


# Pricing Policy – from 1st September 2026

**Sessions:**
At Keep Guard Day Nursery we are able to provide childcare for 48 weeks of the year (all year) or offer spaces on a term time only basis at 38 weeks of the year, working to Bedford Borough's Academic Calendar.

For families where children attend all year round, we do offer the option to reduce childcare in the school holidays to help with costs further if required.

For children entitled to working families funding, the sessions start at either 8am or 9am and finish at 4pm or 5pm each day, Monday to Friday. You can opt for a mix of start and finish times, if required for your working or family commitments, however funding is only applied to these sessions from 9am till 4pm, term time. To ensure we provide a familiar environment and routine for your child, a minimum of two sessions per week will need to be booked.

We no longer offer half-day sessions. The only exception to this is if children are only entitled to 2 Year Old Additional Support Funding or Universal Funding for 3 and 4 Year Olds, where children will join us for either a morning session 9am-12pm, term time or afternoon session 1pm-4pm, term time, for their 15 hour entitlement. To ensure we provide a familiar environment and routine for your child, a minimum of three sessions per week (9 hours funding) will need to be booked.

**Sessions Rates:**

| | Hourly Rate | Lunch Charge |
|---|---|---|
| **Birth to Three** | £8.10 per hour | £3.00 per day |
| **Pre-School** | £7.80 per hour | £3.00 per day |

| Birth to Three | Day Rate | Lunch Charge |
|---|---|---|
| **8am-5pm** | £72.90 | £3.00 per day |
| **8am-4pm or 9am-5pm** | £64.80 | £3.00 per day |
| **9am-4pm** | £56.70 | £3.00 per day |

| Pre-School | Day Rate | Lunch Charge |
|---|---|---|
| **8am-5pm** | £70.20 | £3.00 per day |
| **8am-4pm or 9am-5pm** | £62.40 | £3.00 per day |
| **9am-4pm** | £54.60 | £3.00 per day |

**Birth to Three Session Rates (per days/hours):**

| Number of Days | Weekly Amount | Weekly Amount with Working Families Funding | Weekly Lunch Costs |
|---|---|---|---|
| **5 days (8am-5pm)** | £364.50 | £121.00 (30 hours funding) | £15.00 |
| **4 days (8am-5pm)** | £291.60 | £64.80 (28 hours funding) | £12.00 |
| **3 days (8am-5pm)** | £218.70 | £48.60 (21 hours funding) | £9.00 |
| **2 days (8am-5pm)** | £145.80 | £32.40 (14 hours funding) | £6.00 |

**Funding is only available between 9am and 4pm (term time only, 38 weeks a year).**

| Number of Days | Weekly Amount | Weekly Amount with Working Families Funding | Weekly Lunch Costs |
|---|---|---|---|
| **5 days (8am-4pm or 9am-5pm)** | £324.00 | £81.00 (30 hours funding) | £15.00 |
| **4 days (8am-4pm or 9am-5pm)** | £259.20 | £32.40 (28 hours funding) | £12.00 |
| **3 days (8am-4pm or 9am-5pm)** | £194.40 | £24.30 (21 hours funding) | £9.00 |
| **2 days (8am-4pm or 9am-5pm)** | £129.60 | £16.20 (14 hours funding) | £6.00 |

**Funding is only available between 9am and 4pm (term time only, 38 weeks a year).**

| Number of Days | Weekly Amount | Weekly Amount with Working Families Funding | Weekly Lunch Costs |
|---|---|---|---|
| **5 days (9am-4pm)** | £283.50 | £40.50 (30 hours funding) | £15.00 |
| **4 days (9am-4pm)** | £226.80 | £0.00 (28 hours funding) | £12.00 |
| **3 days (9am-4pm)** | £170.10 | £0.00 (21 hours funding) | £9.00 |
| **2 days (9am-4pm)** | £113.40 | £0.00 (14 hours funding) | £6.00 |

**Funding is only available between 9am and 4pm (term time only, 38 weeks a year).**

**Birth to Three Lunches:**

Lunches are charged at £3.00 per day. A main meal and dessert are provided by Caterkids, which run their menus on a three weekly cycle considering seasonality and catering for all the 14 recognised allergens and dietary needs. If you wish not to pay for this service (opt out), we will schedule your child to finish their morning session at 12pm and return for their afternoon session from 1pm, with no

additional charges or funding applied during 12pm and 1pm. We do not accept packed lunches or alternatives due to the high need of allergies and dietary requirements in setting.

**Pre-School Session Rates (per days/hours):**

| Number of Days | Weekly Amount | Weekly Amount with Working Families Funding | Weekly Lunch Costs |
|---|---|---|---|
| **5 days (8am-5pm)** | £351.00 | £117.00 (30 hours funding) | £15.00 |
| **4 days (8am-5pm)** | £280.80 | £62.40 (28 hours funding) | £12.00 |
| **3 days (8am-5pm)** | £210.60 | £46.80 (21 hours funding) | £9.00 |
| **2 days (8am-5pm)** | £140.40 | £31.20 (14 hours funding) | £6.00 |

**Funding is only available between 9am and 4pm (term time only, 38 weeks a year).**

| Number of Days | Weekly Amount | Weekly Amount with Working Families Funding | Weekly Lunch Costs |
|---|---|---|---|
| **5 days (8am-4pm or 9am-5pm)** | £312.00 | £78.00 (30 hours funding) | £15.00 |
| **4 days (8am-4pm or 9am-5pm)** | £249.60 | £31.20 (28 hours funding) | £12.00 |
| **3 days (8am-4pm or 9am-5pm)** | £187.20 | £23.40 (21 hours funding) | £9.00 |
| **2 days (8am-4pm or 9am-5pm)** | £124.80 | £15.60 (14 hours funding) | £6.00 |

**Funding is only available between 9am and 4pm (term time only, 38 weeks a year).**

| Number of Days | Weekly Amount | Weekly Amount with Working Families Funding | Weekly Lunch Costs |
|---|---|---|---|
| **5 days (9am-4pm)** | £273.00 | £39.00 (30 hours funding) | £15.00 |
| **4 days (9am-4pm)** | £218.40 | £0.00 (28 hours funding) | £12.00 |
| **3 days (9am-4pm)** | £163.80 | £0.00 (21 hours funding) | £9.00 |
| **2 days (9am-4pm)** | £109.20 | £0.00 (14 hours funding) | £6.00 |

**Funding is only available between 9am and 4pm (term time only, 38 weeks a year).**

**Pre-School Lunches:**
Lunches are charged at £3.00 per day. A main meal and dessert are provided by Caterkids, which run their menus on a three weekly cycle considering seasonality and catering for all the 14 recognised allergens and dietary needs. If you wish not to pay for this service (opt out), we will schedule your child to finish their morning session at 12pm and return for their afternoon session from 1pm, with no additional charges or funding applied during 12pm and 1pm. We do not accept packed lunches or alternatives due to the high need of allergies and dietary requirements in setting.

**Term Time Only Invoices:**
These invoices are generated on the number of hours scheduled for the month and therefore each month can look very different due to the number of days in a term and school holidays. We do offer a payment plan where we will generate the invoices for the academic year and divide the payment by the number of months (normally by 11 months) giving an equal payment amount.

Lunches are added into the scheduled session and shown on the invoice each week, unless you inform us that you are opting out and collecting your child at 12pm and returning at 1pm on those days.

**All Year Invoices:**
During term time these invoices are generated on the number of hours scheduled for term time, with the funding applied to the invoices, to reflect the number of hours funding received, showing an amount of £0.00 on the invoice. The remainder is then charged at the hourly rate. Funding is only scheduled between 9am and 4pm.

During the school holidays, sessions revert to the full amount. Where a scheduled session is a bank holiday or nursery closure, fees are reduced to 50% to reflect the holiday allowance (up to 28 days pro-rata) and applied to each monthly invoice as a holiday reduction across the academic year.

Each month can look very different due to the number of days in a term and school holidays. We do offer a payment plan where we will generate the invoices for the academic year and divide the payment by 12 months giving an equal payment amount. (If your child is due to transition into Pre-School mid academic year or increase their sessions when further funding can be applied, the equal payment plan will equate to the number of months left in the academic year. The academic year runs from September to August.)

Due to the six-week summer holiday, the Summer Term is always the largest payment amount as no funding can be applied.

Lunches are added into the scheduled session and shown on the invoice each week, unless you inform us that you are opting out and collecting your child at 12pm and returning at 1pm on those days.

**Additional Support Funding for eligible 2 Year Olds (term time only):**

| **Birth to Three** | |
|---|---|
| Additional Support Funding for 2 Year Olds (9am-12pm) | £0.00 |
| Additional Support Funding for 2 Year Olds (1pm-4pm) | £0.00 |

To ensure we provide a familiar environment and routine for your child, a minimum of three sessions per week (9 hours funding) will need to be booked.

Children who are entitled to additional support funding will only be able to do either 9am-12pm or 1pm-4pm daily.

During term time these invoices are generated on the number of hours scheduled for term time, with the funding applied to the invoices, to reflect the number of hours funding received, showing an amount of £0.00 on the invoice.

Where children already attend and become eligible for additional support funding, funded care will be applied between 9am and 4pm daily, with any extra care being charged at a term time only hourly rate, including the cost of lunch.

**Universal Funding (15 hours for 3 and 4-Years Olds – term time only):**

| **Pre-School** | |
|---|---|
| Funded Universal Care (9am-12pm) | £0.00 |
| Funded Universal Care (1pm-4pm) | £0.00 |

To ensure we provide a familiar environment and routine for your child, a minimum of three sessions per week (9 hours funding) will need to be booked.

Children who are only entitled to 15-hours universal funding will only be able to do either 9am-12pm or 1pm-4pm daily.

During term time these invoices are generated on the number of hours scheduled for term time, with the funding applied to the invoices, to reflect the number of hours funding received, showing an amount of £0.00 on the invoice.

**Payment of Fees:**
Fees where possible should be paid by internet bank transfer (BACS), using your child's name as the reference, the Government Gateway Account (please inform us of the reference given) or by Debit/Credit card either over the phone or in the office.

**Sibling Discount:**
We offer a sibling discount of 10% which is applied to the elder child's invoice. A discount will not be applied to lunches or to funded care.

**Drop Off and Collection:**
Keep Guard Day Nursery plans the staffing levels required throughout the day to maintain ratios. We therefore ask that you do not drop off your child before the agreed time as we will not have the required number of staff to meet the ratios, and this may invalidate our insurance.

We ask that you collect your child on or before the agreed time as staffing levels again have been planned to maintain our ratios. Keep Guard Day Nursery reserves the right to charge a late collection fee of £10 per 15 minutes; this will be sent through as a 'Late Collection' Invoice. If lateness becomes an ongoing issue, then we may consider the need to terminate your contract.

**Absences and Closures:**
Due to having planned staff levels to maintain ratios, Keep Guard Day Nursery will not make refunds on occasions where your child is sick or absent, this includes family holidays. If your child is unwell, please contact us through eyLog or the phone on the day of absence.

In the event of adverse weather conditions, if the setting is open and operating normally, fees will be charged regardless of whether you decide to keep your child at home.

Keep Guard Day Nursery is closed for all Bank Holidays and a further 20 days across the school holidays. These dates will be shared each year to allow plenty of time to book relevant annual leave. Fees have been calculated with these closures in mind, giving up to 28 days pro-rata at 50% fees. These will be shown on each monthly invoice as a holiday reduction.

If you choose to take your child on holiday while the setting is open, fees will not be subsided or reduced to reflect this.

**Late Payment of Fees:**
Fees are due in advance on the 28th of each month, where fees are consistently paid late; a 10% charge will be applied to the invoice. Where there is consistent non-payment of fees or late payments received, then we may consider the need to terminate your contract.

For parents/carers using The Government Gateway Account or Voucher Schemes, it is your responsibility to ensure your payment has been authorised each month, where fees are paid late through these schemes; a 10% charge will be applied to the invoice.

**Registration Fee:**
A non-refundable registration fee is payable to the nursery to secure the registration process. **The charge is £50**. You will receive an invoice via eyMan to show this has been paid.

Children who are receiving Working Families Funding (up to 30 hours) a non-refundable registration fee is payable to the nursery to secure the registration process. **The charge is £50**. You will receive an invoice via eyMan to show this has been paid.

Children who are only attending for funded care as a 2-Year-Old Additional Support Funder (term time only) or Universal Funding (for up to 15 hours) for 3- and 4-year-olds (term time only), registration payment is not applicable and is not able to be charged for under the guidelines of Bedford Borough Council.

Where Keep Guard Day Nursery is holding a space for your child for over 3 months, **a further payment of £50** will be payable to secure this place. This £50 will be allocated to credit your first invoice but not refunded if you change sessions/days/start date or cancel your child's space all together. You will receive an invoice via eyMan to show this has been paid and allocated to the first invoice. It will need to be paid to secure the space fully.

For spaces being held for your child for over 6 months, **a further payment of £100** will be payable to secure this place. This £100 will be allocated to credit your first invoice but not refunded if you change sessions/days/start date or cancel your child's space all together. You will receive an invoice

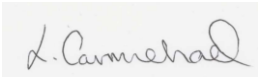
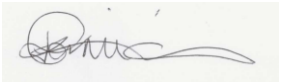
via eyMan to show this has been paid and allocated to the first invoice. It will need to be paid to secure the space fully.

**Penalty Charge:**
If your child attends all year round in Pre-School and you choose to revert them back to term time only to remove the last payment due to the six-weeks summer holiday or terminate your contract in the last weeks of the summer term (mid-July), a penalty charge of £250 will be applied to the account, due to the space being unable to be filled again until Autumn Term/September as by requesting all year care you have been allocated a space for the whole of the academic year (1st September to the 31st August).

Pre-School children leaving to start school can officially leave us prior to our Summer Holiday closure or the last day of August (up to 31st) if they attend all year round. We will request this information from you prior to completing your child's last academic year of scheduling and invoicing.

**Administration Charge:**
An administration fee of £15 will be charged if we need to amend your invoices due to a requested change in your child's schedule.

This policy is updated at least annually in consultation with staff and/or in line with updating the Childcare Agreement.

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|---|---|---|
| This policy was adopted on: | 10th June 2026 | |
| Signed on behalf of the Nursery: | Lynn Carmichael<br>Managing Director |  |
| | Jamie Carmichael<br>Director of Early Years Education, Inclusion and Safeguarding |  |
| | Kelly Petty<br>Director of Site Management |  |
| Date for review: | June 2027 | |