LONDON BOROUGH OF HARROW

Handbook

For Early Years Providers

(Delivering Free Early Education and Childcare Entitlements for 9 months+ 2, 3 and 4 Year Olds)

Harrow Families Information Service

Education Services
April 2026

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Part 1: Local Authority - Provider Partnership

Harrow Early Years aims to work in partnership with all Providers, to ensure positive outcomes for children. This guidance is line with the Department for Education (DfE):

Early education and childcare Statutory guidance for local authorities

Early years entitlements: local authority funding operational guide

Model Agreement Early years provision free of charge and free childcare

This Provider Handbook outlines the expectations, roles and responsibilities of both the Early Years Team and Providers of Early Education and Childcare Entitlements in the London Borough of Harrow. For the purposes of this Handbook, the reference to “Provider or “Providers” or “Setting” or “Settings” includes any person or organisation providing early education and childcare entitlements to children from birth to 5 years of age on domestic and non-domestic premises.

This definition also includes any: -

- Primary Schools with Early Years provision
- Academies and Free Schools
- Private Nurseries
- Voluntary or Independent Sector Providers (“PVI” or “PVIs”) who offer Independent Schools
- Full Day Care, or Sessional Groups, including Childminders and Agency Childminders.

The Local Authority referred to in this Handbook is the LBH. LBH acts through its Early Years Team. The Local Authority works in partnership with providers. The Early Years Team works with providers and with the parents of children who are cared for and educated by providers to enable providers to deliver high quality early education and childcare entitlements.

The Local Authority’s Early Years Team also aims to support providers in all settings in the LBH to achieve or work towards an ‘Outstanding’ Ofsted judgement. LBH promotes partnership working between all providers, across all sectors encouraging more providers to offer flexible provision.

The partnership is formed when the Provider claims funding as described in this Handbook from the Local Authority and the Local Authority grants the funding subject to the terms of this Handbook. The Provider is only eligible for funding if it has followed and completed the claim processes described in this Handbook.

Harrow’s Early Years Objectives

In line with the Early Years Strategy the list below outlines some of our key objectives:

- improve leadership of PVI Settings including childminders, to secure both capacity and quality of provision for funded children
- provide support to Early Years Providers through evaluation, feedback, and target setting
- provide targeted support to those settings who need support in regard to their Ofsted judgement
- improve transition moving into and out of PVI Settings and childminders and schools.
- narrow the gap in achievement for disadvantaged children and those with SEND (special educational needs and/or disabilities)
- support settings in early identification of children with SEND
- support Settings in providing sufficiency to support the additional funded hours by providing guidance and advice around sustainable business modelling
- provide quality training which is accessible to all Early Year’s Practitioners across Harrow.

In supporting Harrow childcare, Providers in all settings will have access to:

- collaborative working between all early year’s Providers

- termly Early Years Forum/Childminder Forum
- support for Learning Networks
- telephone and email support
- HEY's Training Programme (including bespoke)
- FIS who will provide access to information through advice and guidance. This will include the publication of early education and childcare entitlements provider lists and the facilitation of staff recruitment
- support with transition of children from PVI settings into schools
- support for school age children in PVI nurseries
- support for SEND children from those with low level and more complex special educational needs
- support in identifying children with SEND including financial support

Provider Commitment

Having been approved to deliver early education and childcare entitlements within the Borough, Providers must:

- Comply with the terms and conditions set out in this Handbook and;
- The Education inspection framework (EIF): This framework sets out Ofsted's inspection principles and the main judgements that inspectors make
- Ensure high quality of effective leadership and management - including all elements of safeguarding
- Provide effective teaching, learning and assessments
- Support children's personal development, behaviour, and welfare, whilst fostering social and emotional development
- Ensure children are achieving positive outcomes, including developmental progress

The Council's requirements in funding and assisting Providers include the Providers':

- working towards and achieving an 'Outstanding or Good' Ofsted judgement
- following up on actions identified by Ofsted
- working with the Harrow Early Years Team under the Partnership Programme
- maintaining an inclusion policy in line with the Special Education Needs and Disability code of practice: 0 to 25 years
- maintaining safeguarding policies and procedures in line with Harrow's safeguarding statutory requirements
- collaborative working across Providers
- where possible, promoting wrap around care
- ensuring that at least 50% of staff are qualified to at least NVQ Level 2
- ensuring practice is all inclusive, particularly providing suitable provision for children with special educational needs

Monitoring Standards of Provision

The Early Years Team will monitor Providers' adherence to the Statutory Framework based on information from:

- Visit reports documented by the Early Years Advisers
- Ofsted or ISI (Independent Schools Inspectorate) inspection outcomes or compliance notifications
- The Families Information Service (FIS) database
- Monitoring claims for early education and funding entitlements
- Safeguarding complaints
- The Provider's self-evaluation

- Inclusion fund for children with lower emerging SEND
- Accreditation programmes for pre-school/playgroups and daycare settings, including Childminders

Partnership Programme

Partnership working includes formulating and implementing an action plan. The Early Years Team offers support and services appropriate to the needs of the provider as follows:

Priority Support:

Providers judged as 'Requires Improvement or Inadequate'

Any setting receiving a Requires Improvement or Inadequate Ofsted inspection outcome will receive regular support. An Early Years Advisor will work closely with the Provider's management team to identify a course of action with specific targets for the setting.

Proactive Support:

Support for new settings to focus on enabling them to achieve 'Outstanding or Good' at their first inspection.

Training - Statutory, Core and Additional:

The Early Years Team will provide statutory, core and additional training across the academic year. Whilst the core of the training programme is to provide statutory training there are a number of practical and professional courses specifically identified to assist Providers, captured during the priority and proactive support as well as forums and the overall Early Years borough strategy.

More information on training can be found on https://ss4eharrow.uk/

Relevant Documents and the Statutory Framework

Providers have a statutory duty to comply with Early Years Foundation Stage (EYFS).

Part 2: Early Education and Childcare Entitlement - Local Code of Practice

Introduction

The Harrow Early Years Team are committed to ensuring that all Providers who receive early education funding deliver high quality Early Years provision, in order to improve outcomes for all children, narrow gaps in achievement for the most vulnerable children and improve children's readiness for school.

The handbook covers the provision of the following early education and childcare entitlements for children aged 9months+ to 4 year olds.

An 'eligible child' is a child who meets the description of a qualifying child as defined in section 1(2) of the Childcare Act 2016 and section 7 of the Childcare Act 2006. The government's commitment to give every child the best start in life and parents greater choice about how to balance work and family life. The Act places a duty on all local authorities in England to improve outcomes for young children, to reduce inequalities between them and to secure sufficient childcare to enable parents to work. The Local Authority promotes equality and inclusion, particularly for disadvantaged families, looked after children and children in need, by removing barriers of access to free places and working with parents to give each child support to fulfil their potential as stated within The Local Authority (Duty to Secure Early Years Provision Free of Charge) Regulations 2014 and The Childcare (Free of Charge for Working Parents) (England) Regulations 2022.

The Handbook and its Schedules also explain the terms and conditions under which LBH dispenses such funding to the Provider at the request of parents whose children are cared for and educated by the Providers. The terms and conditions which bind the parents and the Provider for the purposes of claiming funding, are those contained: -

- in the Handbook and its Schedules, including in particular the Parent Declaration Form and Provider Agreement Form which can be found on the LBH webpage
- in The Education inspection framework (EIF): This framework sets out Ofsted's inspection principles and the main judgements that inspectors make are incorporated into the Parent declaration form and in the Provider declaration
- in those Acts and Regulations and reporting requirements that apply to the provision of early years care and education

Providers are responsible for ensuring that parents complete the Parent declaration form (to be retained by the Provider for each funded child) alongside the Provider's own registration form. The parent declaration form can be found on our LBH webpage. The Provider must also ensure that any supporting documents are also submitted securely to the Families Information Service [FIS]. The Provider will be notified of what supporting documents are required at the start of every new term via email.

This handbook does not provide guidance on how providers operate their private businesses, including charges for provision over and above a child's early education and childcare entitlement place, as this is a private arrangement between parents and providers. The LBH will not intervene where parents choose to purchase additional hours of provision or additional services providing that this does not affect the parent's ability to take up their child's free childcare entitlement place.

1. Registering for funding

LBH will maintain and keep an up-to-date Directory of Early Years Providers ("Directory of Providers"). Providers must be registered on LBH's Directory of Providers in order to offer funded early education to 9 months to 4 year olds. The following Providers can be included in the local directory:

- Providers registered with Ofsted on the Early Years Register such as Day care or Sessional Providers (day nurseries, playgroups, pre-schools, childminders, childminder agencies, private nursery schools)
- Independent schools registered with the Independent Schools Inspectorate (ISI) delivering the Early Years Foundation Stage (EYFS)
- Maintained schools, Academies, Free schools delivering the EYFS
- Providers who have been granted EYFS statutory requirements exemption by the Secretary of State

Providers registered with Ofsted who have not yet been inspected can be included on the local directory and will be eligible for funding.

Entry to the Directory

Providers must comply and meet the following criteria in order to be included in the Directory. Providers must:

- Have received an Ofsted Certificate of Registration
- Deliver funded entitlement through the Early Years Foundation Stage (EYFS)
- Comply and adhere to the requirements of the Statutory Framework for the EYFS and this handbook

- Demonstrate a commitment to working with the Harrow Early Years Team when required to do so in order to raise quality of provision where judged to be 'Requires Improvement or Inadequate' by Ofsted

Withdrawing from the Directory of Providers

A Provider who chooses to withdraw from delivering free early education entitlement must:

- inform the Families Information Service [FIS]
- contact parents in writing, giving them a minimum of a term' notice to enable parents to make alternative arrangements

A Provider who withdraws and later wishes to be re-admitted to the Directory of Providers will not automatically be reinstated. LBH will consider the original reasons for withdrawal and will assess the impact of further changes on both children and parents.

Providers who wish to be re-admitted will follow the same process as newly registered Providers.

Rejection or removal from the Directory

A Provider may be refused admission to or be removed from the Directory, if they fail to meet the eligibility requirements set out in the Early education and childcare Statutory guidance for local authorities, April 2024 or any other conditions imposed by LBH. A notification letter of the Local Authority's decision will be sent to them.

A Provider may be removed or refused admission to the Directory if:

- they receive a 'Requires Improvement or Inadequate' Ofsted judgement and fail to work with the Harrow Early Years Team
- a new setting receives an 'Inadequate' first inspection by Ofsted
- they have worked with the Harrow Early Years Team and have made insufficient progress in meeting Ofsted actions
- there has been a safeguarding complaint against the setting which has been upheld.

The Early Years Team will inform the parents of those children in the Provider's care or those taught by the Provider who has been removed from the Directory, as to the removal.

2. The funding arrangement

Safeguarding

The Local Authority has overarching responsibility for safeguarding and promoting the welfare of all children and young people in their area. They have a number of statutory functions under the Children Act 1989 https://www.gov.uk/government/publications/children-act-1989-care-planning-placement-and-case-reviewand the Children Act 2004, which make this clear, and the Working together to safeguard children - GOV.UK (www.gov.uk) sets these out in detail.

Providers must follow the Statutory Framework for the EYFS for the current year and have clear safeguarding policies and procedures in place that are in line with statutory guidance and procedures and those set out by the Department for Education, the Local Authority, or the Disclosure and Barring Service or their equivalents for responding to and reporting suspected or actual abuse and neglect.

The Local Authority's safeguarding service and Early Years Team must be notified by the Provider immediately of any actual or any suspected activity which infringes or might infringe the safety or well-being of the children in its care or those being taught by it.

A Lead Practitioner must take responsibility for safeguarding, and all staff must have training to identify signs of abuse and neglect. The provider must have regard to Working together to safeguard children - GOV.UK (www.gov.uk) and Keeping children safe in education - GOV.UK

(www.gov.uk).

If a child is absent and at any stage thought to be suffering or at risk of suffering harm you must follow the guidance from What to do if you are worried about abuse or neglect for yourself or a child or young person that you know - Harrow Safeguarding Children Board (harrowscb.co.uk).

Ofsted Judgement

A Provider's involvement in continuous quality improvement is vital to secure high quality, flexible and inclusive provision for children. The funded early education entitlement must be delivered to high standards, in line with the principles and practice described in the Early Years Foundation Stage (EYFS). Providers must adhere to these Statutory requirements.

Local authorities have a legal duty to provide information, advice and training on meeting the requirements of the EYFS, meeting the needs of children with SEND and on effective safeguarding and child protection for Providers who are rated less than 'Good' by Ofsted or newly registered Providers.

Exemptions from the EYFS
Providers with exemptions from the Learning and Development requirements of the EYFS will be funded, if a parent wants their child to take up their funded place at an exempt provider and the provider is willing to accept Harrow's funding requirements as set out in this agreement. The Local Authority adheres to the:

Early education and childcare Statutory guidance for local authorities

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Quality

How quality is judged
The London Borough of Harrow (LBH) determines the quality of early years provision solely through a provider's most recent Ofsted inspection. From November 2025, Ofsted inspects early years providers under the Education Inspection Framework (EIF) and remains the single arbiter of quality for all early education and childcare funding entitlements.

All providers must meet the requirements of the Early Years Foundation Stage (EYFS) statutory framework, which sets the standards to ensure children learn and develop well and are kept healthy and safe. Funding decisions are applied proportionately based on inspection outcomes and any identified impact on children's safety, wellbeing and learning.

LBH will always offer support, guidance and monitoring wherever possible. Funding is only restricted or withdrawn where acceptable standards cannot be assured under the Ofsted framework.

Ofsted early years evaluation areas
From November 2025, Ofsted evaluates early years providers against the following areas:

- Safeguarding
- Inclusion
- Curriculum and teaching
- Achievement
- Behaviour, attitudes and establishing routines
- Children's welfare and well-being
- Leadership and governance

Ofsted evaluation scale

- Each evaluation area is graded individually using the following scale:
- Exceptional
- Strong Standard
- Expected Standard
- Needs Attention
- Urgent Improvement

Safeguarding is judged separately as Met or Not Met. A judgement of Not Met overrides all other considerations and may result in immediate action.

Funding eligibility linked to Ofsted outcomes

Funding eligibility is determined by a provider's most recent Ofsted inspection outcome and applied proportionately as set out in the table below.

Ofsted inspection outcome	Safeguarding	Funding eligibility	LBH response & expectations
All evaluation areas at Expected Standard or above	Met	Fully eligible to deliver funded places for 9 months+, 2, 3 and 4 year olds	Routine monitoring
One or more evaluation areas judged Needs Attention	Met	Generally eligible to deliver all funded entitlements *unless issue relates specifically to provision for under 3s*	Support, monitoring with engagement from setting to support improvement
Needs Attention judgement affecting provision for under 3s	Met	3 and 4 year old funding continues; *under 3 funding may be temporarily restricted*	Support, monitoring with engagement from setting to support improvement
Any evaluation area judged Urgent Improvement	Met	*No new funded children;* funding for existing children withdrawn after a notice period	Time limited improvement required Support, monitoring with engagement from setting to support improvement
Safeguarding judged Not Met	Not Met	*Immediate removal from delivering all funded entitlements*	Immediate action: provider removed from funded lists and families supported. Support, monitoring with engagement from setting to support improvement
Childminder - safeguarding Met	Met	Eligible for all funded entitlements	Ongoing compliance with EYFS and safeguarding requirements
Childminder - safeguarding Not Met	Not Met	*Not eligible to take new funded children*	Applies until safeguarding is judged Met

Childminder agency judged ineffective	n/a	*No new funded children;* existing funding withdrawn after a notice period	Applies to agency delivered funded provision
Newly registered provider (pre-first inspection)	Assumed Met	Eligible to deliver all funded entitlements	Applies until first Ofsted inspection outcome is published

Ofsted inspection delays and funding reinstatement
LBH recognises the challenges arising from the implementation of the new Ofsted framework, including delays in inspection quality assurance and publication of outcomes.

Flexibility

Providers, when delivering the early education and childcare entitlements, **must** meet the following criteria:

- No funding session to be longer than 10 hours.
- No minimum session length (subject to the requirements of registration on the Ofsted early years register).
- Not before 6.00am or after 8.00pm.
- A maximum of two sites in a single day.
- No artificial breaks are permitted.

Providers may stretch the entitlement over more than 38 weeks and up to 52 weeks. This means children accessing fewer hours per week, subject to a maximum of 570 hours or 1140 hours per year, for example hours can be offered over up to 52 weeks of the year, including outside of term times and at weekends. Provider must explain to, and agree this with parents, so they are fully aware of the situation.

Providers cannot restrict the number of early education and childcare places that are available free of charge to eligible children attending their provision. The 15 or 30 hours must be able to be accessed free of charge to all parents. There must not be any mandatory charges for parents in relation to the free hours.

If providers are unable to offer fully flexible places, they should work with parents to ensure that as far as possible, the pattern of hours is convenient for parents' working hours. Any agreement must be in writing and include an agreed notice period for changes to be allowed to the agreed pattern of delivery.

The Provider must be completely transparent about any additional charges before obtaining the signature of parents on the Parent declaration form.

The parents and the provider should be aware that, subject to the standards set out in the Early education and childcare guidance and any terms in the LBH's arrangements with the provider, there is no requirement that free places must be taken on, or delivered on, particular days of the week or at particular times of the day.

The parents and the provider should be aware that there is no requirement that the provider must be open for at least 38 weeks of the year, or that the provider must offer all of the free childcare entitlements in order to receive funding to deliver free places.

The parents and the provider should be aware that the free childcare entitlement hours cannot be compressed i.e., a parent cannot take more than 15 or 30 hours per week over fewer than 38 weeks of the year. However, a parent can choose a provider that is open for fewer than 38 weeks of the year and therefore receive 15 or 30 hours a week during fewer weeks. The provider can choose not to deliver the free childcare entitlements/places and may opt out from delivering any childcare entitlement (9 months - 4 year olds entitlements).

If a child goes to another setting that is not in Harrow, it is the responsibility of the provider to ensure that no more than the maximum entitlement is claimed between the two Local Authorities.

Charging guidelines

Early education and childcare entitlements are intended to deliver 15 or 30 hours a week of high quality, flexible childcare. It is **not** intended to cover the costs of meals, other consumables, additional hours, or additional services. Providers are not permitted to charge top-ups (a "top up" being any difference between LBH funding and your hourly rate).

Provision must be offered within the national parameters on charging practices set out in the Early Education and Childcare Statutory Guidance for Local Authorities.

Providers who offer extracurricular activities such as events, celebrations, specialist tuition (for example music classes or foreign languages), or other activities that are not directly related or necessary for the effective delivery of the EYFS statutory framework**, must** allow parents the option to opt out. Children who do not participate in extracurricular activities must continue to receive provision that complies with the EYFS.

Providers cannot charge for certain types of services, this includes top up fees, materials (e.g. crafts, crayons and paper), business running costs, registration fees and non-refundable deposits as a condition of taking up an entitlements place.

Providers are permitted to charge for voluntary extras such meals, snacks, nappies, suncream and additional activities, however these must be optional and not a mandatory condition for taking up a funded entitlement place.

Providers offering the entitlements are responsible for setting their own policy on providing parents with options for alternatives to additional charges, including allowing parents to supply their own meals and snacks or nappies, or waiving or reducing the cost. Any additional fees that are not specifically identified and itemised as being for chargeable extras as described in the Early Education and Childcare Statutory Guidance for Local Authorities.

Providers can set their own packed lunch policy, but this must comply with equality legislation. A packed lunch policy is to ensure all children are being offered healthy and nutritious food, to reduce choking risks, and to help prevent allergic reactions for children who may have airborne food allergies. Early Years Foundation Stage nutrition guidance

The provider must ensure that they follow these terms in levying any chargeable extras. The costs of chargeable extras as well as the pattern of hours that parents can take the entitlements should be published on provider websites or, where they do not have any website, on the LBH's FIS Directory. These should be clear, up-to-date and easily accessible to parents, to enable parents to make an informed choice of provider.

Providers are not permitted to charge a registration fee for any child **only** accessing their free childcare entitlement.

Providers can charge parents for any additional, private paid hours according to their usual terms and conditions provided taking up private paid hours is not a condition of accessing a free place.

Providers are not permitted to charge deposits for families of 2 year olds receiving disadvantaged funding to access their place.

Providers can charge a reasonable refundable deposit for the working families entitlements and universal funding for 3 and 4 year olds; this should be returned within a reasonable time of the child starting, and this should be made clear on all communications to families.

The provider can also charge parents for any additional, private paid hours according to their usual terms and conditions provided taking up private paid hours is not a condition of accessing a free childcare place. If a parent wishes to make a voluntary contribution for additional extras, then they can do so, provided they are not being charged for these sorts of services or items and that it is **wholly voluntary**. There should be no change to a child's early education and childcare place if a parent does not pay any voluntary contributions.

A copy of the signed contract agreement should be provided to the parent/carer for their records.

Invoices
Providers **must** make their invoices clear, showing the early education and childcare hours separately to any chargeable services. The invoice should be broken down into the following categories:

- the free entitlement hours (with no charge)
- additional private paid hours
- food charges
- non-food consumables charges
- and activities charges

The LBH are required by the DfE to ensure that the provider has itemised invoices in place by January 2026. This is to allow parents to see that they have received their child's free entitlement hours completely free of charge and understand that any fees paid are for additional hours or voluntary services. Invoices and receipts should include the provider's full details so that they can be identified as coming from a specific provider.

The LBH recommends that the provider uses the DfE's Chargeable extras template of how to set out these costs.

Cancellation of a place and notice periods

Early education and childcare entitlements follow the child; providers cannot claim notice periods from the early education and childcare entitlement whereby the child is not attending at the setting.

The provider's policy/contract must clearly state the amount of notice that a parent should give before withdrawing their child from the setting and what happens where a deposit is held by the provider (for hours over and above the free childcare entitlements).

The provider's policy/contract must clearly state the amount of notice that a provider must give before withdrawing a child's place. The policy/contract must state a minimum notice period to allow the parent time to find alternative provision. Any notice to parents should clearly state the reasons for the place being withdrawn, and what right of appeal that is available to them.

Sickness, holidays, bank holidays and inset days

The provider's charging policy and/or parental contract must clearly detail what will happen in the event of a child being absent through sickness, unplanned circumstances or through being taking on holiday during a funding period/term. To continue to receive funding a child must take no more than two weeks (10 school days) holiday within a funded term. To avoid issues, this should be made clear to the family under the provider's terms and conditions and reiterated to them prior to signing the parent declaration form. If a child takes more than two weeks holiday in a particular term, they will only receive funding for half of that term.

If a child is ill/absent for more than 10 working days, the provider should contact Families Information Service to discuss and clarify funding for the child.

It is accepted that Providers may have no choice but to close for an occasional day in cases where it would be illegal to remain open; for example, if the heating breaks down and the temperature falls below the legal minimum, or it is not possible to meet staff ratios due to illness. In this case, provider must notify Families Information Service as soon as possible. Where possible, Providers should make every effort to provide the funded children with additional hours to replace those they have missed during the period of closure.

It is recommended that providers, including childminders, can undertake up to five Inset Days per year for whole staff training, subject to parents being given adequate notice. i.e. notice at least from the start of the Funding Period within which the Inset Day falls, although preferably, from the start of the new academic year in September. Where possible, it is recommended that providers shall try to arrange Inset Days in line with local schools to assist parents with their childcare arrangements. In all these situations, the sessions affected are effectively 'lost' and parents cannot request alternative sessions as a right. Providers may wish to offer alternative sessions, subject to availability, but this should follow a clearly defined policy and/or within the parental contracts so that all parents are fully aware of the situation and what they are entitled to and that the terms are applied equitably across all parents.

3. Early education and childcare entitlements

Providers will be required to complete the following actions for all the early education and childcare entitlements.

FRAS 2 year old funding (Disadvantaged)

Children who are confirmed as eligible will be offered up to 15 hours of early education per week over 38 weeks or up to 570 hours per year.

Checking eligibility of a family/child

- Providers must check original documentation (for example birth certificate or passport) to confirm a child has reached the age of two and record this information on the child's file.
- Providers will only offer a place to a family once they have received confirmation of eligibility; offering a place earlier is a risk to the provider. The parent should provide one of the following pieces of evidence of eligibility:
    - a copy of a current eligibility letter or email from LBH for FRAS entitlement
    - a copy of a current eligibility letter or email from a neighbouring local authority for FRAS entitlement
- Parents must **only** complete a parent declaration form once the eligibility is confirmed.
- A child accessing the FRAS 2 year old funding entitlement does not need to have an eligibility code.
- Families, once eligible, remain eligible until the universal entitlement for 3 and 4 year olds begins, regardless of a change in circumstances.

Eligible children qualify after their second birthday as follows:

A child turning 2 between	Will become eligible for a funded place from:
1 April - 31 August (inclusive)	September (Autumn school term)
1 September - 31 December (inclusive)	January (Spring school term)

1 January – 31 March (inclusive)	April (Summer school term)

For children to be eligible for this funding, one of the following criteria must be met.

Criterion A: Economic: Children whose parents/carers are in receipt of one or more of the following benefits:

- Income Support
- income-based Jobseeker's Allowance (JSA)
- income-related Employment and Support Allowance (ESA)
- Universal Credit, and your household income is £15,400 a year or less after tax, not including benefit payments
- the guaranteed element of Pension Credit

Criterion B: Children that meet one of the following criteria:

- Child in Care 'looked after' by a local authority
- Child has left care under an adoption order, special guardianship order or a child arrangements order

Note: Social Worker details are required to verify eligibility for Criterion B.

Criterion C: Child with Special Educational Needs and/or Disability:

- Child in receipt of Disability Living Allowance
- Child with a current Education Health and Care (EHC) plan

Note: Documentation copies are required to verify eligibility for Criterion C.

Criterion D: Non-UK citizen who cannot claim benefits

If a non-UK citizen parent requests to claim funding for their child, providers must first confirm whether the family meets the following financial criteria. The family must live in England and their combined household income after tax must not exceed:

- £26,500 for families outside London with one child
- £34,500 for families within London with one child
- £30,600 for families outside London with two or more children
- £38,600 for families within London with two or more children

The family must also have no more than £16,000 in savings or investments.

If the parent appears to meet these criteria, the provider must request the following documents:

- Three months of payslips (from one or both parents, as applicable)
- E-Visa Share Code
- Savings statement to ensure savings below £16,000 (if applicable)

These documents must be sent directly to FIS by the provider. And FIS will confirm the child's eligibility by email.

Criterion E: Child In Need and Child Protection Plan by the Local Authority*

- Child In Need (CIN)
- Child Protection Plan (CPP)

Note: Social Worker details are required to verify eligibility for Criterion E.

*This a local authority criterion and is subject to removal at any time. All other criterions are statutory.

There may be other groups of children that qualify for this funding, but the provider will need to check with the Families Information Service.

Universal 3 and 4 year old funding

All 3 and 4 year old children are entitled to 15 hours of early education per week over 38 weeks or 570 hours per year which is known as the universal offer.

The entitlement begins the term after a child's third birthday until they are of statutory school age, which is the term after their 5th birthday.

Checking eligibility of a family/child

- Providers must check original documentation (for example birth certificate or passport) to confirm a child has reached the age of three and record as this information on the child's file.
- A child accessing the universal entitlement does not need to have an eligibility code.

Eligible children qualify after their third birthday as follows:

A child turning 3 between	Will become eligible for a funded place from:
1 April - 31 August (inclusive)	September (Autumn school term)
1 September - 31 December (inclusive)	January (Spring school term)
1 January – 31 March (inclusive)	April (Summer school term)

If a 4 or 5 year old child is not taking up a reception class place they are only entitled to the funded hours until they reach compulsory school age (the beginning of the term following their 5th birthday).

Working Families Entitlements for 9 months+ to 4 year olds

- Parents **must** apply through the HMRC online eligibility checker and will be issued with an eligibility code if eligible. To remain eligible, parents must **reconfirm** their eligibility every 3 months.
- Parents **must** complete a Parent declaration form, and providers must obtain from the parent their childcare eligibility code, national insurance number(s) and child's date of birth. It is the childcare providers responsibility to check the child's date of birth and that the child is eligible before offering them a place.
- Providers **must** check validity of the childcare eligibility code, by entering it into the provider portal eligibility checker before offering a place. Providers **must** also check the code is not in a grace period and has a start date in line with what is required. If a code is in its grace period and the child has claimed funding previously (at the same setting), the code can be used until the grace period end date. However, if a new family provide a code that is in grace period when the term starts, the code is invalid for that term.

Eligibility depends on:

- if the parent(s) are working
- the income (and the partner's income if they have a partner)
- the child's age and circumstances
- parent(s) immigration status

If a parent has a child who will reach the relevant age before the next funded period but forgets to apply, they will have to wait until the **start of the following** funded period to claim their hours. LBH does not have the discretion to change validity dates linked to the eligibility codes and does not

have additional funds available to parents who have not applied for or validated their code within the business rules determined by HMRC. Review and appeals process available to parents if they disagree with the eligibility outcome as determined by HMRC. The review and appeals process are managed by HMRC.

Once a provider has received a signed Parent declaration form from the parent, they should validate the eligibility code on the Eligibility Checking Service (ECS) through the Provider Portal. Start dates of code must be on or prior to the application deadlines below for the respective terms stated.

Application deadlines for new codes are as follows:

- 31 August in order to be valid for the autumn term (starting in September)
- 31 December in order to be valid for the spring term (starting in January)
- 31 March for in order to be valid the summer term (starting in April

Eligible 9 months - 23 month old children qualify as follows:

A child turning 9 months old between	Will become eligible for a funded place from
1 April – 31 August (inclusive)	September (Autumn school term)
1 September – 31 December (inclusive)	January (Spring school term)
1 January – 31 March (inclusive)	April (Summer school term)

Cross borough funding

Eligible children can access funded places in other neighbouring local authorities. These places will be funded by the boroughs in which the settings are located. Therefore, Harrow can also fund eligible children from outside of the borough.

Non-UK citizens

A child moving to England from another country is entitled to the universal funded early education for 3 and 4 year olds on the same basis regardless of their citizenship. They can also apply for 2 year old funding and working parent entitlements, if they meet the criteria.

Temporary residents including children with working parents/carers, students and asylum seekers can claim universal early education funding for 3 and 4 year olds on the same basis as any other child. Some families with 'No Recourse to Public Funds (NRPF)' may be eligible for the FRAS 2 year old funding but would not qualify for the working families entitlement.

Children visiting or on holiday to the UK from abroad cannot access Funded Early Education Funding.

The extended entitlement for children in foster care

Children in foster care who are of the relevant age are also eligible for the working parent entitlements, if they meet the following criteria:

- that accessing the extended hours is consistent with the child's care plan
- that the foster parent is taking up paid employment outside of their fostering role. In single parent foster families, the foster parent engages in paid work outside their role as a foster parent; and in two parent foster families, both partners engage in paid work outside their role as a foster parent. If one partner is not a foster parent, then they must be in qualifying paid work and earn a minimum of the equivalent to sixteen (16) hours at national minimum/national living wage

Providers should be aware that foster carers should apply directly to the local authority through the child's social worker to assess eligibility. Foster parents who apply through their responsible local authority will receive codes beginning with '400'.

The Grace Period

A child will enter the grace period when the child's parents cease to meet the eligibility criteria.

Local Authorities will be able to access information about whether a child has ceased to meet the eligibility criteria and entered the grace period via the Eligibility Checking Service.

Providers should be aware that a child cannot start accessing working family entitlements for the first time within their code's grace period (period between the validity end date and grace period end date) even if the code has been validated.

Early Years Pupil Premium

Early Years Pupil Premium (EYPP) provides additional funding to providers to support eligible children in their settings.

A child would be eligible if their family meets at least one of the following criteria:

Criterion A: For families who receive one of the following benefits:

- Income Support.
- Income-based Jobseeker's Allowance.
- Income-related Employment and Support Allowance.
- Support under part six of the Immigration and Asylum Act 1999.
- The guaranteed element of State Pension Credit.
- Child Tax Credit (provided they're not also entitled to Working Tax Credit) and have an annual gross income of no more than £16,190.
- Working Tax Credit run-on, which is paid for 4 weeks after they stop qualifying for Working Tax Credit.
- Universal Credit - your household income must be less than £7,400 a year after tax not including any benefits you get.

To claim EYPP for this group, Providers must submit through the Provider Portal:

- Full name(s) of parent in household
- NI numbers for parent or for asylum seeking children, the parent NASS number
- Date of birth of parent

Criterion B: For families where they have indicated that their child belongs to one of the following groups:

- They have been adopted from care in England or Wales.
- They have left care under a special guardianship order.
- They are subject to a child protection arrangement or residence order.

To claim EYPP for this group, Providers must submit:

- Details of a LBH Social Worker who is able to verify that this is correct or a copy of the court order to proves that this is correct.

Criterion C: They have been in local-authority care for 1 day or more in England or Wales (Looked After Child – LAC)

- Details of a LBH Social Worker or from the appropriate Local Authority who is able to verify that this is correct

Once a child becomes eligible for EYPP, that child will remain eligible while they are taking up the early year's entitlements

There may be circumstances where a child is in receipt of EYPP and splitting their provision across two providers, then the funding will be allocated proportionately. i.e. if a child is taking up 10 hours

at Provider A and 5 hours at Provider B then 10 hours of EYPP funding will be allocated to Provider A and 5 hours of EYPP funding to Provider B".

The provider must use EYPP funding to support and improve outcomes for the eligible children Early Years Pupil Premium | EEF

Special Education Needs and Disability

The LBH has a clear and transparent core offer and plans in place on identification and interventions for children with additional needs in early years' provision. Providers can access support from the Harow's SEND Team; and support is also available on the Harrow Local Offer for parents and providers to access.

The LBH strategic plan outlines the support for children with special educational needs and/or disabilities (SEND) to meet the needs of all children within Harrow in line with the Special Education Needs and Disability code of practice: 0 to 25 years.

The provider must ensure that all owners and all staff members are aware of their duties in relation to the SEND Code of Practice and the Equality Act 2010.

Provider should be clear and transparent about the SEND support on offer at their setting and make information available about their offer to support parents to choose the right setting for their child with SEND.

Further information and guidance on SENIF are available on the Harrow Local Offer.

Providers will be able to use the DAF Form to claim to apply for the funding.

Providers may be required to provide evidence of how this funding has been used to support children in your setting. Provider can request support to enable children with SEND to access their entitlements and any additional funding they are eligible for, through the early years SEND Team.

Disability Access Funding

The Disability Access Funding (DAF) is intended to aid children with a disability to access the free entitlement. Therefore, we will issue DAF payments to providers as soon as possible within that term when the child takes up their free entitlement hours. Where a child receives DAF and remains eligible, the provider can apply for a second payment one year after the first payment; that is one year after they first received the DAF.

If a child receiving DAF moves from one provision to another, the new provision is not eligible to receive DAF funding for this child until the yearly anniversary of the first payment has passed. DAF funding received by the original provision will not be clawed back.

If the eligible child is splitting their funded entitlement across two or more providers, the LBH will ask parents to nominate the main setting. The LBH will pay the DAF for the child to that nominated main provision.

In cases where a child who lives in one local authority attends a provision in another local authority, eligibility checking and funding the DAF for the child is the responsibility of the local authority in which the provision is based.

Providers will be able to use the DAF Form to claim to apply for the funding.

Eligibility for EYPP and for DAF is available to all eligible children accessing the early education and childcare entitlements.

4 year olds in primary school reception classes are NOT eligible for DAF funding.

4. Funding payments

The funding is paid directly to the provider and is calculated on the number of hours each eligible child attends the provision.

The provider must accurately complete and submit headcount and other necessary data returns by the agreed date; in order for the providers to receive their payments.

Interim payment

At the beginning of the funding term, the provider will receive a payment equivalent to approximately **75%** of the estimated hours submitted prior to the start of term. Childminders will be paid monthly pro rata.

For a provider that will be in receipt of their first term funding payment (after registration onto the Directory of Providers or a new registered Ofsted provider), the provider will not receive an interim payment, even if they submit their estimated hours. They will receive the full funding due, based on the providers headcount for that term in their final payment.

Basis of the funding

For Key dates and actions - please refer to the funding timetable and the Portal Guidance

By accepting to offer the free childcare entitlement funding, the provider acknowledges and agrees to the following:

- the childcare entitlement funding shall be used solely towards the financing of the free childcare entitlements place within the provision.
- the free childcare entitlement funding claimed is the number of hours an eligible child is accessing at the provision.
- the provider receives the entitlement funding based on the number of eligible children registered at the provision on their termly headcount submission and the actual number of hours each eligible child attends.
- the funding is exclusive of any VAT, excluding independent schools.
- the parent does not have to take up their full free childcare entitlement; parents may choose to take less than their entitlement hours. This should be discussed and agreed on a termly basis, so parents are fully aware of their entitlement hours.
- for any child not taking up the full free childcare entitlement, the provider will be paid for the number of hours which the child accesses; and any funding paid in respect of a period in which the provision was not eligible for the funding will be recovered by the LBH.
- If a child is absent on the headcount date the child can still be included on the register to receive funding if the parents indicating the reasons for the child's absence on headcount and the register indicates a valid reason for absence.
- The provider shall not make a claim in respect of a child who has permanently left the provision before the date of the headcount. This must be submitted as an adjustment that includes the child's last date at the provision if applicable.
- Providers can currently claim the full term's funding for children who join by the end of headcount week and can also claim for new enrolments / adjustments until half-term (see funding timetable). Only 2 year old funding claims under the disadvantaged criteria will continue to be allowed to be made throughout the term.
- If a parent wishes to split their extended entitlement between two providers, they will need to nominate which setting they wish to access the additional extended hours with. This is the setting that they will need to present their eligibility code to.

Funding for related children (Childminders)

The definition of 'childcare' in the Childcare Act 2006 excludes care provided for a child by parents or any other relatives. The Government has interpreted this to mean that childminders are not permitted to claim the free childcare funding entitlement for their own children stepparent, foster parent, adoptive parent (or other relative e.g.: grandparent, aunt, uncle, brother, or sister or any other relative either by blood or marriage) or other relatives, whom they may be looking after.

Correction of errors made in claims/Adjustments

The provider must ensure that all claims comply with the terms of the Provider Agreement and are in accordance with this Handbook. Where the provider becomes aware that a child is attending another provision which is also claiming funding, they must immediately inform the FIS who will investigate to ensure that funding is paid correctly in respect of the number of hours the child is accessing at each provision.

The LBH will reclaim funding paid to the provider where it is later found that claims in excess of the maximum entitlement for any individual child have been paid. If future payments are due, the amount due will be adjusted to compensate the overpayment, if no future payment is due, the LBH will request, in writing, repayment for the amount within a reasonable time. If the repayment is not made within 30 days of the request, legal action may be taken by the LBH.

The provider must take full responsibility for the supply of information to enable the calculation of funding. The LBH are not responsible for incorrect or missed funding information being submitted after the end of the financial year.

5. Funding hourly rates

The table below details the base rate and supplements (if eligible). These will be paid per hour, where applicable. The supplements are to support activity designed to improve outcomes for children.

<table>
<tr><th></th><th>Payment Type</th><th>9 months+ funding</th><th>2 year old funding</th><th>Universal 3 and 4 year old funding</th><th>Extended 3 and 4 year old funding</th></tr>
<tr><td></td><td>Base Rate</td><td>£13.28</td><td>£9.10</td><td>£6.47</td><td>£6.47</td></tr>
<tr><td rowspan="3">Supplements</td><td>IDACI</td><td>N/A</td><td colspan="3">£0.07</td></tr>
<tr><td>Flexibility</td><td>N/A</td><td colspan="3">£0.14</td></tr>
<tr><td>Quality</td><td>N/A</td><td colspan="3">£0.14</td></tr>
<tr><td>EYPP</td><td>EYPP</td><td colspan="3">Criterion A: £1.15
Criterion B/C: £3.48
Only paid on up to 15 hours</td><td>N/A</td></tr>
<tr><td rowspan="2">SEND</td><td>DAF</td><td colspan="3">One-off lump sum: £975.00</td><td>N/A</td></tr>
<tr><td>SENDIF</td><td colspan="4">Full information about SEND Local Offer for Practitioners</td></tr>
</table>

Deprivation supplement - based IDACI (Income Deprivation Affecting Children Index) rank, this supplement is based on the postal code in which the child lives. The IDACI tool will be used to allocate funding as it uses the postcode of each child. It is important for providers to provide correct postcodes with the addresses for the children for whom they are claiming. For any eligible child the supplement will be added to the hourly funding rates for the hours claimed for that child.

Flexibility supplement - this supplement will apply to all providers that offer the free entitlement flexibly based on patterns of delivery accommodating family needs. Each term FIS will assess the flexibility that providers offer and will fund accordingly.

Quality supplement - this supplement is to incentivize and reward the provision of high-quality leadership and management across the borough. An annual form is required.

6. Compliance

LBH will conduct compliance reviews as part of their regular review of the delivery of the entitlements, because of a complaint, if requested by a provider or with any new provider registering to deliver early education and childcare entitlements.

Compliance outcomes

- Providers deliver early education and childcare entitlements in line with this handbook.
- Providers can ask questions and develop their offer.
- Parents understand the offer available to them and linked policies delivered by the provider.
- Parents understand the early education and childcare hours they receive are free and any costs associated with additional hours/services.
- Provider invoices are clear.
- Parents can raise any concerns anonymously.

The provider must ensure that all records and personal data are kept safe, secure and in accordance with Data Protection law. If any records are normally kept off the premises, the provider, at its own expense, must inform the parents where the data is stored and provide evidence that this is the case.

Information and record keeping

See paragraphs 3.77 – 3.87 on pages 38 to 39 of:
Early years foundation stage statutory framework. For group and school-based providers
Setting the standards for learning, development and care for children from birth to five
Published: 8 December 2023. Effective: 4 January 2024

Good Faith co-operation and transparency

The Provider is under a duty to act honestly and in good faith at all times towards LBH, the parents and the children entitled to the funding to which this Handbook relates.

The LBH will not carry out audit regimes which are disproportionate or are unnecessarily burdensome to providers, the audit carried out by the LBH will be in line with the requirements of the DfE.

The provider should maintain accurate financial and non-financial records relating to free childcare entitlement places and should give the LBH access on reasonable notice to all financial and non-financial records relating to free childcare entitlement places funded under the provider agreement, subject to confidentiality restrictions. The Local Government Transparency Code 2015 (Local government transparency code 2015 - GOV.UK) applies to education providers.

Overpayment, non-compliance, bribery, fraudulent claims

The LBH will at its absolute discretion require one or all of the following in the event of overpayment of funding, non-compliance bribery or fraud. The more serious the breach the more likely it is that all the following will apply. LBH reserves the right to take the following actions:

- withhold future Early Years funding in respect of the relevant child for whom overpayment has been made or in respect of whom a false claim has been made.
- demand repayment of any funding paid and proceed to claim recovery of any overpaid amounts from you by way of debt recovery or other civil proceedings and once an Order is made, we will pursue recovery by way of insolvency proceedings, third party debt orders, attachment of earnings orders, charging orders or by sending in bailiffs to recover what's due.
- you will be investigated by LBH's Internal and/external auditors.
- we will refer you to LBH's Fraud Investigators where bribery or fraud is suspected.
- we will refer you to the police where bribery or fraud is suspected.

Bribery and corruption

The Provider must not at any time prior to or after the making of a claim for funding, Commit a Prohibited Act as defined in the Bribery Act 2010. If it is subject to an investigation or prosecution which relates to an alleged Prohibited Act; and/or been listed by any government department or agency as being debarred suspended, proposed for suspension or debarment, or otherwise ineligible for participation government procurement programmes or contracts on the grounds of a Prohibited Act, then LBH will withhold or stop any funding, or to recover it in accordance with bribery, fraudulent claims section of this Handbook.

7. Complaints

Providers **must** have a complaints procedure in place that is published and accessible for parents who are not satisfied their child has received their early education and childcare entitlement as set out in this handbook.

For Local Authority Early Years complaints, in the first instance please raise complaints in writing to the service manager:

FIS Manager - Education Services l London Borough of Harrow, Forward Drive, Harrow, HA3 8FL. Email: fis@harrow.gov.uk

The query will be logged, and a representative will be in contact within 5 working days of complaint receipt. The matter will be investigated in a sensitive and timely way ensuring that concerns and issues are dealt with in a confidential and professional manner.

The Local Authority has in place a formal complaints procedure for any Providers or parents/carers who are not satisfied with the service they are receiving. Complaints can be submitted through LBH's online complaints.

If a parent or provider is not satisfied with the way in which their complaint has been dealt with by the Local Authority or believes the Local Authority has acted unreasonably, they can make a complaint to the Local Government Ombudsman. Such complaints will only be considered when the local complaints procedures have been exhausted.

8. Key Funding Dates Table

	Summer Term 2026	Autumn Term 2026	Spring Term 2027
Dates of birth for eligible 9 month - 23 month olds	1 April 2024 – 30 June 2025	1 September 2024 - 30 November 2025	1 January 2025 - 31 March 2026
Dates of birth for eligible 2 Year Olds	1 April 2023 - 31 March 2024	1 September 2023 - 31 August 2024	1 January 2024 - 31 December 2024
Dates of birth for eligible 3 and 4 Year Olds	1 April 2021 - 31 March 2023	1 September 2021 - 31 August 2023	1 January 2022 - 31 December 2023
Interim payment	Wednesday 22 April (You can expect payment to be in your bank account a few working days after the payment dates)	Wednesday 09 September (You can expect payment to be in your bank account a few working days after the payment dates)	Wednesday 13 January (You can expect payment to be in your bank account a few working days after the payment dates)
Final payment	Friday 12 June (You can expect payment to be in your bank account a few working days after the payment dates)	Friday 13 November (You can expect payment to be in your bank account a few working days after the payment dates)	Friday 5 March (You can expect payment to be in your bank account a few working days after the payment dates)
Adjustments payment by	Friday 3 July	Friday 4 December	Friday 12 March
Estimates for Interim Payment (for the following term)	Monday 2 - Friday 27 March 2026	Wednesday 1 - Friday 24 July 2026	Monday 30 November - Friday 18 December 2026
Eligibility codes (Providers must validate working family eligibility codes before a child takes up the entitlement)	Parents apply by / Code start date by 31 March	Parents apply by / Code start date by 31 August	Parents apply by / Code start date by 31 December
Headcount week	Thursday 30 April - Wednesday 6 May	Thursday 17 - Wednesday 23 September	Thursday 21 January - Wednesday 27 January
Provider Portal Opens	Monday 13 April	Wednesday 2 September	Monday 4 January
Provider Portal Closes	Wednesday 13 May	Wednesday 30 September	Wednesday 3 February
Adjustments in	Friday 22 May	Friday 23 October	Friday 12 February
Harrow school term dates (Please note funding is only paid for 38 weeks per academic year, whilst the school year is 39 weeks)	Monday 13 April - Monday 20 July	Wednesday 2 September - Friday 18 December	Monday 4 January – Thursday 25 March
Half term week	25 May - 29 May	26 - 30 October	15 - 19 February

	Summer Term 2027
Dates of birth for eligible 9 month - 23 month olds	1 April 2025 – 30 June 2026
Dates of birth for eligible 2 Year Olds	1 April 2024 - 31 March 2025
Dates of birth for eligible 3 and 4 Year Olds	1 April 2022 - 31 March 2024
Interim payment	Wednesday 21 April (You can expect payment to be in your bank account a few working days after the payment dates)
Final payment	Friday 11 June (You can expect payment to be in your bank account a few working days after the payment dates)
Adjustments payment by	Friday 2 July
Estimates for Interim Payment (for the following term)	Monday 1 - Friday 26 March 2026
Eligibility codes (Providers must validate working family eligibility codes before a child takes up the entitlement)	Parents apply by / Code start date by 31 March
Headcount week	Thursday 29 April - Wednesday 5 May
Provider Portal Opens	Monday 12 April
Provider Portal Closes	Wednesday 12 May
Adjustments in	Friday 28 May
Harrow school term dates (Please note funding is only paid for 38 weeks per academic year, whilst the school year is 39 weeks)	Monday 12 April - Thursday 22 July
Half term week	31 May - 04 June

Payment Dates for Childminders: 2026 – 2027

Monthly payments as follows:

The payments will be based on 100% of your estimates submitted for each term. Payments will be split as equally as possible between each month of the term and will be processed for payment as below (**You can expect payment to be in your bank account a few working days after the payment dates**).

The flexibility supplement will be automatically applied and included in your monthly payments.

The IDACI and EYPP supplement (if applicable) will be added once we have received and processed your claims for the term and will be included within the third monthly payment of each term.

In the summer term, the quality supplement will be added in the third monthly payment of that term once we have received a completed application form. As this form is required to be completed

once per financial year in the summer term, during the subsequent autumn and spring terms, this supplement will then be included from the start of term.

Term	**Monthly payment dates below**			
Summer 2026	15 April (You can expect payment to be in your bank account a few working days after the payment dates)	15 May (You can expect payment to be in your bank account a few working days after the payment dates)	15 June (You can expect payment to be in your bank account a few working days after the payment dates)	15 July (You can expect payment to be in your bank account a few working days after the payment dates)
Autumn 2026	4 September (You can expect payment to be in your bank account a few working days after the payment dates)	5 October (You can expect payment to be in your bank account a few working days after the payment dates)	2 November (You can expect payment to be in your bank account a few working days after the payment dates)	7 December (You can expect payment to be in your bank account a few working days after the payment dates)
Spring 2027	6 January (You can expect payment to be in your bank account a few working days after the payment dates)	4 February (You can expect payment to be in your bank account a few working days after the payment dates)	4 March (You can expect payment to be in your bank account a few working days after the payment dates)	N/A
Summer 2027	15 April (You can expect payment to be in your bank account a few working days after the payment dates)	14 May (You can expect payment to be in your bank account a few working days after the payment dates)	15 June (You can expect payment to be in your bank account a few working days after the payment dates)	15 July (You can expect payment to be in your bank account a few working days after the payment dates)

Any overpayments from a particular term will be deducted from the third monthly payment of the following term.

Any adjustments received after the final monthly payment in a particular term, will be paid with the first month's payment of the following term.