



How to Set Up Your Tax-Free Childcare Account in the UK



So, you've secured a nursery place for your wee one? **Amazing!**

Now's the moment to set up your Tax-Free Childcare account *before that first invoice lands*. Spend 20 minutes online, get an instant **20 % top-up on every £1 you pay toward approved childcare** — up to £2,000 a year per child (or £4,000 if they're disabled). Ready?

Let's go!

Before you go any further – are you eligible?

You and your partner (if you have one) must:

Criteria	Rules	Notes
Work & earn	Expect to earn at least the equivalent of 16 hours a week at the National Minimum/Living Wage over the next 3 months (≈ £2,539 if you're 21+, £2,080 if 18-20, £1,570 if under-18/apprentice).	Freelancers can average income across the tax year. New businesses trading < 12 months are exempt from the minimum.
Income cap	Earn <i>less than</i> £100,000 adjusted-net income each in the current tax year.	If one parent tips over £100k, the whole family becomes ineligible.
Child's age	Aged 0-11 (or 0-16 if disabled). Eligibility ends 1 September after their 11th/16th birthday.	
Immigration status	Have a valid NI number and (if relevant) permission to work in the UK	
Benefit clash	You can't claim Childcare Vouchers or UC Childcare at the same time.	

Full rules: [GOV.UK](https://gov.uk) – Check you're eligible



www.nuuri.co.uk

You're eligible? Great – this is what you'll need

Document / detail	Why it's needed
Your National Insurance number (and your partner's)	Confirms identity & work status
Unique Taxpayer Reference (UTR) if self-employed	Links to HMRC records
UK birth-certificate reference for each child (if you have it)	Confirms parental responsibility
Estimated earnings for the upcoming 3 months	Checks the minimum-earnings test
Date you started (or will start) work	Needed if your job is new
Childcare provider details – name, postcode, regulator registration number	To link/make payments
Government Gateway user ID & password	You'll create one (or sign in) during the process

Tip: Have your partner nearby – you'll each need to answer security questions.



Step-by-step: open your account

1. Create / sign in to Government Gateway

- Go to [Apply for Tax-Free Childcare](#) and choose *Start now*. • Verify your identity (passport, payslip or P60 details usually work).

2. Complete the joint application

- One form covers *Tax-Free Childcare* **and** *30-hours free childcare* (if you live in England).
- Answer the eligibility questions for you, your partner and each child.

3. Receive instant decision

- Most parents get approved on the final screen. If HMRC needs extra checks they'll email within 7 days.

4. Set up your Childcare Account

- Add each child; HMRC issues a unique reference for every child.
- Link your childcare provider by searching their regulator ID or postcode.

5. Deposit money

- Pay in via debit card, standing order or faster payments.
- HMRC tops up **£2 for every £8** within minutes.
- Send payments to your provider straight from the account.

6. Re-confirm every 3 months

- HMRC emails a reminder — log in, check your details and click *confirm* (takes < 2 minutes).
- Skip this and your account freezes!



After you're set up

Task	How Often	Why
Top-up funds	Before the next invoice or whenever you like (you can pay months in advance and save)	Keep ahead of big holiday bills
Re-confirm eligibility	Every 3 months	Stay qualified & avoid repayment
Update provider or child details	As needed	Payments only go to registered providers

Remember: unused money can be withdrawn at any time, but the 20 % top-up is removed if you do.



Handy links & contacts

- **Open / manage your account:**
<https://www.gov.uk/apply-for-tax-free-childcare>
- **Sign in:** <https://www.gov.uk/sign-in-childcare-account>
- **Childcare Choices (scheme explainer & calculator):**
<https://www.childcarechoices.gov.uk/tax-free-childcare>
- **Helpline:** 0300 123 4097 (HMRC Childcare Service)
- **Accessibility & other languages:** Pages available in Welsh; contact helpline for alternative formats.

What to remember, when your new mum friend asks?

💡 If you and your partner each earn between **£2,539 and £99,999** this year, a quick 20-minute admin sprint could be worth **£2k-£4k** in free childcare money. Don't leave it on the table — set up your account today!

Let's make sure that no eligible parents miss out



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