



Your rights

When you return to work after Ordinary Maternity Leave, you have the right to return to your old job on your old terms and conditions. When you return to work after Additional Maternity Leave, you have the right to return to your old job on your old terms and conditions unless it is "not reasonably practicable" for example, because the job no longer exists. In this case, your employer must offer you a suitable alternative job on similar terms and conditions.

When returning to work you might want to consider reducing your hours. The law is now more supportive of mothers who want to return to work on a part-time basis. Legally, you have the right to ask to work part-time or reduced hours if your circumstances make it difficult to return to working full-time. You do not have an absolute right to work flexibly but your employer can only refuse if there are good business reasons why your job cannot be done in this way.

There are a number of different working patterns that may suit your new life style and allow you to balance work and family commitments better. This is, of course, if your employer is willing and the type of work you undertake can accommodate it. For instance, as an alternative to working full-time, you could return to one of the following working arrangements:

- Part-time working where you either reduce the hours per day or number of days you work in any week
- Flexitime working where you agree to work a set number of hours per week (or month) but you can choose exactly when those hours are
- Job sharing where you and a colleague share a full-time role
- Weekend working
- Working outside 'normal hours'
- Term-time working
- Shift-working
- Shift swapping
- Working from home for some or all of the time
- Compressed working hours where you work longer but fewer days

Maternity leave

Each employer will have their own policies on maternity leave, pay and your rights at work during pregnancy and whilst on maternity leave. At the very

least your employer must offer the statutory minimum as set out in Government guidelines.

Rules that came into force on April 1st 2007 have extended the length of time new mothers can take off work and still get paid. A woman who is an employee can now benefit from up to 26 weeks of Ordinary Maternity Leave and 26 weeks of Additional Maternity Leave, making one year in total.

Statutory maternity pay

To qualify for Statutory Maternity Pay (SMP) you must have been employed for a continuous period of at least 26 weeks before the qualifying week, which is the 15th week before the baby's due date. You can receive SMP for up to 39 weeks, as long as you meet the conditions. If you have the right to it you will get it even if you decide to leave your job before you start receiving it. You do not have to repay it if you decide not to go back to work or leave your job whilst receiving SMP.

If you are employed you can choose when you want your SMP to start. This will normally coincide with your Ordinary Maternity Leave. Unless your baby is born sooner, the earliest SMP can start is 11 weeks before the week your baby is due, although you can continue to work until the day of childbirth if you wish to do so.

You can change your leave dates at any time by giving your employer 28 days notice. Your employer will pay you 90% of your average weekly earnings for the first six weeks of Ordinary Maternity Leave then up to £112.75 for the remaining 33 weeks. You pay tax and National Insurance in the same way as on your regular wages. Your employer reclaims the majority of Statutory Maternity Pay from their National Insurance contributions and other payments.

To qualify for SMP you must pay tax and national insurance as an employee (or would pay if you earned enough). All pregnant women are entitled to reasonable paid time off for ante-natal care.

Paying for childcare

What can you realistically afford? The cost of childcare varies considerably depending on the type you choose, availability in your area, your geographical location and the age of your child. It may seem expensive, and childcare costs can account for a large part of the family budget, but where the safety and well-being of your child is concerned, it is worth choosing the best you can afford. You will need to work out the cost of your preferred choice of care and how much you can afford each month, taking into account what financial help you are entitled to.

9 out of 10 families are eligible for some financial assistance through the new Child Tax Credit and Working Tax Credit. The amount you receive will depend on your circumstances. Families with children can claim Child Tax Credit if their income is no more than £58,175 a year (up to £66,350 if you have a child under one). The amount you get depends on various things, including your annual income and is paid directly into the bank of the main carer. The other tax credit you may be entitled to, if either you or your partner is working, is called Working Tax Credit. It includes a childcare element to help families who are working and spending money on childcare.

Childcare vouchers

Childcare Vouchers is a scheme some employers offer to help working parents save on registered childcare costs. Childcare vouchers are not means tested and are available to all working parents whose companies operate childcare voucher schemes. The vouchers can be used to pay for all types of registered childcare including registered childminders, day nurseries, crèches, playgroups, out of school hours clubs, holiday play schemes and home childcarers approved under the new Home Childcarer Approval Scheme.

Your entitlement to tax credits is likely to be affected. This is because you can only claim help through the childcare element of Working Tax Credit on childcare costs that you meet yourself. If your employer meets any of your childcare costs, even if your pay has reduced in return (a salary sacrifice) these costs do not count.

Care to learn

If you are under 19 with childcare responsibilities, you can get help with your childcare costs through Care to Learn when you return to learning. As long as you use a registered childcare provider, you could receive up to £160 per child per week (£175 if you live in London) to pay for childcare and travel costs. Care to Learn will pay the money directly to your childcare provider and course provider.

If you know what learning you want to do and have been provisionally accepted by your learning provider, you should complete a Care to Learn application form. You can download these from the website or get them from the learning provider. You can also get a form in the post by ringing the helpline on 0845 600 2809.

If you haven't chosen your learning or need help finding a course or appropriate childcare, you can send in an Enquiry Registration form. These can be found at the back of the Care to Learn booklets, available at Connexions Centres, learning providers or by ringing 0845 60 222 60. The Care to Learn team will then send you a letter with the name of someone who

will be able to help you. This may be someone from Connexions or another person who works specifically with young parents. They will be able to give you help & advice and talk through any ideas you have for learning or childcare. You can also ring the helpline at any time if you have any problems or questions.

Once you have sent in your full Care to Learn application form, the team should let you know within 5 working days whether your application has been approved. Receiving money from Care to Learn will not affect your benefits or allowances and you do not have to be on benefits in order to apply.

To help find approved, registered childcare in your area, you can contact Childcarelink on 08000 96 02 96, or ring the Hampshire Children's Information Service on 0845 602 1125. They can provide you with lists of childcare providers in your local area. (For Isle of Wight, the organisation is FIZ, on 01983 821999. If you under 18 and pregnant, or under 18 with a baby For advice and information on employment related issues - contact Working Families. For publications please contact National Childbirth Trust.

Healthy Start Vouchers allow for the purchase of milk, fresh fruit and vegetables or infant formula milk from registered shops (most supermarkets have signed up). Registered shops will display a red and green window sticker saying 'Healthy Start Vouchers Welcome Here'. NHS Clinics will not be able to accept them. You would qualify for Healthy Start if you are pregnant and under 18 years old, you are pregnant and have a child under four years old *and* you get Income Support, income based Jobseeker's Allowance or you get Child Tax Credit (not Working Tax Credit).

Healthy Start vouchers are worth £2.80 a week if you are pregnant, £5.60 a week for each baby aged under one and £2.80 for each child aged over one and under four. All pregnant young women or young mums who are already in receipt of benefits will automatically be transferred over to the scheme. However, all new applicants will need to complete the application form (and professionals need to complete Part B of that form for/with them).

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