voucher credit, as long as each of their employers offer it. If both parents sign up, families can save up to £2,392 a year. If your partner's employer doesn't yet offer voucher credit, you can provide them with an information sheet for employers that you can find on our website.

What if I am a low earner or if I work part-time?

All employees are eligible to join the scheme. However, when you swap part of your salary for voucher credit, your remaining salary mustn't fall below the national minimum wage. This sometimes restricts the amount of vouchers that low paid and part-time employees can order. Your employer will override your voucher order if this restriction applies, and we will then notify you of the change. If you would like to check before you sign up, please contact HMRC.

Will my tax credits be affected?

If you receive more than £45 a month in tax credits (or £90 a month if you have a child aged under one), using voucher credit may affect your tax credits. Again, it is best to check HMRC if you are unsure.

To find out more, call us on 0161 850 6650 or email help@familyvouchers.co.uk.