

Are you making the most of Childcare Vouchers?

Childcare Vouchers have become the recognised payment method for childcare.

Childcare Vouchers are tax-free and National Insurance exempt for employees and offer National Insurance reductions to employers.

All eligible working parents, with children up to the age of 16, are entitled to Childcare Vouchers regardless of tax status.

As a parent, you could be taking advantage of...

- Reduced Tax and National Insurance Contributions
- Savings of up to **£1196*** per annum towards the cost of your childcare (See table)
- Savings can be made by both parents; a potential saving of up to **£2392*** per annum
- A wide range of fast, efficient payment methods
- Childcare Vouchers can be used to pay for the following forms of registered childcare; day nurseries, childminders, pre & after school clubs, au pairs and even holiday clubs for school age children.

Under the Busy Bees Childcare Voucher Scheme parents can request up to **£55** per week (**£243** per month) in tax-free and National Insurance exempt Childcare Vouchers.

Parents make the saving by entering a 'salary sacrifice' agreement with their employer.

Working parents 'exchange' part of their gross salary before Tax and National Insurance deductions, requesting up to the cap value in Childcare Vouchers.

Note - Childcare Vouchers may have an impact on Working Tax Credit, Statutory Maternity Pay and Minimum Wage.

Annual savings based on monthly childcare costs of

| | £50 | £100 | £150 | £200 | £243 |
|---------------------------|-----|------|------|------|------|
| Annual Salary £40k+ | 246 | 492 | 738 | 984 | 1196 |
| Annual Salary £10k - £39k | 198 | 396 | 594 | 792 | 962 |

For general guidance only.

For more information
contact Busy Bees on
Freephone 08000 430 860
Visit:

www.busybeesvouchers.com

for full details



CHILD CARE VOUCHERS

1983 - 2008

25 YEARS DEVOTED TO CHILD CARE

*Savings subject to individual circumstances

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