

# Help paying for childcare

## 4. Universal Credit

You may be able to claim back up to 85% of your childcare costs if you're eligible for [Universal Credit](#).

You (and your partner if you live with them) will usually need to either:

- be working - it doesn't matter how many hours you or your partner work
- have a job offer

How much you'll get

The most you can get back each month is:

- £646 for one child
- £1108 for 2 or more children

You can [claim Universal Credit online](#).

If you stop working

Tell the Universal Credit helpline if you stop working. You can continue to claim childcare costs for at least one month after your job ends.

## 2. Eligibility

You can currently claim Universal Credit if you're either:

- a single person anywhere in England, Wales and Scotland
- a couple or family living in [certain areas](#)

## To get Universal Credit you must:

- be 18 or over
- be under [State Pension age](#)
- not be in full time education or training
- not have savings over £16,000

You'll get less Universal Credit if you have savings over £6,000 or earn enough money to cover your basic living costs.

If you live with your partner you'll need to make a joint claim as a couple. Your partner's income and savings will be taken into account, even if they aren't eligible for Universal Credit.

If you want to claim a benefit without your savings, your partner's savings or their income being taken into account, you can apply for either:

- ['new style' Jobseeker's Allowance \(JSA\)](#)
- ['new style' Employment and Support Allowance \(ESA\)](#)

You can apply for these if you're entitled to apply for Universal Credit.

## If you have children

You can make a new Universal Credit claim if you either:

- have 2 children or fewer and you live in a [Universal Credit area](#)
- received Universal Credit in the previous 6 months and your payments have stopped - it doesn't matter how many children you have

If you have 3 or more children and you haven't claimed Universal Credit before, you can apply for [Child Tax Credit](#).

## **If you have a disability or illness that affects your work**

You may need to have a work capability assessment to see how your disability or health condition affects your ability to work. If you need an assessment you'll get a letter telling you where to go and what to do.

Depending on the outcome of your assessment you could be eligible for an [extra payment](#) on top of your standard allowance.

## **Who isn't eligible**

You can't claim Universal Credit if you already get:

- Income Support
- income-based Jobseeker's Allowance
- income-related Employment and Support Allowance
- income-related Incapacity Benefit

You may be able to claim [other benefits](#) if you don't live in a qualifying area or you're not eligible to claim Universal Credit.

## **Universal Credit helpline**

Telephone: 0345 600 0723

Textphone: 0345 600 0743

Monday to Friday, 8am to 6pm