

# 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.**

\*Savings subject to individual circumstances

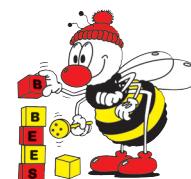
Annual Salary	Annual savings based on monthly childcare costs of				
	£50	£100	£150	£200	£243
£40k+	246	492	738	984	1196
£10k - £39k	198	396	594	792	962

For general guidance only.

**For more information  
contact Busy Bees on  
Freephone 08000 430 860**

**Visit:  
[www.busybeesvouchers.com](http://www.busybeesvouchers.com)  
for full details**

**BUSY BEES**  
CHILDCARE VOUCHERS



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