

Grants for Dependants

Higher Education Student Finance in Wales

Academic Year 24/25 – Version 2.0

Summary

The purpose of this document is to provide guidance for key delivery partners on Student Finance Wales (SFW) Grants for Dependants (GFDs) in Academic Year (AY) 24/25.

Regulation References

Since AY 18/19 there have been two sets of regulations governing undergraduate statutory student support in Wales. As these regulations will often have mirroring provisions, the regulation references throughout this guidance will be followed by either (2017) or (2018) to denote which set of Student Support Regulations the regulation is in reference to.

“(2017)” will denote the “The Education (Student Support) (Wales) Regulations 2017 (SI 2017/47)” as amended. “(2018)” will denote the “The Education (Student Support) (Wales) Regulations 2018 (SI 2018/191)” as amended.

Disclaimer

This guidance is designed to assist with the interpretation of the Student Support Regulations (“the Regulations”) as they stand at the time of publication. It does not cover every aspect of student support, nor does it constitute legal advice or a definitive statement of the law. Whilst every endeavour has been made to ensure the information contained is correct at the time of publication, no liability is accepted with regard to the contents and the Regulations remain the legal basis of the student support arrangements for AY 24/25. In the event of anomalies between this guidance and the Regulations, the Regulations prevail. Please note that the Regulations are subject to amendments from time to time.

Please note this guidance is for students funded by Student Finance Wales (SFW) only.

Further Information

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A	Update Log
B	Authority Contact Details
C	Childcare Grant Timetable

Abbreviations

Abbreviation	Full
ADG	Adults Dependants' Grant
CCG	Childcare Grant
CCG1	Childcare Grant Application Form
CCG2	Confirmation of Childcare Payments Form
CIW	Care Inspectorate Wales
CTC	Child Tax Credit
FT	Full-time
GFDs	Grants for Dependants
ITE	Initial Teacher Education
PT	Part-time
PLA	Parents' Learning Allowance
SFW	Student Finance Wales

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1 Introduction

This chapter explains the supplementary GFDs available to full-time (FT) students under Part 5 (2017) and Part 11 (2018) of the Regulations and should be used in conjunction with the other guidance chapters. The GFDs that are discussed in this guidance document are:

- Adult Dependants' Grant (ADG) (regulations 26 (2017) and 71/72 (2018))
- Childcare Grant (CCG) (regulations 27 (2017) and 75/76 (2018))
- Parents' Learning Allowance (PLA) (regulations 28 (2017) and 73/74 (2018))

Other guidance chapters explain the other grants for living costs, as follows:

- Welsh Government Learning Grant (i.e. Maintenance Grant) , Special Support Grant and Travel Grant – Assessing Financial Entitlement guidance
- Disabled Students' Allowance (DSA) – Disabled Students' Allowance guidance

Please note GFDs for part-time (PT) students are covered in the AY 24/25 "Support for Part-Time students" guidance chapter.

2 General eligibility

2.1 General eligibility

The general eligibility criteria for FT student support, including grants for living and other costs, can be found in the AY 24/25 'Assessing Eligibility' guidance. Please note:

- the only grants for living and other costs to which previous study rules apply are the Welsh Government Learning Grant and Special Support Grant (see the AY 24/25 'Assessing Financial Entitlement' guidance chapter);
 - grants for living and other costs are available to eligible students regardless of age;
 - a student can only receive support for a designated course (where the eligible course does not appear on the Courses Management Service database, SFW will not be able to fully process the application);
 - students are eligible for grants for living and other costs whilst attending an overseas institution as part of their UK course, whether obligatory or optional (see overseas study in respect of the CCG).
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2.2 Distance learning students (2018 cohort)

From AY 22/23, eligible students undertaking a designated distance learning course can apply for GFDs.

2.2.1 Unable to attend a course due to a disability

Students on courses that are not distance learning courses and who cannot attend due to a disability will be eligible to apply for tuition fee loan, maintenance support, DSA and GFDs.

2.2.2 Distance learning students (2012 cohort)

From AY 22/23, students undertaking a designated distance learning course can also be assessed for GFDs. Students can also continue to apply for tuition fee support and DSA for FT distance learning courses.

2.3 Prisoners

FT students starting a course on or after 1 September 2012 are ineligible for support for living costs, including GFDs and DSA, where they are a prisoner (including an eligible prisoner). The only support available to these students is tuition fee support.

Students who have spent part of the academic year in prison are potentially eligible for additional grants for living and other costs, including GFDs, calculated on a pro-rata basis.

2.4 EU nationals and other students eligible for fee support only

Students starting a course before AY 21/22

Students who are only eligible for student support under Schedule 1, paragraph 9 (2017) and Schedule 2, paragraph 6 (2018) of the Regulations (which provide for nationals of member states of the EU and their family members) are not eligible for grants for living and other costs, including GFDs.

Students starting a course since AY 21/22

Eligible students who only fall under categories 1(2)(d)(ii), 1(3), 4A(1)(b)(ii), 4A(2)(b)(ii), 6(1), 6A(1), 6A(2)(d)(ii), 6BA, 6BB, 6C, 6D, 7A(c)(ii) or 8A(1)(d)(ii) in Schedule 2 of the 2018 Regulations are not eligible for grants for living and other costs, including GFDs.

2.5 Income assessed healthcare bursaries

Regulations 23 (2017) and 69 (2018) provide that students are not eligible to apply for GFDs for any academic year during which they are eligible to apply for an income assessed healthcare bursary or similar award. For more information on NHS Bursaries, please see the AY 24/25 NHS Wales guidance.

2.6 ITE courses

Designated FT first degree and postgraduate Initial Teacher Education (ITE) courses of at least one academic year in length will attract the same support package as FT non-ITE first degree courses. This includes GFDs made available under Part 5 (2017) and Part 11 (2018) of the Regulations.

2.7 Sandwich courses and work placements

Students undertaking work placements on sandwich courses may be eligible to apply for GFDs.

Regulations 23(6) (2017) and 69(1) (2018) provide that a student is not eligible for GFDs where they are in FT study for less than 10 weeks in aggregate in an academic year and where the student is on a paid placement or an unpaid placement of a type not described in regulations 23(7) (2017) or 44(2) (2018).

Where a student studies more than 10 weeks FT (in aggregate) at their HE provider in an academic year, they do not meet the criteria of a work placement and therefore are eligible to apply for GFDs in full.

For more information on work placements (including the list of unpaid placements attracting full support) please see the AY 24/25 'Assessing Financial Entitlement' guidance.

2.8 Students who become eligible during the academic year

The Regulations provide that in certain circumstances, as set out in regulations 24(11 & 12) (2017) and 81 (2018), students may become eligible for grants for living costs, including GFDs, during the academic year. These are:

- the student's course becomes a designated course,
- the student or the student's spouse, civil partner or parent is recognised as a refugee, becomes a person granted stateless leave, becomes a person with leave to enter or remain or becomes a person granted humanitarian protection under paragraph 339C of the immigration rules,
- the student becomes a person described in paragraph 1(2)(a) of Schedule 2 (2018),

- where regulation 9(1A)(a) applies, the student becomes a person described in paragraph 8(1)(a) of Schedule 2 (2018),
- the student becomes a person described in paragraph 4A(1)(a) of Schedule 2 (2018) or, where regulation 9(1A)(a) applies, in paragraph 4(1)(a) of Schedule 2 (2018),
- the student becomes a person described in paragraph 7A(a) of Schedule 2 (2018) or, where regulation 9(1A)(a) applies, in paragraph 7(1)(a) of Schedule 2 (2018), or
- the student becomes a person described in paragraph 6B(1)(a)(ii) of Schedule 2 (2018),
- the student becomes a person awarded leave to enter or remain under the Afghan Relocations and Assistance Policy or the Afghan Citizens Resettlement Scheme, or a family member of such a person, or
- the student becomes a protected Ukrainian national or a family member of such a person.

In these circumstances the student will be potentially eligible for:

- ADG and PLA in the academic year quarters following the event in the year of the event, except the academic year quarter in which the longest vacation falls; the grant amount will be calculated by one third of the amount that would have been payable had the student been eligible for the whole of the academic year (regulation 79);
- CCG in the remaining days of the academic year from the date of the event occurring (regulation 81(2)(a));
- ADG, PLA and CCG in any subsequent academic years of the course.

However, they will not be eligible for ADG, PLA or CCG in respect of academic years, quarters, or days before the date of the event.

Please see [Section 8 - The Dependents' Grants Income Assessment](#) for an example on how entitlement will be calculated following a student becoming eligible as an event.

2.9 Eligibility for grants for living and other costs (withdrawal or suspension)

Regulations 58 (2017) and 85 (2018) provide SFW with discretion to pay GFDs until the end of the term in which the student has withdrawn from a course. This includes discretion to continue to pay the student GFDs where they have suspended their studies during the academic year. Further information on exercising this discretion is contained in the AY 24/25 'Change of Circumstances' guidance.

3 GFDs eligibility and entitlement

3.1 Definitions

For the purposes of GFDs, the following definitions apply:

Definition	Description
Dependant	<p>In relation to an eligible student:</p> <ul style="list-style-type: none"> the student's partner student's dependent child an adult dependant <p>who in each case is not an eligible student and does not hold a statutory award.</p>
Partner	<p>In relation to an eligible student:</p> <ul style="list-style-type: none"> the spouse or civil partner of an eligible student the cohabiting opposite or same sex partner of a student (whether or not the student is aged 25 or over on the first day of the relevant year of the course) <p>The definition of a partner does not include:</p> <ul style="list-style-type: none"> a partner of the student where SFW considers they have separated (in the case of a married student, a student in a civil partnership or a student with a co-habiting partner) a partner who is ordinarily living outside the UK and is not maintained by the student
Adult dependant	<p>In relation to an eligible student:</p> <ul style="list-style-type: none"> an adult person who is dependent on the student <p>This definition does not include the student's:</p> <ul style="list-style-type: none"> child partner former partner
Child	<p>In relation to an eligible student:</p> <ul style="list-style-type: none"> any child for whom the student has parental responsibility and who is dependent on the student any child of the student's partner, where that child is dependent on the student
Dependent	Wholly or mainly financially dependent
Dependent child	<p>In relation to an eligible student:</p> <ul style="list-style-type: none"> a child who is dependent on the student

A child or adult person can be considered to be 'dependent' on an eligible student if:

- (a) they are wholly or mainly financially dependent on the eligible student alone, or
- (b) they are wholly or mainly financially dependent on the eligible student and the student's partner together (where the child or adult person is equally financially dependent on the eligible student and the student's partner who together are providing all or most of their financial support).

The definition of 'dependant' means that an eligible student is not eligible for ADG in respect of a dependent child or an adult dependant who is also an eligible student and holds a statutory award.

4 Determining where financial dependence lies

Students aged 25 or over (or under 25 if married or in a civil partnership)

All students are subject to an income assessment to determine if they are eligible for GFDs.

Please note that where a student's partner is also an eligible student, the partner's income would be considered in the GFD income assessment.

Students aged under 25 with a child and living with a partner

Undergraduate Pre 2018 cohort

For students starting their undergraduate course prior to 1 August 2018 the following applies:

- Where an eligible student is under 25 and living with a partner who is not their spouse or civil partner, and the student is assessed as an independent student, the student's partner's income should not be used to assess for GFDs. (This applies whether or not the student's partner is also a student.)
- However, the income of the partner of an eligible student aged under 25 should be considered for the purpose of deciding whether a child is mainly financially dependent on the student or the student and the student's partner together. This should be decided by comparing the estimated income that a student might have (maximum potential student support for living costs: maintenance loan, ADG, PLA, the maximum applicable rate of CCG, plus any income from other sources) with the net income of the student's partner, except for any child tax credit.
- Any child tax credit received either by the student or the student's partner should be added to the student's estimated income. Any child benefit should be included and should be attributed to the person who is the named recipient.

Undergraduate 2018 cohort

For students starting their undergraduate course on or after 1 August 2018, the following applies:

- Where an eligible student is under 25 and living with a partner who is not their spouse or civil partner, and the student is assessed as an independent student, the student's partner's income **should** be used to assess for GFDs. (This applies whether or not the student's partner is also a student.)
- Where an eligible student is under 25 and living with a partner who is not their spouse or civil partner, and the student is assessed as an independent student, there is no requirement to determine whether the child is wholly or mainly financially dependent on the student or the student and the student's partner together.

5 ADG

In AY 24/25, the amount of ADG available under the Regulations is £3,353 for one only of:

- an eligible student's partner, or
- an adult dependant of the student whose net income does not exceed £3,923. (A student is not eligible for a grant in respect of an adult dependant whose net income exceeds the maximum amount applicable and such dependants are not included in the GFDs income assessment.)

If a student has a partner and an adult dependant, only the partner's income will be included in the residual income calculation.

The residual income of a partner, as calculated under Schedule 5, paragraph 6 (2017) and Schedule 3, Part 4 (2018), is, in most cases, included in the dependants' grant income assessment because there is no maximum amount specified in regulations 26(2(a)) (2017) and 71(1(a)) (2018) for a partner. The income of a student's partner, a dependent child or an adult dependant (any of whom is also an eligible student or who holds a statutory award) is not included in the income assessment.

5.1 Student's partner is an eligible student or holds a statutory award

An eligible student may not claim ADG in respect of their partner, or for another adult dependant, if that partner or adult dependant is also an eligible student and holds a statutory award. However, these students can still apply for ADG in respect of another adult dependant instead.

Where an amount of ADG is being calculated in respect of another adult dependant, it is reduced by half if:

- the eligible student's partner is also an eligible student and holds a statutory award, and
- account is taken of the partner's dependants in calculating the amount of support for which that partner qualifies, or the payment to which that partner is entitled under his or her statutory award. For example:

Pauline and their partner David are both eligible students and both Pauline and David apply for ADG for Pauline's uncle. As Pauline and David are both eligible students and are both applying for ADG for the same adult dependant, each of them is only entitled to 50% of the ADG amount that is awarded.

In the case where two students are partners and apply for ADG for two different adult dependants, the above rule applies and the ADG amount calculated is reduced by half for each eligible student. For example:

Gillian and their partner Scott are both eligible students. Gillian applies for ADG for her mother and Scott applies for ADG for his father. As both Gillian and Scott are both eligible students and are both applying for ADG for different adult dependants, each of them is only entitled to 50% of the ADG amount that is awarded.

Where two students are partners and only one of them applies for ADG for another adult dependant, the full amount of ADG is to be awarded to the eligible student who applied for ADG. For example:

Mhairi and their partner Andrew are both eligible students and Mhairi applies for ADG for her mother. As only Mhairi has applied for ADG, Mhairi is entitled to the full ADG amount that is awarded.

Statutory award means any award bestowed, grant paid, or other support provided by virtue of the Higher Education Act 1998 or the Education Act 1962, or any comparable award, grant or other support in respect of undertaking a course which is paid out of public funds.

5.2 Adult dependant outside the UK

Where a student has a dependant who is ordinarily resident outside the UK, SFW has discretion to determine the basic amount of ADG payable, if any, up to a maximum of £3,353 (regulations 26(3(b)) (2017) and 72 (2) (2018)).

Evidence should be requested where applicable to determine if the overseas dependant is wholly or mainly financially dependent on the student, rather than another family member or another party. The adult dependant's net income from all sources in the academic year is also checked to establish that it is not over the £3,923 income threshold.

The dependant who is overseas can be the student's partner or spouse, as long as the student and the dependant are still a couple and the dependant is maintained by the student. The student must provide adequate evidence to support this.

SFW will adjust the ADG award in line with the cost of living in the country in which the adult dependant resides, based upon the Price Level Index of the country of residence for tax year 2024-25. However, if the student can evidence that they have supported the adult dependant above that amount, the student will be awarded ADG up to the amount of support evidenced (but never more than the maximum ADG rate of £3,353).

SFW should also consider the real value of the grant, as the full grant would differ in value in countries with different costs of living. The maximum ADG will be adjusted for the cost of living in the country in which the adult dependant resides, based upon the Price Level Index of the country of residence for tax year 2024-25. Note that the maximum ADG cannot exceed the maximum entitlement in the Regulations and therefore a student would never receive above the maximum ADG. For example:

- If the Price Level Index for a country is 39 compared to UK's 100, a student would receive up to 39 per cent of the maximum ADG (£1,307.67) in respect of an adult dependant who is resident in that country.
- If the Price Level Index for a country is 110 compared to the UK's 100, a student would receive up to 100 per cent of the maximum ADG (£3,353) in respect of an adult dependant who is resident in that country.
- If an amount of ADG which is less than the regulatory maximum amount is calculated based on income, the Price Level Index calculation would be applied to that ADG amount. For example, if the ADG amount based on income is £2,000 and the Price Level Index for a country is 39 compared to the UK's 100, the ADG amount awarded would be £780.
- If a student is awarded ADG based on the Price Level Index for a country outside the UK and during the academic year the adult dependant moves to the UK, the ADG amount awarded would be based on the UK's Price Level Index of 100 from the date the adult dependant moved to the UK. For example:
 - If an adult dependant lived in a country where the Price Level Index was 39 throughout AY 24/25, the ADG amount awarded would be £1,307.67.
 - If the adult dependant moved to the UK on 22/12/24, the ADG amount awarded would be £1,307.67 prorated from 01/09/24 to 21/12/24 and £3,353 prorated from 22/12/24 until the end of AY 24/25.

SFW should consider overseas residence when an adult dependant is ordinarily resident outside the UK. However, when an adult dependant is living on a temporary basis in a country where they are not ordinarily resident, either on a tourist visa or another form of temporary residence, SFW have discretion in determining the country of residence of the other adult dependant and should assess these other adult dependant scenarios on a case-by-case basis. For example:

- **Beza** is ordinarily resident in Sudan but during AY 22/23 they fled the country due to conflict. Since AY 22/23, Beza has been granted a tourist visa in Egypt that has been extended. As Beza has not lived in Sudan since AY 22/23, SFW can assess the AY 24/25 ADG based on Beza residing in Egypt.

6 CCG

CCG broadly mirrors the childcare element of the Working Tax Credit/ Universal Credit administered by HM Revenue & Customs (HMRC). CCG is available to students with dependent children (subject to income assessment) who incur 'prescribed childcare charges'. Prescribed childcare charges means childcare charges of a description prescribed for the purposes of section 12 of the Tax Credits Act 2002. In other words, a charge incurred is a prescribed childcare charge if it is one that potentially attracts the childcare element of Working Tax Credit/ Universal Credit.

The childcare element of the Working Tax Credit/ Universal Credit is payable in respect of registered or approved childcare. The types of qualifying childcare that can potentially attract the childcare element of Working Tax Credit/ Universal Credit, and therefore also potentially attract CCG, are set out below.

CCG also broadly mirrors the childcare element of Working Tax Credit/ Universal Credit in circumstances where the registered or approved childcare provider is a relative of the child or the childcare is considered to be in compulsory education.

Students cannot claim CCG if they have a partner who is claiming support for childcare through the NHS bursary scheme. Students are not permitted to top up one award by claiming additional government funding from another department. Support towards childcare costs should only be claimed from one government source, even where that funding does not cover the full costs of childcare.

Students who are potentially eligible for CCG are:

- lone parents (a lone parent is a single parent who is not living with a spouse or partner, who has most of the day-to-day responsibilities of raising a child or children);
- student parents with partners, including partners with income.

Entitlement is subject to the level of income and the amount of childcare costs.

CCG is available in respect of an academic year in which the student incurs prescribed childcare charges for:

- a dependent child who is under the age of 15 immediately before the beginning of the academic year (including a dependent child who is born after the beginning of the academic year);

- a dependent child who has special educational needs within the meaning of section 312 of the Education Act 1996 and is under the age of 17 immediately before the beginning of the academic year (including a dependent child who is born after the beginning of the academic year). From AY 23/24 this also includes a dependent child who has additional learning needs under the Additional Learning Needs and Education Tribunal (Wales) Act 2018 and is under the age of 17 immediately before the beginning of the academic year (including a dependent child who is born after the beginning of the academic year).

CCG is not counted as income by Jobcentre Plus or Local Authority Housing Benefit sections when assessing a student's entitlement to income related benefits.

6.1 Student's partner is an eligible student or holds a statutory award

The amount of CCG is reduced by half (regulations 29(9) (2017) and 78 (2018)) if:

- the eligible student's partner is an eligible student (qualifies for support for a designated course) and holds a statutory award, and
- account has been taken of the partner's dependants when calculating the partner's support or statutory award.

In the case where two eligible students are partners and apply for CCG separately for the same or different child dependants, the above rule applies, and the CCG amount calculated would be reduced by half for each eligible student.

In practice, all of the CCG is usually allocated to one parent. However, if there is no consent to share or the parents do not want the CCG to be allocated to one parent, SLC must split the CCG.

Where two eligible students are separated and apply for CCG separately for the same child, SFW will establish which of the students the child is wholly or mainly financially dependent on and award CCG in full to that student.

Where the number of weeks in the academic year undertaken by the parent students differs (e.g. because one or both of the students is in the final year of their course), the student with the additional weeks of study should receive the full weekly entitlement amount for those additional weeks. For example:

Kate is undertaking 40 weeks of study in the final year of their course. Kate is assessed for CCG in respect of 40 weeks of the academic year. **John** (Kate's spouse), is undertaking year two of a three-year course so is assessed for CCG for the full 52 weeks of the academic year. Options available to Kate and John are:

- Kate and John agree that one partner will receive the CCG payment in full.
 - If John opted to receive the full CCG entitlement, John would receive the CCG entitlement amount for the academic year in full.

- If Kate opted to receive the full CCG entitlement, Kate would receive the full amount in respect of the 40 weeks. John would still receive the CCG payment in full for the additional 12 weeks as John is solely entitled to that portion of the CCG entitlement.
- Kate and John decide to split the CCG payment. Kate and John's entitlement is halved in respect of the 40 weeks of the academic year. John will still receive the full weekly entitlement for the additional 12 weeks.

6.2 Qualifying Childcare in Wales

A Wales-domiciled student who incurs charges for the following types of childcare in Wales is potentially eligible for CCG:

- care provided by registered childcare including childminders, nurseries, playgroups, children's centres and holiday play schemes for children aged under eight. Nurseries and play schemes registered through Care Inspectorate Wales (CIW). A registration number will be supplied, and the carer is required to display their registration certificate on the premises; only childcare for children under eight has to be registered. However, children aged eight and over who are in childcare that is also for children under eight years are also eligible for the grant because they are attending registered childcare.
- out-of-school hours clubs provided by school premises or by a local authority. Some schools provide day care for very young children and for children outside normal school hours. CCG may be paid for this type of childcare as long as the school is registered as a day care provider by CIW;
- childcare provided in the child's own home by a domiciliary care worker or nurse from an agency registered by CIW;
- care provided by an approved foster carer (the care must be for a child who is not being fostered by the foster carer);
- childcare provided in the child's own home or, if several children are being looked after in one of the children's home, by a carer approved under the Tax Credits (Approval of Child Care Providers) (Wales) 2007 Scheme (as amended).

To qualify for CCG provided in the home, childcare providers in Wales need to register with The Approval of Home Childcare Providers (Wales) Scheme 2021, Care Inspectorate Wales (CIW). The 2021 scheme replaces the "Childcare at Home Voluntary Approval Scheme", sometimes referred to as the "Nanny Scheme" in 2007 as a voluntary scheme.

Please note, CCG is linked to CIW registration and can only be used for childcare that meet CIW's registration requirements.

- A childcare provider cannot continue to claim CCG once they lose their CIW registration and must notify the third party immediately in the event of the suspension or termination of their CIW registration.
- A childcare provider cannot register with CIW for online education or tuition services as a childcare provider must look after children in person.

To qualify for CCG, the nanny must register with CIW via the voluntary part of the Childcare Register. In accordance with CIW guidance, CCG can only be claimed when a nanny looks after children from a maximum of two different families. For example:

- **Lori** is a nanny who looks after children from two families where the parents are students. Lori looks after children from Susan's family and children from Michael's family. All of the children in Lori's care are looked after in Susan's home.

Susan and Micheal can both claim CCG from SFW as their child/children are one of the two families looked after by Lori.

6.3 Qualifying Childcare in England

A Wales-domiciled student who incurs charges for the following types of childcare in England is potentially eligible for CCG.

Ofsted Registered childcare

Childcare providers who care for children aged under eight in England are registered under the Childcare Act 2006. Ofsted operates two registers:

- the Early Years Register, which is compulsory for most childcare providers who care for children up to the end of the foundation stage (31 August after the child's fifth birthday);
- the General Childcare Register, which is compulsory for most childcare providers who care for children from the end of the foundation stage to seven.

Childcare providers who care for children aged eight and over, or who provide activity-based care, or care in the child's own home for children of any age, are not required to be registered by Ofsted. However, they are able to apply to be registered on the voluntary part of the General Childcare Register. Childcare offered by a childcare provider on the voluntary part of the General Childcare Register counts as qualifying childcare for the purposes of CCG.

Registered childcare providers can include:

- registered childminders
- nurseries

- after school care
- out of school hours clubs
- play groups
- children's centres
- holiday play schemes
- sports, arts or language clubs
- nannies

Registration requires childcare providers to demonstrate that the premises, people and provision are all suitable for the delivery of childcare. All childcare providers registered by Ofsted have a registration number and are required to display their registration certificate on the premises.

Please note, CCG is linked to Ofsted registration and can only be used for childcare that meet Ofsted's registration requirements.

- A childcare provider cannot continue to claim CCG once they lose their Ofsted registration and must notify the third party immediately in the event of the suspension or termination of their Ofsted registration.
- A childcare provider cannot register with Ofsted for online education or tuition services as a childcare provider must look after children in person.

Additional Qualifying Childcare in England

A student who incurs charges for the following types of childcare in England who is currently eligible for Working Tax Credit/ Universal Credit purposes will also potentially be eligible for CCG:

- Childcare that takes place on school premises or on other premises that may be inspected as part of an inspection of a school by Ofsted, or by the equivalent inspection body appointed by the Secretary of State to inspect certain independent schools:
 - childcare provided for children aged under five must be on the Ofsted Early Years Register;
 - childcare provided for children aged five or over must be out of school hours;
 - if the child's school uses an external childcare provider, they must be on the Ofsted register appropriate to the child's age;
 - childcare provided in the child's own home by a domiciliary care worker or nurse from an agency registered with the Care Quality Commission (under the Domiciliary Care Agencies Regulations 2002);

- care provided by an approved foster carer (the care must be for a child who is not being fostered by the foster carer) who is also registered with Ofsted either on the Early Years Register or the General Childcare Register. (Please note 'an approved foster carer' under the Fostering Services Regulations does not replace the requirement for foster carers who look after children who are not their foster children, to register with Ofsted as a childcare provider on either the Early Years Register or the General Childcare Register. This is in line with the tax credits legislation which provides support for childcare costs only in circumstances where the foster carer is registered with Ofsted.)

To qualify for CCG, the nanny must register with Ofsted via the voluntary part of the Childcare Register. In accordance with Ofsted guidance, CCG can only be claimed when a nanny looks after children from a maximum of two different families.

6.4 Qualifying Childcare in Scotland

A Wales-domiciled student who incurs charges for the following type of childcare in Scotland, which is currently eligible for Working Tax Credit/ Universal Credit purposes, will also potentially be eligible for the CCG:

- care provided by childminders, nurseries and play schemes registered by the Care Inspectorate (Scotland);
- out-of-school hours clubs registered by the Care Inspectorate (Scotland)
- care provided by an approved foster carer or a kinship carer, but the childcare must be for a child who is not being fostered by the foster carer. The foster carer must be registered with the Care Inspectorate (Scotland) as a child minder or a day care provider;
- childcare provided in the child's own home by (or introduced through) childcare agencies, including sitter services and nanny agencies registered by the Care Inspectorate (Scotland).

6.5 Qualifying Childcare in Northern Ireland

A Wales-domiciled student who incurs charges for the following type of childcare in Northern Ireland, which is currently eligible for Working Tax Credit/ Universal Credit purposes, will also potentially be eligible for the CCG:

- care provided by childminders, nurseries and play schemes registered by a local Health and Social Care Trust;

- out-of-school hours clubs provided by a school on the school premises or by an Education and Library Board or registered by the local Health and Social Care Trust;
- care provided by an approved foster carer (but the care must be for a child who is not being fostered by the foster carer). The foster carer must be registered with the local Health and Social Care Trust if the child is under the age of 12, or approved under the Approval of Home Child Care Providers (Northern Ireland) Scheme 2006, if the care is in the child's home and the child is under the age of 16;
- childcare provided in the child's own home by a child carer approved under the Tax Credits (Approval of Home Child Care Providers) (Northern Ireland) Scheme 2006.

6.6 Where the childcare provider becomes registered or approved

Some students may use a childcare provider who is not registered or approved but then becomes registered or approved at some stage during the academic year. In such instances, CCG may only be paid from the point at which the childcare provider's application for registration has been successful and their registration or approval confirmed.

6.7 Where the childcare provider is a relative or the student

Childcare charges in respect of which an eligible student may qualify for CCG will not include:

- charges incurred in respect of childcare provided wholly or mainly in the child's home by a relative of the child, even if the relative is registered or approved;
- charges incurred in respect of childcare provided by a relative of the child approved by CIW (or by the equivalent body in England, Northern Ireland or Scotland) for childcare that is wholly or mainly in the relative's home where the care is usually provided solely or mainly in respect of one or more children to whom the childcare provider is also the parent or relative;
- charges paid by the student to their partner in respect of childcare for the student's child or a child of their partner, even if the partner is registered or approved.

A relative of the child means a parent, grandparent, aunt, uncle, brother or sister whether by blood, half-blood, marriage or affinity. Affinity means a person with a strong relationship to the child, for example someone in a parental position regarding their partner's children and includes stepparents.

In addition, an eligible student cannot claim CCG for looking after their own children, even when the student is registered or approved. For example:

- **Lorraine** is an eligible student and runs an after-school club outside of their home. Lorraine's children attend, along with other children. Lorraine is not always the person who is providing the childcare. Lorraine can only claim CCG for the periods that their children are being looked after by another person at the after-school club.
- **Lorna** is an eligible student and runs an after-school club outside of their home. The student's children attend, along with other children. Lorna is always the person who is providing the childcare. Lorna cannot claim CCG for looking after their own children at the after-school club.
- **John** is an eligible student and runs an after-school club from their own home. John's children attend, along with other children. John is always the person who is providing the childcare and cannot claim CCG for looking after their own children in his own home.

This broadly reflects the childcare element of Working Tax Credit/ Universal Credit – that a person who is the parent or relative of a child, or who has parental responsibility for a child, is not generally acting as a 'child minder' when looking after that child. CCG is not intended to pay for care that any parent or relative of a child might be expected to provide.

However, if the relative of the child is a registered or approved childcare provider, provides childcare away from the child's home, and also provides childcare for a child or children not related to them, the student is eligible to apply for the CCG. For example:

- **Danielle** is a student who has two children. Danielle's mother Michelle is a registered childminder and will look after Danielle's two children in Michelle's own home, along with children from other families who are not relatives. Danielle is eligible for CCG as Michelle is also looking after children who are not related to them.
- **Amanda** is a student who has two children. Amanda's sister Anna is a registered childminder and will look after Amanda's two children in Anna's own home. Anna does not look after any other children. Amanda is not eligible for CCG as Anna is not looking after other children who are not related to them.

6.8 Compulsory education charges

Childcare charges in respect of which an eligible student may qualify for CCG will not include charges that are considered to be compulsory education charges. CCG is not intended to pay for costs related to compulsory education (school fees, for example) which again reflects the Working Tax Credit/ Universal Credit position.

6.9 Audit of CCG applications

A sample check of 10-15% of CCG applications will be audited by SFW. The process will check:

- the amount of care provided,
- the cost of care,
- that the childcare has been provided for the whole period for which the student has received CCG, and
- that the student has not received CCG for a period when they have not paid for childcare or for a period covered by a free early learning place (refer to the CCG application form).

SFW is obliged to review and investigate any application upon which there is a doubt about its veracity.

In carrying out the sample check, SFW will confirm with the relevant body that the childcare provider detailed on the CCG application form and 'Confirmation of Childcare Payments' (CCG2) form is registered or approved. In Wales the regulation of Childcare Services is the responsibility of CIW. SFW can contact CIW on 0300 7900 126 to check the registration status of a childcare provider in Wales or visit the CIW website. Ofsted supply updated information on childcare providers in England.

Where there is concern or doubt about a provider's registration in England SFW could contact Ofsted on 0300 123 1231.

6.10 Amounts of CCG

CCG pays 85% of the actual cost of registered or approved childcare throughout the academic year, during term time, short vacations and the longest vacation. The maximum amounts of CCG payable are as follows:

- For one dependent child, 85% of the actual cost of registered or approved childcare, paying up to a maximum grant of £189 per week (a maximum of 85% of £222.35 actual childcare costs). The maximum annual CCG for a student with one dependent child using childcare for the whole year is £9,828.
- For two or more dependent children, 85% of the actual cost of registered or approved childcare, paying up to a maximum grant of £324 per week (a maximum of 85% of £381.18 actual childcare costs). The maximum annual CCG for a student with two or more dependent children using childcare for the whole year is £16,848.

Where the student does not provide details of a specific registered or approved childcare provider, the amount of CCG is limited to a maximum of £145 per week or 85% of actual costs, whichever is less (regulations 27(7) (2017) and 76(4(a)) (2018)). Once a childcare

provider has been identified, CCG entitlement should be reassessed using the appropriate maximum amount.

CCG pays 85% of actual childcare costs, but the weekly amount of CCG paid cannot exceed £189 per week for one child or £324 per week for two or more children. For example:

Number of children in prescribed childcare	Total weekly cost of childcare	Total amount of CCG per week
Student A – 1 child	£90	£76.50 (85% of actual childcare costs)
Student B – 1 child	£230	£189 (this is the maximum CCG payable as 85% of £230 exceeds the maximum grant per week for 1 child)
Student C – 2 children	£120	£102 (85% of the actual childcare costs)
Student D – 2 children	£400	£324 (this is the maximum CCG payable as 85% of £400 exceeds the maximum grant per week for 2 children or more)

6.11 Maximum CCG in the first and final week of the academic year

A student's entitlement to CCG is calculated on a weekly basis. A week begins on a Monday and ends on a Sunday. This reflects the requirements of regulations 27(8(a)) (2017) and 76(5) (2018). If a student claims CCG in respect of a week that falls partly within and partly outside an academic year, the maximum grant payable is calculated by multiplying the weekly cap (£189 or £324 as appropriate) by the number of days of that week falling within the academic year and dividing by seven (regulations 27(8(b)) (2017) and 76(6) (2018)). For example, £189 divided by seven is £27.

This means that if the student's academic year starts in the autumn and they claim CCG in respect of Sunday 1 September 2024, the maximum grant payable is £27 for one child or £46.29 for two or more children (this is based on the amount for one day).

Students continue to receive 85% of their actual childcare costs during the first and final week of the academic year (to the maximum amounts stated above). SFW should note that there is no requirement to prorate the maximum CCG payable in other weeks of the academic year even if a student uses childcare for part of a week.

6.12 CCGs and retainer fees paid to childcare providers

Some childcare providers request a retainer fee to be paid by the student to retain a childcare place for the following term or academic year, even if the student is not using childcare for the period. As a retainer fee is part of childcare costs, students who have started their course and are not in their final year may use CCG to pay for retainer fees charged by childcare providers. See also section 6.14 below, where students are required to pay deposit payments prior to the start of their course.

6.13 Additional childcare costs

Childcare providers usually charge for any days a child is absent (for example due to sickness or holiday). As the student is still charged, this is viewed as part of childcare costs and CCG may be used to cover days when a child does not attend.

However, CCG cannot be used when the childcare provider is charging the student for childcare during periods of time when childcare is not actually used, for example, under an arrangement where the childcare provider charges for a fixed period of time each week and the childcare is not required during all or part of that week. This scenario does not satisfy the intention of CCG entitlement, as CCG should only be used for childcare costs that are actually incurred. Costs are not incurred when a child is not being cared for; the only exception allowed is for sickness and holidays as noted above.

Childcare providers tend to include the cost of meals they provide in their overall childcare costs. However, if a childcare provider makes a separate charge for the meals they provide during the periods of childcare, CCG can cover this cost. This also applies to additional charges for nappies, entertainers, day trips etc.

6.14 Deposit payments prior to start of the course

Where childcare providers require an upfront deposit payment to secure a child's place at a childcare provider, CCG cannot be used for deposit payments prior to a student starting their course.

6.15 Periods covered by CCG

CCG can be paid from the first day of the academic year, provided that the student incurs childcare costs for the period from the beginning of the academic year.

An illustrative example of the payments of the CCG over the academic year is shown in the following table. In this example the first day of term is taken to be 1 October and assumes the student pays for childcare every week during the academic year, including those that fall before 1 October.

1 September 2023 – 6 July 2025	7 July 2025 – 31 August 2025 (long vacation)
85% of childcare costs for 45 weeks	85% of childcare costs for 8 weeks

The example above is based on a student claiming CCG for the long vacation and whose academic year begins on 1 September 2024. The CCG payments start on 1 September even though the first day of term one is 1 October 2024. CCG in respect of the months of July and August 2024 is paid in advance with the third instalment of support. CCG for childcare costs incurred in September 2024 is paid in arrears with the first instalment of support in the following academic year.

6.16 CCG for final-year students

CCG is not payable to final-year students for the period between the end of the course and the end of the academic year in which the course ends (regulations 27(7) (2017) and 75 (2018)). For example, where the first day of term is 1 October 2024 and the final term of the course ends on 20 Jun 2025, 85% of weekly childcare costs are paid for each week of childcare is used between those dates.

If the end date of the final year of the course is extended for a student as the student requires longer to complete the course, the student can receive CCG for the additional weeks within the current academic year.

Please refer to the AY 24/25 Change of Circumstances guidance chapter for more information.

6.17 Students who have a partner with income

A student with a partner in receipt of income may still receive CCG but this depends upon:

- the number of dependent children,
- the cost of the childcare,
- the number of weeks that the childcare is used, and
- the level of the income of the partner (if treated as a dependant under regulations 30(1) (2017) and 70 (2018)).

6.18 CCG, early years education and free childcare

Students cannot receive CCG for any childcare that is provided free of charge. When applying, the student should only include childcare costs for which they have to pay a registered or approved childcare provider.

Additionally, under the Childcare Offer for Wales, a parent could claim 30 hours of early education and childcare in Wales per week, for up to 48 weeks of the year for all three- and four-year-olds. The 30 hours is made up of a minimum of 10 hours of early education per week and a maximum of 20 hours per week of childcare.

Local Authorities will provide funding to the early learning providers to enable them to make free places available to eligible children. CCG cannot be paid for a period covered by a free early learning place. The Code of Practice on the provision of free nursery education places for three- and four-year-olds makes clear that early learning providers should not charge parents up front for an early learning place to be refunded at a later date.

However, childcare providers can charge for services provided outside of the free entitlement – this is a private matter between parents and providers. These services usually take place before and/or after the early learning place and is sometimes referred to as wraparound or out-of-school care. CCG may be paid to cover the cost of childcare charged to the student as long as the childcare provider is registered or approved. Students should only include it in their applications for childcare for which they have to pay a childcare provider. If they include a free early learning place in their application, childcare providers will be unable to confirm that the student has made payments.

6.19 CCG, Child Tax Credit and the childcare element of Working Tax Credit/ Universal Credit

Child Tax Credit is administered by His Majesty's Revenue and Customs (HMRC) and provides income-related support for families with children. If a student receives Child Tax Credit, this does not affect their entitlement to CCG.

Working Tax Credit/ Universal Credit tops up the earnings of low paid working people, whether or not they have children. Universal Credit is made up of several elements including a childcare element (equivalent to the childcare element of Working Tax Credit). Entitlement to these childcare elements are determined by DWP (for UC) and HMRC (for Working Tax Credit). A student cannot receive CCG at the same time as receiving the childcare element of Working Tax Credit/ Universal Credit. Other elements of Working Tax Credit/ Universal Credit do not preclude a student from claiming CCG.

Students who satisfy the entitlement rules for the childcare element of Working Tax Credit/ Universal Credit can choose either to claim the childcare element of Working Tax Credit/ Universal Credit or claim CCG, if eligible for more than one of the childcare funding options. They cannot claim the childcare element of Working Tax Credit/ Universal Credit if they or their partner are also receiving CCG.

Similarly, regulations 27(3) 2017) and 75 (2018) provide that an eligible student shall not be eligible for CCG if the eligible student or the student's partner has elected to receive the childcare element of Working Tax Credit/ Universal Credit. This provision reflects the policy intention that an eligible student should not receive CCG and the childcare element of Working Tax Credit/ Universal Credit at the same time.

If a student indicates that they or their spouse/partner are in receipt of an award of Working Tax Credit/ Universal Credit and applies for CCG under the Student Support Regulations, evidence must be requested to confirm that the eligible student's or their partner's Working Tax Credit/ Universal Credit award does not include the childcare element of Working Tax Credit/ Universal Credit. The eligible student should be asked to produce a Working Tax Credit/ Universal Credit award notice that should indicate if the student or their partner is in receipt of the childcare element of Working Tax Credit/ Universal Credit. If the student or partner is not in receipt of the childcare element of Working Tax Credit/ Universal Credit there will be no mention of it in the Working Tax Credit/ Universal Credit award notice. This information should also help SFW determine the start/ termination dates for CCG payments.

It is possible that the student's or their partner's circumstances may change, resulting in a request to receive the CCG instead of the childcare element of Working Tax Credit/ Universal Credit or vice versa. There is no statutory bar within the Student Support Regulations or the Tax Credit Act preventing a student from changing the source of their childcare support. If they are receiving the childcare element of Working Tax Credit/ Universal Credit and they wish to change over to CCG they should notify the Tax Credit Office and give the date when they want the payment of the childcare element of Working Tax Credit/ Universal Credit to cease. This should be the day prior to the first day on which they are entitled to a payment of CCG. The student or the student's partner will be issued with a new award notice which can be used as evidence that the Working Tax Credit/ Universal Credit award no longer includes the childcare element of Working Tax Credit/ Universal Credit.

A declaration from the student confirming that the student or their spouse/ partner is no longer in receipt of childcare support through Working Tax Credit/ Universal Credit should be accepted in order to prevent unnecessary delays in payment of CCG but must be subsequently confirmed with valid evidence. Students may be assessed for CCG from the first day after their last payment for childcare under the Working Tax Credit/ Universal Credit.

For more information on tax credits:

- visit <https://www.gov.uk/browse/benefits/tax-credits> or call the Tax Credits Helpline (telephone 0345 300 3900); or
- call the nearest HMRC Enquiry Centre (listed under 'HM Revenue & Customs' in the telephone directory).

6.20 CCG applications from students at an overseas institution

Students attending an overseas institution as part of their course will not generally be eligible for CCG to cover childcare costs incurred abroad. The only qualifying overseas childcare providers are those approved under a Ministry of Defence accreditation scheme to approve providers who care for the children of armed forces personnel. Students requesting support for childcare provided abroad should be referred to their HE provider to enquire about any relevant funding it may offer.

6.21 Death of student/ child

When SFW receive notification that either a student or child has died, SFW will follow the standard operational processes and request the required documentation (for example, a death certificate or a new Tax Credits Award Notice).

Discretion will be considered on a case-by-case basis regarding a cut-off date when CCG can be used to cover childcare costs. Consideration may be given to the date of death and both the student's and the childcare provider's circumstances. SFW has discretion to allow CCG to remain in place until the end of the relevant term that the student or child died. This may involve discussions between SFW and the childcare provider and SFW and the student/ student's family.

6.21 Childcare costs incurred when a child is not in attendance

CCG is not payable for periods of time when childcare has not actually taken place, even if costs are incurred. Such costs are not considered to be childcare costs. However, there are two exceptions to this rule, where CCG can be used to cover costs incurred when a child is not in attendance.

The first exception is where the child is absent due to sickness or holidays. Childcare providers usually charge for any days a child is occasionally absent due to sickness or holidays. If the student is still charged in this scenario, this is viewed as part of childcare costs and CCG may be used to cover those days. For example:

Holly is a student and uses CCG to cover childcare costs for their daughter Vanessa. Vanessa attends a childcare provider 3 days a week, but one week Vanessa cannot attend as they are ill. The childcare provider still charges even though Vanessa is not attending the childcare provider. Holly can use CCG to cover childcare costs for that week.

The second exception is where childcare providers request a retainer fee to be paid by the student to retain a childcare place when the student is not using childcare for a short period

of time. CCG (subject to the specified maximum amounts and 85% cap) can be used to pay a retainer fee when a child has been attending a childcare provider and takes a temporary break and there is a definite date for the child to return. A temporary break could be a university term holiday over the Christmas or summer periods. For example:

Donna is a student and uses CCG to cover childcare costs for their son Rohan. Year 1 of Donna's course finishes in June 2025 and year 2 starts in September 2025. Rohan will not attend the childcare provider in July and August 2025. Donna can use their AY 24/25 CCG entitlement to pay a retainer fee to secure Rohan's place for September 2025 as Rohan had previously attended the childcare provider and there is a definite date to resume attendance.

CCG cannot, however, be used to pay a retainer fee when a child has never attended a particular childcare provider and there is no definite date for the child to start attending the childcare provider. This scenario does not fall within the second exception, which is intended to only cover temporary breaks in childcare needs. For example:

Mila is a student and has arranged for their mother to look after their son Luca. Mila wants to use CCG to retain a place at a childcare provider as an alternative if Mila's mother cannot look after Luca on occasional days. Mila cannot use CCG to pay a retainer fee as Luca has never attended the childcare provider and there is no definite date to start attending.

CCG cannot be used to cover costs for days when a child is not in attendance, in circumstances where a childcare provider charges for a fixed number of days even though the child only attends on some of those days. This scenario does not fall within the exception for holidays/sickness absence and is not a retainer fee for a temporary break. For example:

Karen is a student and sends their daughter Lauren to a childcare provider one day a month, however the childcare provider charges Karen for a fixed number of ten days a month. Karen cannot use CCG to pay the fees for the nine days when Lauren is not in attendance.

CCG cannot be claimed for days when a childcare provider has taken a holiday from providing childcare. This scenario does not fall within the exceptions for absence. For example:

Sarah is a student and has a nanny for her son Nico three days a week. Sarah's nanny is going on holiday for two weeks. Sarah cannot use CCG to pay the nanny for the two weeks the nanny is on holiday.

7 PLA

PLA of up to £1,914, subject to income assessment, is available to students with one or more dependent children regardless of the age of the children. It is income assessed and can be paid whether or not student parents use registered or approved childcare.

PLA is intended to cover some of the additional costs incurred by students with dependent children, such as higher travel costs, books, and equipment needed for the course. PLA is not treated as income when students are assessed for income-related benefits, including Housing Benefit.

There is no requirement for a student to apply separately for PLA. Provided they have indicated on their application that they have dependent children, there is no requirement for them to make any separate request to receive this grant.

Subject to an assessment of income, PLA will be paid to:

- FT students with dependent children who are assessed to receive at least £1 of CCG and/or £1 of ADG (Such students are entitled to receive the full amount of PLA (£1,914)).
- FT students with dependent children who are eligible in principle for ADG and/or CCG but are not entitled to receive any payments of those grants because the income of their dependants is sufficiently high to offset them. After applying the dependants' income (as specified below) against the ADG and the CCG, any remaining income is set against the PLA on a pound-for-pound basis.
- FT students with dependent children who have no adult dependants and are not eligible for the CCG because they are not using registered or approved childcare. Dependants' income (as specified below) is set against the PLA on a £ for £ basis after applying the appropriate threshold.

If the aggregate amount of PLA determined is between £0.01 and £51 then the student will be entitled to a minimum amount of PLA payable of £52 (regulations 29(10) (2017) and 77(3) (2018)).

Where the eligible student has a partner who is also an eligible student and a dependent child who is wholly or mainly financially dependent on the student and their partner together, the student and the partner may each receive the amount of PLA due after the application of the dependants' grant income assessment. The PLA entitlement should not be divided between the eligible students.

8 The Dependants' Grants Income Assessment

8.1 General points

Financial information provided by the student, their dependants and their sponsors is used to determine the amount of ADG, CCG and PLA due.

To determine a student's entitlement for dependants' grants it is necessary to calculate the aggregate dependants' income.

The income of partners and adult dependants used in the GFD income assessment is the gross taxable income from all sources for the prior financial year, minus certain allowable disregards. For child dependants, the net income in the prior financial year is used. Estimates of net income are only used where adult or child dependency is being established.

Where the student receives maintenance payments under an agreement that expressly or implicitly requires that these payments are to be applied for the benefit of the student's child, this income should be treated as the child's income and taken into account in the dependants' grants income assessment. This might include maintenance payments received by the student under a court order, through the Child Support Agency or by way of a voluntary agreement.

To ensure that students are not disadvantaged where income has fallen since the prior financial year, partners and/or dependants whose income in the current financial year (the financial year which begins immediately before the start of the current academic year) has fallen by 15% or more will be able to request that dependants' grants are assessed on an estimate of income for the current financial year instead. For more information on current year income assessments, please see the AY 24/25 'Assessing Financial Entitlement' guidance.

8.2 Step 1 - Calculating the aggregate dependants' income

The first step of the GFD income assessment is to aggregate the following amounts:

- The residual income of the eligible student's partner and/or adult dependant for the prior financial year (if not already included in the household income);
- The net income of the student's dependent children for the prior financial year.

This is the aggregate dependants' income.

8.3 Step 2 - Calculating the residual income

Students commencing courses prior to 1 August 2018

For students commencing courses prior to 1 August 2018, the residual income for the purpose of the GFD assessment is calculated as follows:

(Aggregate dependants' income – financial obligations) - GFD disregard (2017 amounts) = residual income

Students commencing courses on or after 1 August 2018

For students commencing courses on or after 1 August 2018 the residual income for the purpose of the GFD assessment is calculated as follows:

Aggregate dependants' income - GFD disregard (2018 amounts) = residual income

8.3.1 Financial obligations**Students commencing courses prior to 1 August 2018**

Regulation 30(8)(2017) allows recurrent payments made by the student or the student's partner in respect of obligations (known as financial obligations) incurred by the student before the start of the course to be deducted from the partner's income where such obligations were 'reasonably incurred'.

They might include:

- payments made to insurance policies (such as household, contents, medical and life insurances);
- payments under a mortgage agreement (mortgage payments/endowments);
- council tax payments;
- rent payments;
- repayments under a loan agreement (such as a building society home improvement loan and obligatory maintenance payments).

However, SFW has discretion to decide which types of recurrent payment to deduct, and this list is not exhaustive but intended purely as a guideline as to what might be regarded as permissible items.

If SFW considers that a lesser obligation could reasonably have been incurred in the circumstances, a correspondingly lesser sum may be disregarded.

Where a partner is making payments in respect of an obligation for which payments are shared by the partner and the student, the full obligation (the amount being incurred by the student and the amount being incurred by the student's partner) should be taken into account.

Students commencing courses on or after 1 August 2018

The 2018 Regulations do not allow for the deduction of financial obligations from the partner's income. Therefore, students starting a new course (which is not an end-on course) on or after 1 August 2018 will not be able to submit financial obligations for consideration in their GFD assessment.

To ensure consistency between the two models, the GFD disregards have been increased as outlined below.

8.3.2 GFD Disregards

Students starting courses prior to 1 August 2018

For students commencing courses prior to 1 August 2018 the disregards against the aggregate dependants' income (regulation 29(2) (2017)) are:

- £1,192 for a student with no dependent children
- £3,570 for a couple with one child
- £4,762 for a couple with two or more children
- £4,762 for a lone parent with one child
- £5,960 for a lone parent with two or more children

Students starting courses on or after 1 August 2018

For students commencing courses on or after 1 August 2018 the disregards against the aggregate dependants' income (regulation 77(1) (2018)) are:

- £6,332 for a student with no dependent children
- £8,711 for a couple with one child
- £9,902 for a couple with two or more children
- £9,902 for a lone parent with one child
- £11,100 for a lone parent with two or more children

8.4 Step 3 - Calculate aggregate maximum amount of GFDs.

The aggregate maximum GFDs is the maximum amount of GFDs (ADG, CCG and PLA) for which the student qualifies based on their circumstances.

8.5 Step 4 – Calculating Entitlement to GFDs

The residual income is used to reduce the aggregate maximum GFDs to provide the student's actual entitlement to GFDs.

Where the residual income exceeds the aggregated maximum GFDs, the student will not be entitled to GFDs.

Where the residual income is £0, the student will be entitled to the aggregate maximum amount of GFDs.

Where the residual income is greater than £0 but less than the aggregate maximum amount of GFDs, the residual income is used to reduce first ADG (if applicable) then CCG (if applicable) and finally PLA.

After the residual income has been applied, if the amount of PLA for which the student is eligible is between £0.01 and £51 the student will be entitled to a PLA of £52.

Examples:

Student started a course prior to 1 August 2018

Jacob started a course in AY 17/18 and has a partner and two dependent children. Jacob's partner's income is £3,070 and each child has an income of £1,125. The aggregate dependants' income totals £5,320.

The applicable GFDs disregard is £4,762 (two parents and two dependent children). Jacob declares (and evidences) £550 of financial obligations.

The residual income is calculated as follows:

$$£5,320 - £4,762 = £558$$

$$£558 - £550 = £8$$

Jacob applies for ADG, PLA and CCG (£150 actual costs per week). Jacob's aggregate maximum GFDs (for AY 24/25) is:

ADG	£3,353
CCG (85% of actual costs 52 x £127.50)	£6,630
PLA	£1,914
Total	£11,897

The residual income of £8 reduces the maximum GFDs. The reduction is applied to ADG. This gives Jacob the following GFDs entitlement:

Total GFDs: £11,889 ADG: £3,345 CCG: £6,630 PLA: £1,914

Started a course after 1 August 2018

Sioned starts her course in AY 24/25 and has a partner and one dependent child. Only her partner has an income of £11,000. The total aggregate dependants' income is £11,000.

The applicable GFDs disregard is £8,711 (two parents and one dependent child).

The residual income is calculated as follows: £11,000 - £8,711 = £2,289

Sioned applies for ADG and PLA only. Her aggregate maximum GFDs is:

ADG	£3,353
PLA	£1,914
Total	£5,267

The residual income of £2,289 reduces the maximum GFDs. However, only the ADG is reduced as a result of their residual income. This gives Sioned the following GFDs entitlement:

Total GFDs: £2,978 ADG: £1,064 CCG: £0 PLA: £1,914

Started a course after 1 August 2018 – Student becomes eligible during the academic year

Oleksandr becomes a protected Ukrainian national on 05/02/2025 and is therefore eligible under the events provisions. They have a partner and one dependent child. Only their partner has an income of £2,000. The aggregate dependants' income totals £2,000 only.

The applicable GFDs disregard is £8,711 (two parents and one dependent child).

The residual income is £0.

Oleksandr applies for CCG (at £100 actual costs per week) and PLA only. The aggregate maximum amount of GFD is:

CCG (85% of actual costs 52 weeks * £85)	£4,420
PLA	£1,914
Total	£6,334

As residual income is £0, there is no deduction from the maximum amounts of GFD entitlement in respect of residual income.

As the event occurs in quarter 2, and the student qualifies for PLA in relevant quarters, they are eligible for PLA from quarter 3. Oleksandr would be entitled to PLA of £650.76 (34% of £1,914).

CCG entitlement is calculated for the remaining days of the academic year from the date of the event (05/02/2025). Oleksandr would be eligible for CCG from 05/02/2025 until the end of the academic year.

05/02/2025 – 31/08/2025 equates to 30 weeks. 85% of childcare costs for 30 weeks is:

£85 * 30, which equals £2,550.

Total GFDs: £3,200.76 ADG: £0 CCG: £2,550 PLA: £650.76

8.5.1 Additional reductions to GFD entitlement

Students commencing courses prior to 1 August 2018

For students studying on a course which began before 1 August 2018, the total GFDs under regulations 26 to 28 (2017) is also subject to the main household income assessment. This means that any assessed household contribution is applied to the GFDs as outlined in the Assessing Financial Entitlement guidance.

Please note that while there is regulatory provision to reduce the GFDs further by the assessed household contribution, given the income differences required to have both an assessed household contribution and be entitled to GFDs, in practice an assessed household contribution is rarely applied to GFDs.

Students commencing courses on or after 1 August 2018

Following the changes to the main household income assessment as a result of the Diamond review for Wales, the assessed household contribution is no longer calculated. Therefore students studying on courses which start on or after 1 August 2018 will not be subject to a further reduction in GFDs after the residual income has been applied.

9 Payment of GFDs

Regulations 58 (2017) and 85 (2018) provide for payments of grant for living costs including GFDs to be made in respect of the quarters in the academic year.

GFDs are paid in three instalments and are paid directly to the student, each instalment being paid in the three quarters of the academic year that do not include the longest vacation.

- Where the first instalment of grant is paid in the first quarter of an academic year, the grant is payable in three instalments: 33% for the first quarter, 33% for the second quarter and 34% for the third quarter.
- Where the first instalment of grant is paid in the second quarter, it is paid in two instalments of 66% and 34%.
- Where the first instalment is paid in the third quarter, the whole amount of grant for the academic year is paid in one instalment.

9.1 The number of dependants changes in an academic year

The number of a student's dependants may change during an academic year. When this occurs, SFW should determine who the student's dependants are for each of the three quarters for which the grant is payable (regulations 29(12) (2017) and 79(2) (2018)). The dependants' grants should be reassessed on a pro-rata basis from the date the number of dependants changes.

The amount of grant for each quarter so determined is one third of the grant for the academic year, bearing in mind the 33%, 33%, 34% split described above.

The amount of GFDs for the academic year is the aggregate of the amount of ADG and PLA calculated for each of the three academic year quarters and the CCG for the academic year (regulations 29(13) (2017) and 79(3) (2018)).

10 Administration

10.1 Administering CCG applications

Refer to the 'Change of Circumstances' guidance which provides guidance on reassessments and stopping payments.

10.2 Processing CCG applications

Using the information on the 'Childcare Grant Application Form' (CCG1) form, the weekly childcare costs for term-time weeks and non-term-time weeks are entered, along with any exceptions to these standard amounts. SLC's system will first apply a pro-rating to any amounts falling in non-Monday to Sunday weeks in the first and last weeks of the academic year. Where the amounts are entered as exceptions, pro-rating will not be applied. SLC's system will then apply the 85% calculation. There is a facility to override the automatic assessment of CCG should this be deemed appropriate. Any manual override of the automatic CCG assessment should be fully explained on the system notes to assist other staff when dealing with student enquiries.

The student's CCG assessment is provisional until all the childcare costs for the academic year have been confirmed and the entitlement checked accordingly. At that point the entitlement may be finalised. This may only be possible at the start of the next academic year if childcare is required for the long vacation.

Annex C (below) includes a summary timetable showing what actions SFW should take during the course of the academic year.

10.3 Informing students of the breakdown of dependants' grants

The student's financial notification letter details the breakdown of the various elements of the GFDs. Students should be advised to show the financial notification letter to their institutions when applying for discretionary hardship support from their HE provider and to Jobcentre Plus and/or the Local Authority Housing Benefit/ Universal Credit section if applying for income-related benefits.

10.4 CCG leaflets and forms

Information on dependants' grants, and the CCG1 and CCG2 forms, can be found on the [SFW website](#).

Where a student indicates on their paper application for core support that they want to apply for CCG, an information pack, which includes a CCG1 paper application form, will be posted to the student for them to complete and return.

Where a student applies for core support using the online application and indicates that they want to apply for CCG, the CCG1 form will be added to the student's online account for them to download.

10.5 CCG Application Form

The student should apply for a CCG by completing a paper CCG1 (the CCG1 form can be downloaded from the SFW website) and sending it to SFW. The applicant may provide an estimate of their likely childcare costs on their application form given that they are unlikely to be aware of their childcare requirements at the time of application. The applicant should be assessed on the basis of the estimated childcare costs provided on the CCG1.

10.6 Confirmation that a childcare provider is registered or approved

Students are asked to complete Section 3 of the CCG1 with their childcare provider's details, confirming they are either registered or approved. However, if a student has not found a childcare provider at the time of their application, section 3 of the CCG1 may be left blank and CCG may still be paid. A student who does not name their childcare provider on the CCG1 will be subject to a lower childcare costs cap of £145 per week. Such students should provide details of their childcare provider as soon as possible or at the latest when they provide confirmation of the payments made to a childcare provider, using the form CCG2. On receipt of the CCG2, the applicant's grant entitlement may need to be reassessed.

10.7 Student does not return the CCG Application Form

If a student does not return the CCG1, but has a dependent child, the student's entitlement to PLA can still be assessed. If the applicant subsequently sends a CCG1, no later than the end of the ninth month from the start of the academic year, a revised assessment must be carried out and issued. For example:

John starts their course on 20 September 2024, this means their academic year starts on 1 September 2024. John needs to send their CCG1 no later than 31 May 2025 (this is end of the ninth month from the start of the academic year).

10.8 Student does return the CCG Application Form

Where a CCG1 is returned, the student's entitlement to childcare costs should be based on the childcare costs the applicant has stated on the application form, subject to the limits set out in the Regulations.

10.9 Confirmation of payment to a childcare provider

Students are requested to provide evidence of payments made to their childcare provider on a termly basis, using the CCG2 form. Students are required to enter the details of the childcare provider on form and must arrange for their childcare provider to complete the childcare provider section to confirm the payments received from the student each week during the period. CCG2 forms are issued automatically to students at appropriate points during the year. Applicants must return a separate, completed CCG2 for each term to SLC by the dates stated on the letter they receive from SLC.

If the applicant indicates in the student section of the CCG2 that their weekly childcare costs will change during the rest of the year, their entitlement should be reassessed. Estimated childcare costs for the long vacation should be included in the third instalment of grant. The applicant will need to confirm these costs at the beginning of the following academic year. If the applicant is uncertain whether they will need childcare for the long vacation, a reassessment to include the long holiday period should be carried out at a later date. If the

reassessment is completed after the third instalment, an additional payment for the extra amount should be made to the applicant via BACS, automatically.

10.10 Student does not send confirmation of registered or approved childcare

CCG is only paid in respect of childcare provided by registered or approved childcare providers. Most students include details of their childcare provider when submitting the CCG1. However, if the student does not include details of their childcare provider on their application (whether online or via the CCG1 form) they will be subject to a lower weekly costs cap (£145) and must supply this required information as soon as possible. Where details of a registered or approved childcare provider are not subsequently received, entitlement to CCG will be withdrawn and amounts paid will be recovered.

10.11 Student does not send confirmation of childcare payments

Students should send evidence of payments made to a childcare provider on the CCG2 form. Reminder letters are sent to the student in advance of these dates. The dates for confirming childcare payments have been selected to allow time to make adjustments to the next CCG instalment if the student has underestimated or overestimated their childcare costs at the beginning of the year. There is also a greater incentive for students to return their form by the required dates, given that their next CCG instalment will not be paid unless a completed CCG2 has been returned to SFW.

If a student has not returned their CCG2 form by the required dates, a reassessment of CCG will take place. This will result in an overpayment being raised and action commencing to recover the overpayment. However, payment of ADG and PLA may continue, once the CCG has been removed, but any contribution previously applied to the CCG will now reduce the ADG and/or PLA. A revised and finalised assessment should be sent as soon as possible so that the student can continue to receive any other payments of grant they are entitled to. A notification of the new entitlement will be sent automatically, followed by a system generated overpayment letter where applicable. If a student subsequently provides confirmation of their childcare costs, the CCG can be reinstated for the period covered by the confirmation, depending on the student's reasons for failing to produce the evidence by the original deadline.

11 Finalising Assessments

11.1 Students not in receipt of childcare during their longest vacation

Once a student has confirmed their actual childcare costs for the final term of AY 24/25 and indicated they will not require a CCG for their longest vacation, the student should be

reassessed, and a revised support notification sent for AY 24/25 to show that the assessment is now final.

11.2 Students in receipt of a CCG during their longest vacation

Most academic years begin on 1 September and the longest vacation is the summer vacation. CCG for the longest vacation is paid up until 31 August at the latest. CCG in respect of September is paid with the first instalment of the following academic year's CCG.

If a student receives a CCG for the longest vacation, they need to confirm their actual childcare costs just after the start of AY 25/26. Note that CCG will only cover the summer vacation for students who are returning to their studies the following academic year.

11.3 Confirmation of childcare costs for their previous academic year

Where a CCG application is received for AY 24/25 and the student has not yet confirmed their childcare costs for the longest vacation in AY 23/24, this should not delay or prevent assessments for AY 24/25. In these circumstances, the following action should be taken:

- assess the student for a CCG in AY 24/25 and issue a Support Notification;
- reassess the support on receipt of confirmed childcare costs for the longest vacation and issue a final Support Notification for AY 23/24 showing the revised amount of dependants' grants.

The Support Notification for AY 24/25 should include the amount of CCG for AY 24/25, not taking into account any overpayment incurred during AY 23/24.

11.4 Underpayments or Overpayments of CCGs

SLC will identify any overpayments from the revised AY 23/24 notifications and deduct the overpayment from the AY 24/25 grants if the student is continuing on the same course. If the student is not continuing on the same course, SLC will make separate arrangement for collection of the overpayment. If a student's CCG has been underpaid in AY 23/24, SLC will pay the outstanding amount. If SLC receive a reassessment after the third instalment has been paid, the balance will be made to the student as opposed to adding the outstanding balance onto the following year's grant.

Annex A – updates log

Date	Updates
November 2023	v0.1 - First draft updated <ul style="list-style-type: none"> • Updated with rollover dates and figures. • Minor formatting changes. • 5.1 Added examples of when two students apply for ADG. • 5.2 Added text on when an adult dependent is outside the UK. • 6.1 Added text and examples of when two students apply for CCG for the same child. • 6.2 & 6.3 Added text about CIW & Ofsted requirements (suspension and in person childcare).
February 2024	V0.2 – Second draft updated with WG review comments. <ul style="list-style-type: none"> • 2.8 Added family member of Afghans & Ukraine scheme to Events list. • 6.16 Added text on additional weeks for a final year student. • 10.4 Added text about applying using the CCG1 form. • 10.5 Added text about the CCG1 paper form. • 10.7 Added an example of CCG1 deadline date.
March 2024	V1.0 – Document finalised and sent for publishing.
October 2024	V1.1 Updated with the following: <ul style="list-style-type: none"> • Section 5.2 – Updated text that the amount of ADG changes if an adult dependant moves from overseas to the UK. • Section 5.2 – Added text/scenario when an overseas other adult dependant does not live in the country they are ordinary resident. • 6.2 – Updated text that CCPs in Wales must register with The Approval of Home Childcare Providers (Wales) Scheme 2021. • Section 6.3 – Updated text that a nanny in England can only claim CCG in respect of children from two families • Section 6.21 – Added new section on Childcare costs incurred when a child is not in attendance.
November 2024	V2.0 - Document finalised and sent for publishing.

Annex B – enquiries

If you have any enquiries on this guidance, please contact:

Name	E-mail
Student Finance Division	studentfinancedivision@gov.wales

Annex C – CCG timetable

From March 2024 onwards	SFW to enclose the publications 'CCG and other support for student parents in higher education 24/25' and the forms 'Childcare Grant Application Form' (CCG1) and 'Confirmation of childcare payments' (CCG2) to students who have indicated they will incur childcare costs.
Around October 2024	Send a reminder letter to students. The letter will remind them they need to return the form 'Confirmation of childcare payments'.
Around November 2024	Send a 2nd reminder letter to students. The letter will remind them they need to return the form 'Confirmation of childcare payments' or they will lose their CCG.
Around November 2024	SFW will need to reassess students as appropriate.
Around January 2025	Send a reminder letter to students. The letter will remind them they need to return the form 'Confirmation of childcare payments'.
Around February 2025	Send a 2nd reminder letter to students. The letter will remind them they need to return the form 'Confirmation of childcare payments' or they will lose their CCG.
Around February 2025	SFW will need to reassess students as appropriate including childcare costs for the summer vacation.
Around July 2025 (or August 2025 if receiving CCG in the long vacation)	Send a reminder letter to students. The letter will remind them that they need to return the form 'Confirmation of childcare payments'.
Around July 2025/ September 2025	Obtain confirmation of childcare costs for term 3 and the summer vacation if appropriate. Finalise assessments for AY 24/25 if a CCG was received.

