

Good afternoon,

I am writing to you on the back of a letter I have been forwarded by Nestling Day Care which my daughter attends.

The decision to remove the 20 hours free childcare for families earning over £75,000 will affect my family quite significantly, in that we will now have to seriously consider whether or not we can afford the second child we had hoped for.

My husband and I have worked hard at our jobs and careers over the years and as a result earn a fair bit over the £75,000 threshold, and have even managed to purchase our first family home, which is not easy with Jersey house prices. Incidentally, my husband and I also earned too much to get help with buying our first home from the States and saved up a long time for our deposit.

I still work full-time after having our daughter as I can't afford to drop any hours as it would mean we would be unable to cover our mortgage, bills and nursery payments, the drop in hours does not equate in the money we would save at Nursery.

We had planned/hoped to have another child next year which would mean when I return to work, again full-time, our daughter would be coming up to having her 20 hours free, which would mean we could manage to pay the almost £2000 per month for Nursery, with some 'belt-tightening'. Without the 20 hours free, this payment would go to £2,500 which is not something we would be able to manage. £500 might not seem much but for a growing family of 4 it is an awful lot of money.

Putting our daughter in a SOJ Nursery, where the 20 hours may still be available, was not an option for us due to working hours and available help/options we have for after school care.

I also think this decision is extremely unfair to those hardworking families that are continuing to work or don't have a choice but to work full-time, pay their tax and don't have much help in terms of benefits or help from the States. Even with the tax relief we get from our Mortgage Interest payments and Nursery payments, every penny is still accounted for from our joint income, with our outgoings totalling almost £3,700 per month.

I hope this information is useful and I thank you for giving people like us an opportunity to give our views and also thank you for challenging the decision.

Kind regards