



*The ideal time to increase your savings...*

Happy New Year!

Christmas is often a busy and expensive time of year, especially for those with children. In addition to the usual economic issues that January brings, the costs of fuel and food seem to be rising out of control and banks are becoming increasingly cautious in their lending. Many people are feeling the strain financially.

This is therefore an ideal time to make the most of your employer's childcare voucher scheme. Did you know that the government allows you to take **£243** per month, tax and NI free? If both you and your partner opt to take the full childcare voucher allowance, this could mean a saving of up to **£2,390\*** **per family per year!**

To find out if you could be making a greater saving on the cost of your childcare, visit our savings calculator:  
[http://www.childcarechoice.co.uk/saving\\_calculator.html](http://www.childcarechoice.co.uk/saving_calculator.html)

If you would like to increase the amount of childcare vouchers that you take each month, please contact our dedicated Customer Care team, on **0800 328 7411**, who will be happy to talk you through the process.

\* Savings depend on the circumstances of the individual

