



## JESUS COLLEGE NURSERY FEE SALARY SACRIFICE SCHEME

### QUESTIONS & ANSWERS

- Q.1 Can anyone currently using the University or college nurseries apply for the Jesus College Nursery Fee Salary Sacrifice Scheme?**
- A. No – only those who are employed by Jesus College. University employees may use the University scheme. Students who are not employed by the College or the University are not eligible.  
Your employment must be a salaried contract for at least 12 months.
- Q.2 What do I have to do if I wish to withdraw from the scheme?**
- A. You may only withdraw from the scheme if your child leaves nursery, after having given two months' notice. You may only request a change in your requirements once within a 12 month period.
- Q.3 What if I want to increase my childcare requirements (e.g. from a part-time to a full-time place) after joining the scheme?**
- A. First, request this from University Childcare Services, then inform the College so that your salary can be adjusted accordingly and the amendment to your employment contract can be updated.
- Q.4 Will I always be able to use the Nursery Fee Salary Sacrifice Scheme whilst I am employed by Jesus College?**
- A. Yes, as long as the scheme continues in force and providing that you continue to receive a salary payment at least equal to the Living Wage after deducting your nursery fee (or fees).
- Q.5 Do I have to declare my participation in the Nursery Fee Salary Sacrifice Scheme to the Inland Revenue?**
- A. No, as the cost of your childcare under this scheme is not a tax liability on you.
- Q.6 I hold a joint appointment. Am I eligible?**
- A. Yes, in this case you are eligible to join the University's scheme or the College's scheme.
- Q.7 I work part-time, and have a part-time nursery place. Can I use the scheme?**
- A. Yes, as long as your contracted salary is greater than the Living Wage after deducting the cost of your nursery fees.
- Q.8 I have a zero hours/variable hours contract, am I still eligible for the scheme.**
- A. In order to be eligible for the scheme your earnings, from the College, each month must exceed the monthly nursery fee. If your future contractual earnings are not guaranteed and not sufficient to cover such costs then it is not possible to join the scheme.

**Q.9 I receive Working Family Tax Credit (WFTC). If I join the scheme, could this be affected?**

A. If part of your WFTC is calculated on the basis of the actual cost of your childcare, the amount of WFTC you receive may be affected by the scheme. You may receive a higher or lower WFTC award. You should contact the WFTC office and seek independent advice.

**Q.10 My partner's employer offers a similar scheme. Which one should we join?**

A. This outline only provides information on the College's scheme. You should seek independent advice before making this choice.

**Q.11 Where can I get independent advice?**

A. From a variety of sources, the Citizens' Advice Bureau, an independent financial adviser, your accountant, or your solicitor. Neither the University nor the College can give you independent advice.

**Q.12 How does leave from work (other than annual leave) affect salary sacrifice payments?**

A. While you are on Statutory Maternity Pay or unpaid leave (whether for maternity, sick leave, or other reason), you will have to cease participation in the Nursery Fee Salary Sacrifice Scheme and arrange to pay the full fees direct to the Childcare Service providers. When you return to work you should complete a new salary sacrifice form in order to re-join the scheme and re-commence the deductions from salary.

**Q.13 Will my pensionable pay remain the same?**

A. Yes. Although your salary is being reduced by the amount of the nursery fee for tax and National Insurance purposes, your pensionable salary will not be affected. Hence your and the College's pension contributions will continue to be calculated based on the original salary.

**Q.14. I have existing deductions from my salary eg. An Attachment of Earnings, a student loan, bus pass loan etc. Will this affect my application for this scheme?**

A. Possibly, your salary following existing deductions must exceed any amount to be deducted under this scheme. If you think that you are in this situation you should discuss an application with Human Resources or Accounts Offices.