

Grants for Dependants

Higher Education Student Finance in England AY v1.0 February 2020

Disclaimer

This guidance is designed to assist with the interpretation of the Student Support Regulations (see [Annex B](#)) 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 the Academic Year (AY) 20/21. In the event of anomalies between this guidance and the Regulations, the Regulations prevail. Please note the Regulations are subject to amendment.

This guidance is for SFE students only.

Further Information

Annex	Content
A	List of Applicable Regulations
B	Updates log

Abbreviations

Abbreviation	Term in Full	Abbreviation	Term in Full
ADG	Adult Dependents' Grant	GLOP	Grant and loan overpayment
AY	Academic Year	HE	Higher Education
BAS	Bursary Administration Service	HMRC	HM Revenue & Customs
CCG	Childcare Grant	IAG	Information Advice & Guidance
CCG1 form	Childcare Grant application form	MOU	Memorandum of Understanding
CCG2 form	Childcare costs confirmation form	NHS	National Health Service
CFS	Counter Fraud Services	NINO	National Insurance Number
COC	Change of Circumstance	PLA	Parents' Learning Allowance
CPR	Compelling Personal Reasons	SFE	Student Finance England
DfE	Department for Education	SLC	Student Loans Company
DSA	Disabled Students' Allowance	SoS	Secretary of State
DWP	Department of Work and Pensions	SSG	Special Support Grant
EY	Early Years	WTC	Working Tax Credits
FT	Full-time	UC	Universal Credit
GFD	Grant for Dependents		

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1 INTRODUCTION

This guidance provides details of the supplementary grants for dependants' (GFDs) that are available to new and continuing FT students in AY 20/21 under Part 5 of the Regulations (which covers grants for living and other costs). These are the Adult Dependants' Grant (ADG) (regulation 44), Childcare Grant (CCG) (regulation 45) and Parents' Learning Allowance (PLA) (regulation 46).

Information on other grants for living and other costs provided under Part 5 of the Regulations is available:

- Disabled Students' Allowances (DSAs) (regulations 40 & 41) which are covered in separate guidance chapters 'Disabled Students' Allowances' (new and continuing).
- Maintenance Grant* (regulations 56 to 60), Special Support Grant (SSG)* (regulations 61 to 65) and Travel Grant (regulations 48 to 55). Information on these grants is contained in the 'Assessing Financial Entitlement' guidance.

*These grants are only available in AY 20/21 to students who are continuing on a course which they started in AY 15/16 or earlier.

2 POLICY AND PROCESS CHANGES FROM AY 19/20

2.1 CHANGES TO CCG POLICY FROM AY 19/20

Changes were made to the Childcare Grant (CCG) application process to help improve the customer journey which took effect from AY 19/20. Customer research indicated that:

- Students found the CCG application and assessment process time consuming, complicated and confusing.
- Childcare providers would prefer that payments were made directly to them rather than the student.
- Mismatches between estimated costs and actual costs could lead to the student owing a grant overpayment amount, which could result in the student suffering hardship during the remainder of the course where the overpayment is taken from future entitlement, and after the course has ended where the student still owed a grant overpayment at that time.
- The childcare payment process was considered to be susceptible to fraud.

2.2 CCG PROCESS FROM AY 19/20

Since AY 19/20, the new application process for GFDs has operated as follows:

- A student will continue to apply to SLC for CCG funding. The student will still provide information about their children on their application, but they are no longer required to provide information about their childcare provider.
- Once the student has been assessed for CCG, they will receive an invitation to register with the third-party system and will create an account.
- The third-party system will display the CCG entitlement for that AY.
- The student will select their childcare provider on the third-party system and the childcare provider will be notified.
- Once the student registers at their HE provider, confirmation of registration will be passed to the third-party system and the CCG payment process will be triggered.
- On a flexible (for example, weekly, fortnightly or monthly) basis, the childcare provider will request payment for childcare costs for care already provided (actual amounts) via the third-party system.
- The student will review and approve the actual childcare costs before they are released.
- The third-party system will request payment from SLC via the BACs payment system.
- A payment is released to the childcare provider.
- The student's remaining entitlement is updated to reflect payments made.

2.3 GFD INCOME ASSESSMENT POLICY IN AY 20/21

In conjunction with the change to CCG payment procedures, in AY 19/20 changes were made to the income assessment calculation for GFDs. The previously combined calculation

was split into a separate income assessment for each GFD product. The intent of the policy change was to:

- Simplify the GFD income assessment.
- Facilitate payment of CCG via a third-party provider, and improve the customer journey, by reducing the number of reassessments.
- Ensure that GFDs are received by students with lower incomes, in order to widen participation in HE.
- Remove underpayments and overpayments of GFDs that are currently caused by the use of estimated costs.

3 ELIGIBILITY

3.1 GENERAL ELIGIBILITY

The general eligibility criteria for FT student support, including grants for living and other costs, can be found in the 'Assessing Eligibility' guidance chapter.

Students who are personally eligible for student support under paragraph 9 of Schedule 1 (for example, nationals of member states of the European Union (EU) and their family members) but not under any other paragraph of that Schedule, are not eligible for grants for dependants.

Previous study rules do not apply to grants for dependants. See the 'Assessing Financial Entitlement' guidance for details of previous study rules.

Grants for dependants are available to eligible students regardless of the student's age.

A student can only receive support for a designated course.

Students are potentially eligible for grants for living and other costs whilst attending an overseas institution as part of their UK course, whether obligatory or optional (but see the 'Childcare Grant' section for further details).

FT students who are prisoners and who started a course prior to 1 September 2012 will not generally be eligible for grants under Part 5 of the Regulations with the exception, where applicable, of DSAs (regulation 109(8) & (9)). However, in exceptional circumstances SFE has discretion to award other grants under Part 5 in respect of a period that the student is a prisoner. This might apply where stopping or reducing grants for living or other costs for periods spent in prison would cause the student financial hardship and prevent them from continuing their course. Such instances are however expected to be very few. Students who are prisoners for part of the AY should generally have grants for living and other costs (except DSAs) calculated on a pro-rata basis to exclude any periods spent in prison.

3.2 NHS BURSARIES

Detailed information on eligibility and entitlement rules for healthcare students can be found in the 'NHS' guidance.

Students starting or continuing pre-registration courses in nursing, midwifery and the allied health professions in AY 20/21 will qualify for non-means tested grants from the NHS in addition to the standard TFL and living costs support package from SFE.

Further information on this support can be found at:

<https://www.gov.uk/government/news/paramedic-students-will-get-5000-support-payment-each-year>

Students in AY 20/21 who are undertaking a bursary year as defined in regulation 2(1), are not eligible for grants for living and other costs for that academic year under regulation 38(4)(a). This includes students undertaking the 5th or 6th year of a course in medicine or dentistry, students who started a pre-registration healthcare course before 1 August 2017 and students who started a course in a postgraduate pre-registration healthcare subjects or undergraduate pre-registration dental profession subject before 1 August 2018. Students undertaking a bursary year, qualify for a reduced rate non-means tested loan for living costs which is not subject to income assessment (regulations 80(1)(a) and 80(2)(a)).

Where the student is studying in Wales on pre-registration nursing, midwifery, allied health profession and operating department practice courses, an NHS bursary is available where the student commits to working in the NHS in Wales for a period of two years after graduation. These students will be eligible to receive a reduced rate loan for living costs. Students who do not make this commitment, will be eligible to apply for the full support package subject to standard eligibility rules.

3.3 SANDWICH COURSES AND WORK PLACEMENTS

Students on part-year paid or unpaid placements where the periods of FT study in the AY are 10 weeks or more in aggregate are potentially eligible for grants for living and other costs, subject to income assessment.

Under regulation 38(6), students are not eligible for grants for living and other costs in any AY of a sandwich course in which the periods of FT study are in aggregate less than 10 weeks (unless the period of work experience is an unpaid placement of a type specified in regulation 38(7)). Students who do not qualify for grants for living and other costs under regulation 38(6) are eligible for a reduced rate maintenance loan which is not subject to income assessment (regulation 80(1)(b) and 80(2)(b)). This does not apply to students who are on an ERASMUS work or study placement.

Under regulation 38(7), students undertaking certain types of unpaid work experience in the public or voluntary sectors are potentially eligible for grants for living and other costs (even where the periods of FT study in the AY are less than 10 weeks in aggregate). See the 'Assessing Eligibility' guidance.

3.4 STUDENTS WHO BECOME ELIGIBLE DURING THE COURSE

Under regulation 38(8), a student may qualify for grants for living and other costs from, and including, the AY during which:

- the student's course becomes a designated course

- under regulation 5(10),
 - or because the course is provided by or on behalf of an English HEP which becomes a registered provider,
 - or because the course becomes a Welsh designated FT course, a Scottish designated FT course or a Northern Irish designated FT course.
- they or their spouse, civil partner or parent is recognised as a refugee or becomes a person with leave to enter or remain,
 - the state of which they are a national accedes to the European Community (where the student has been ordinarily resident in the UK and Islands throughout the five-year period immediately preceding the first day of the first AY of the course),
 - they acquire the right of permanent residence,
 - their Turkish parent becomes a worker,
 - they become a person described in paragraph 6(1)(a) of Schedule 1,
 - their parent becomes a Swiss national.
 - the student or the student's parent is awarded Section 67 leave,
 - the student becomes a person granted indefinite leave to remain as a victim of domestic violence, or
 - the student becomes a person granted Calais leave.

In these circumstances the student will be potentially eligible for:

- Maintenance Grant or SSG (continuing students only in AY 20/21 where they started the course prior to AY 16/17) in any subsequent years of the course (and in the quarters following the acquisition of eligibility in the year the status was acquired, if the status was acquired within three months of the first day of the AY).
- CCG, Travel Grant and DSAs in any subsequent years of the course (and in all quarters following the acquisition of eligibility in the year the status was acquired).
- Loans for living costs, ADG and PLA in any subsequent years of the course (and in the quarters following the acquisition of eligibility in the year the status was acquired, except the quarter in which the longest vacation falls).

Such a student is not eligible retrospectively for any periods falling before those listed above.

Where a student becomes eligible during the AY, the maximum annual grant for dependents amount used in the income assessment will be reduced by one, two or three quarters depending on when the student became eligible.

3.5 ELIGIBILITY FOR GRANTS FOR LIVING AND OTHER COSTS WHERE STUDENTS WITHDRAW OR SUSPEND STUDY

Regulation 109(14) provides SFE with the discretion to pay grants for living and other costs until the end of the term in which the student has withdrawn from a course. Regulation 109(17) provides SFE with the discretion to pay grants for living and other costs if a student is absent from their course. Further information on exercising this discretion is contained in the 'Change of circumstances and overpayments' guidance.

If a student has withdrawn from their course, HE Providers are expected to advise SFE of the withdrawal to allow for rescheduling of financial support and recovery of any overpayment.

4 GRANTS FOR DEPENDANTS

4.1 DEFINITIONS FOR DEPENDANTS' GRANTS

For the purposes of grants for dependants under regulations 42-47, the following definitions apply (regulation 42(1)):

- 'Dependant' means, in relation to an eligible student, the student's partner, their dependent child or an adult dependant, who in each case is not an eligible student and does not hold a statutory award.
- 'Partner' means any of the following:
 - a) the spouse or civil partner of an eligible student, note that where a student marries during the AY and is under the age of 25 on the first day of the AY, their spouse or civil partner's income should not be taken into account for the income assessment until the following AY.
 - b) the co-habiting partner (of the same or opposite sex) of an eligible student who is aged 25 or over on the first day of the relevant year of a course.

The definition of a partner does not include a partner of the student where it is considered they have separated (in the case of a married student or a student in a civil partnership) and a co-habiting partner of a student under the age of 25. This definition also does not include a partner who is ordinarily living outside the UK and is not maintained by the student.

- 'Adult dependant' means, in relation to an eligible student, an adult person who is dependent on the student, other than the student's child, partner (including a spouse or civil partner from whom it is considered the student is separated and a partner who does not fall under the definition of a partner under regulation 42(1)(h) but would otherwise be considered the student's partner as per regulation 42(1)(j)) or former partner.
- 'Child', in relation to an eligible student, includes any child of the student's partner who is dependent on the student and any child for whom the student has parental responsibility and is dependent on the student.
- 'Dependent' means wholly or mainly financially dependent.
- 'Dependent child' means, in relation to an eligible student, a child 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 his financial support).

4.2 DETERMINING WHERE FINANCIAL DEPENDENCE LIES

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

The dependants' grant income assessment should be applied in all such cases to determine entitlement to grants for dependants.

Please note, where a student falls into this category and the student's partner is also an eligible student their income would be considered for the dependants' grant income assessment. See below for further details of when the student is aged under 25 with a child and has a co-habiting partner.

Students aged under 25 with a child and living with a partner (including a same sex partner)

Where a student is under 25 and living with a partner who is not their spouse or civil partner, the partner is excluded from the definition of a 'partner' of the student under regulation 42(1)(h). Therefore, the partner's income should not be used to assess the grants for dependants under regulation 47. This also applies where the student's partner is also a student.

However, the income of the partner of a student under 25 should be considered for the purpose of deciding whether a child is mainly financially dependent on the student or the student and their partner together. This should be decided by comparing:

- the estimated income of the student, including maximum potential student support for living costs: maintenance loan, ADG (where there is an adult dependant in the household), PLA, the maximum applicable rate of CCG, plus any income from other sources,
- the net income of the student's partner, except for any child tax credit. Any child tax credit received either by the student or their partner should be added to the student's estimated income.

- Any child benefit should be included in the income of the person who is the named recipient.

5 ADULT DEPENDANTS' GRANT

In AY 20/21, the amount of ADG under regulation 44 is £3,094 for one of the following:

- an eligible student's partner (as defined in Section 4) or
- a non-partner adult dependant of the student whose net income does not exceed £3,796 in the current AY. (A student is not eligible for a grant in respect of an adult dependant whose net income exceeds this amount, and such dependants are not included in the dependants' grant income assessment).

The residual income of a partner (as determined by paragraph 6 of Schedule 4 of the Regulations), whatever the amount, is always included in the dependants' grants income assessment because there is no maximum amount specified in regulation 44(2)(a) for a partner. The income of a dependent child or an adult dependant is not included in the income assessment where they are an eligible student or hold a statutory award (see below for further details).

There is no requirement for a student to apply separately for ADG. Provided they have indicated on the FT application that they have a non-student partner or an adult dependant, and they are income assessed, they will be assessed for this grant.

5.1 STUDENT'S PARTNER OR ADULT DEPENDANT IS AN ELIGIBLE STUDENT OR HOLDS A STATUTORY AWARD (REGULATION 47(4))

An eligible student is not entitled to receive ADG in respect of their partner, or for another adult dependant, if that partner or adult dependant is also an eligible student or holds a statutory award (or both). Regulation 42(1)(c) states that to be a dependant the student must: (a) not be an eligible student, and (b) not be in receipt of a statutory award. Both conditions must be satisfied.

An eligible student who is not entitled to receive ADG in respect of their partner because the partner is also an eligible student and holds a statutory award can still apply for ADG in respect of another adult dependant who is not an eligible student. Where an amount of ADG is being calculated in respect of another adult dependant, it is to be reduced by one half if the eligible student's partner is also an eligible student and holds a statutory award. 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 to under his or her statutory award. 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 to be reduced by one half for each eligible student.

5.2 DEPENDANT ORDINARILY RESIDENT OUTSIDE THE UK

Where a student maintains a dependant who is ordinarily resident outside the UK, SFE has discretion to determine the basic amount of ADG payable, if any, to a maximum of £3,094 (regulation 44(3)(b)).

Although the dependant's net income is defined in regulations, the actual level of support could be reduced accordingly where the support is less than the assessed level of ADG (regulation 44). SFE should also consider the real value of the grant. The full grant would differ in value in countries with different standards of living. For example, in countries with lower living costs the full grant may exceed the average annual salary.

Evidence should be requested where applicable to determine if the dependant is wholly or mainly financially dependent on the student rather than another family member overseas. The adult dependant's net income from all sources in the AY is also checked to establish that it is not over the £3,796 income threshold.

The maximum ADG will be adjusted for the country in which the other adult dependant resides, based upon the Price Level Index of the country of residence for tax year 2020-21. This adjustment will account for the differing costs of living in each country. For example, if the Price Level Index for a country is 39 compared to UK's 100, a student would receive ADG of £1,206.66 rather than £3,094 in respect of an adult dependant who is resident in that country.

6 CHILDCARE GRANT

The CCG pays 85% of the actual cost of registered or approved childcare throughout the AY, during term time, short vacations and the longest vacation. Details of qualifying childcare are set out below.

An eligible student is not entitled to receive CCG if the student or partner/spouse has elected to receive the childcare element of Working Tax Credit (WTC), the Childcare Element of Universal Credit (UC) or Tax-free Childcare. Students are also ineligible for CCG if the student's partner/spouse is claiming support for childcare through the NHS bursary scheme.

Students are not permitted to top one award up by claiming additional government funding from another department. Support towards childcare costs can only be claimed from one government source, even where that funding does not cover the full costs of childcare.

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 £174.22 per week. The maximum annual CCG for a student with one dependent child using childcare for the whole year is £9,059.44.
- For two or more dependent children, 85% of the actual cost of registered or approved childcare, paying up to a maximum grant of £298.69 per week. The maximum annual CCG for a student with two or more dependent children using childcare for the whole year is £15,531.88. The £298.69 weekly cap can be split unevenly between the children and one child could be allocated more than £174.22. For example:
 - Lisa has two children (Lucy and Aiden) and gets the maximum CCG entitlement of £298.69 per week. Lucy's childcare costs are £98.69 (85% of actual costs) and Aiden's childcare costs are £200 (85% of actual costs). Lisa uses £200 of her CCG entitlement to pay for Aiden's childcare and the remaining £98.69 to pay for Lucy's childcare.

Students who apply for less than the maximum amount of CCG the student is entitled to under regulation 47, qualify for the amount of CCG requested under regulations 47(5A) and 47(5B).

Examples of childcare costs are as follows:

Number of children in registered or approved 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	£200	£174.22 (Maximum weekly amount reached)
Student C – 2 children	£120	£102 (85% of the actual childcare costs)
Student D – 2 children	£350	£298.69 (Maximum weekly amount reached)

CCG is available to students with dependent children (subject to an 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 WTC or UC. The childcare element of WTC and UC is payable in respect of registered or approved childcare. The types of childcare that can potentially attract the childcare element of WTC and UC, and therefore also potentially attract the CCG, are set out in the qualifying childcare section.

CCG also mirrors the childcare element of WTC and UC in that it is not payable in circumstances where the registered or approved childcare provider is a relative of the child or the childcare is considered to be compulsory education.

Students who are potentially eligible for CCG are:

- student couples with children and
- student parents with a partner on a low income.

CCG is available in respect of an AY 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 AY (see definition of 'dependent') or
- a dependent child who has special educational needs within the meaning of section 20 of the Children and Families Act 2014 and is under the age of 17 immediately before the beginning of the AY.

A child with special educational needs within the meaning of the Children and Families Act 2014 is a child who has a learning difficulty which calls for special educational provision to be made for them. A learning difficulty is defined in the Act as a significantly greater difficulty in learning than the majority of children of their age or a disability that prevents or hinders a child from making use of educational facilities of a kind generally provided for children of their age in schools within the local authority's area.

CCG is not counted as income by Jobcentre Plus or local authority Housing Benefit / Universal Credit sections, when assessing a student's entitlement to income related benefits.

6.1 QUALIFYING CHILDCARE IN ENGLAND

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 (EYR), 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) and the General Childcare

Register (GCR), which is compulsory for most childcare providers who care for children from the end of the foundation stage to age 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 provider on the voluntary part of the General Childcare Register counts as qualifying childcare for the purposes of the CCG.

Registered childcare providers can include registered childminders, nurseries, after school care and other out- of-school clubs, play groups, children's centres, holiday play schemes, sports, arts or language clubs and 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.

Additional qualifying childcare in England

- 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:
 - a) Childcare provided for children aged under five must be on the Ofsted Early Years Register.
 - b) Childcare provided for children aged five or over must be out of school hours.
 - c) 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 EYR or the GCR. (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 EYR or the GCR. 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.)

Foster carers who register with a fostering agency (rather than with Ofsted or a childminder agency) do not meet the requirements in The Education (Student Support) Regulations 2011 for Childcare Grant. All childminders, including foster carers, must register with Ofsted directly or with a childminder agency which is registered with Ofsted to meet the regulatory requirements for CCG.

- Foster carers who are not required to register for another reason (if they meet the requirements in the Ofsted document “Registration not required”) may be eligible to claim CCG.

6.2 QUALIFYING CHILDCARE IN WALES

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

- Care provided by childminders, nurseries and play schemes registered by the National Assembly for Wales through the Care and Social Services Inspectorate for Wales.
- Out-of-school clubs provided by a school on school premises or by a local authority.
- Childcare provided in the child’s own home by a domiciliary care worker or nurse from an agency registered by the Care and Social Services Inspectorate for Wales (under the Domiciliary Care Agencies (Wales) Regulations 2004).
- Care provided by an approved foster carer, the care must be for a child who is not being fostered by the foster carer. The foster carer must be registered with the Care and Social Services Inspectorate for Wales if the child is under the age of 8 or approved under the Child Care Providers (Wales) Scheme 2007, 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 or if several children are being looked after, in one of the children’s homes by a child carer approved under the Approval of Child Care Providers (Wales) Scheme 2007.

6.3 QUALIFYING CHILDCARE IN SCOTLAND

An English-domiciled student who incurs charges for the following types of childcare in Scotland, which are currently eligible for WTC/UC purposes, will also be potentially eligible for CCG.

- Care provided by childminders, nurseries and play schemes registered by Social Care and Social Work Improvement Scotland (SCSWIS).

- Out-of-school clubs (including after school care) 'registered' by SCSWIS.
- 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 SCSWIS as a childminder or a daycare provider.
- Childcare provided in the child's own home by (or introduced through) childcare agencies, including sitter services and nanny agencies registered by SCSWIS.

6.4 QUALIFYING CHILDCARE IN NORTHERN IRELAND

An English-domiciled student who incurs charges for the following type of childcare in Northern Ireland which is currently eligible for WTC/UC purposes, will also potentially be eligible for CCG.

- Care provided by childminders, nurseries and play schemes registered by the local Health and Social Care Trust.
- Out-of-school 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 only where the care is 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 Approval of Home Child Care Providers (Northern Ireland) Scheme 2006.

6.5 QUALIFYING CHILDCARE OUTSIDE THE UK

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 the Ministry of Defence accreditation scheme, which is currently eligible for the Childcare Element of WTC/UC purposes. The scheme approves providers who care for the children of personnel based overseas. Students requesting support for any other childcare provided abroad should be referred to their HE Provider's Student Welfare Officer.

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 provider's application for registration or approval has been successful and their registration or approval confirmed.

6.7 WHERE THE REGISTERED OR APPROVED CHILDCARE PROVIDER IS THE STUDENT'S PARTNER OR A RELATIVE OF THE CHILD

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

- Charges incurred in respect of childcare provided by a relative of the child wholly or mainly in the child's home even if the relative is registered or approved.
- Charges incurred in respect of childcare provided by a relative of the child approved under the Approval of Child Care Providers Scheme in Wales or the Approval of Home Child Care Providers Scheme in Northern Ireland wholly or mainly in the relative's home where the care is usually provided solely or mainly in respect of one or more child to whom the provider is a parent or relative.
- Charges paid by the student to their partner in respect of childcare for the student's child or a child of the student's partner in the child's home, 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, someone in a parental position regarding their partner's children and includes step parents.

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

- Lorraine is an eligible student and runs an after-school club outside of her 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 her 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 her 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 her own children at the after-school club.

- John is an eligible student and runs an after-school club from his 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 his own children in his own home.

This broadly reflects the position of the childcare element of WTC/UC 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 'childminder' 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.

Please note that tax credit and universal credit legislation does not regulate whether someone is a 'childminder'. This is the remit of the Childcare Act 2006 and equivalent legislation in the devolved administrations. The WTC/UC childcare regulations merely reflect the position of this legislation.

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) which again reflects the Childcare Element of WTC/UC position.

6.9 CCG FRAUD DETECTION

A student will no longer provide childcare provider details on their application, instead, they will select a childcare provider from the third-party system. The third party will carry out regular checks to detect fraud and ensure that the childcare provider is meeting the existing CCG policy rules.

- The third party will provide SLC with access to their system so that SLC can:
 - carry out analysis and identify any potential issues (the childcare provider's details, child volumes, total value of CCG claims, average value across each Local Authority/HE provider, CCG cost in relation to child's age).
 - carry out any required audits and sample checks.
 - Identify students who received the CCG amount for two children but were only charged for one child.
- The third party will carry out similar analysis and will alert SLC to any issues that they identify.
- The third-party system will have rules similar to those used by SLC to trigger investigations of childcare providers where collusion or oversubscription is suspected. The third party must alert SLC of any issues they identify.
- The third-party system will receive a 'stop payment' notification from SLC where SLC is investigating a student on suspicion of childcare fraud. On receipt of this

notification, the third party will block all future payments to the student until SLC advises the third-party outcome of the investigation.

6.10 MAXIMUM CCG IN THE FIRST AND FINAL WEEK OF THE AY

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 regulation 45(6)(a). If a student claims CCG in respect of a week that falls partly within and partly outside an AY, the maximum grant payable is calculated by multiplying the weekly cap (£174.22 or £298.69 as appropriate) by the number of days of that week falling within the AY and dividing by seven (regulation 45(6)(b)).

For example, if the student's AY starts in the winter and they claim CCG in respect of Sunday 6 January 2019, (one day) the maximum grant payable is £24.88 for one child or £42.67 for two or more children. If the student claims CCG in respect of the period from Friday 27th December to Saturday 28st December 2017, (two days) the maximum grant payable is £49.76 for one child or £85.34 for two or more children.

Students continue to receive 85% of their actual childcare costs during the first and final week of the AY - to the maximum weekly amounts stated above. There is no requirement to prorate the maximum CCG payable in other weeks of the AY even if a student uses childcare for part of a week.

6.11 CCG 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 AY, even if the student is not using childcare for the period. As a retainer fee is part of childcare costs, CCG may be used to pay for retainer fees charged by childcare providers, subject to the specified maximum amounts and 85% cap. For example:

- Donna is a student and uses CCG to cover her childcare costs for her son Rohan. Year 1 of Donna's course finishes in June 20/21 and year 2 starts in September 2021. Rohan will not attend his childcare provider in July and August 2021, however Donna uses her AY 20/21 CCG entitlement to pay a retainer fee to secure Rohan's place for September 2021.

6.12 CHILDCARE COSTS

Childcare providers usually charge for any days a child is absent (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.

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.

6.13 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 the course start.

6.14 ASSESSING CCG WHERE STUDENTS' PARTNER IS AN ELIGIBLE STUDENT

The amount of CCG is reduced by one half if the eligible student's partner is also an eligible student or holds a statutory award and account has been taken of the partner's dependants when calculating the partner's support or statutory award (regulation 47(5)).

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

In practice, all the CCG is 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. Details for both parents will be passed to the third party.

6.15 PERIODS COVERED BY CCG

CCG can be paid from the first day of the AY, provided that the student, whether a first-year student or a continuing student, incurs childcare costs from the beginning of the AY (subject to Regulation 38(8) - students who become eligible during the AY). An illustrative example of the payments of CCG over the AY 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 AY.

1 September 2020– 1 July 2021	2 July 2021 – 31 August 2022 (long vacation)
85% of childcare costs for 43 weeks	85% of childcare costs for 9 weeks

The example above is based on a student claiming CCG for the long vacation where the AY begins on 1 September 2020. CCG entitlement starts from 1 September even though the first day of term one is 1 October 2020.

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 AY in which the course ends (regulation 45(5)). For example, a final year student's first day of term is 1 October 2020 and the final term of the course ends on 27 June 2021. 85% of weekly childcare costs between these dates are paid, subject to the weekly caps.

The initial assessment of CCG entitlement is based on the number of weeks that CCG is required for. In a non-final course year, entitlement will normally be based on the full 52 weeks of the AY. However, in the final year of the course, entitlement will not extend beyond the course end date. Note that where the student is assessed for CCG for less than 52 weeks, entitlement will be calculated using the number of days and a student will not be eligible for CCG beyond the date they cease to be an eligible student.

6.17 CCG, EARLY YEARS EDUCATION AND FREE CHILDCARE

Students cannot receive CCG for any childcare that is provided free of charge and should only include in their applications childcare for which they have to pay a childcare provider.

- All three to four-year-olds can get 570 hours per year of funded early education.
- Some three to four-year-olds are eligible for 30 hours funded early education per week.

More information on eligibility for funded early education can be found on www.gov.uk.

Children can take up their free nursery education place in a variety of Early Years settings (maintained nursery schools and nursery classes, independent schools, playgroups, day nurseries, pre-schools and with registered or accredited childminders). In order to deliver free nursery education places early years providers must be registered on the Ofsted Early Years Register and deliver the Early Years Foundation Stage.

Local Authorities provide funding to deliver free nursery education places for eligible children. Although CCG cannot be paid for any period covered by a free nursery education place, parents may choose to purchase additional hours of childcare either at the same provider where they access their free nursery education place or at a different childcare provider. CCG can be paid to cover the cost of additional childcare purchased over and above the free entitlement.

6.18 CCG, CHILD TAX CREDIT AND THE CHILD ELEMENT OF UNIVERSAL CREDIT

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

For some students making a new claim, Child Tax Credit will be replaced by the Child Element of Universal Credit, administered by DWP. If a student receives Child Element of UC it will not affect their entitlement to CCG.

Working Tax Credit (WTC) tops up the earnings of low paid working people whether or not they have children and is made up of several elements (a disability element, a childcare element and the childcare element of WTC). A student cannot receive CCG at the same time as receiving the childcare element of WTC. (Other elements of WTC do not preclude a student from claiming CCG).

Students who satisfy the entitlement rules for the childcare element of WTC can choose either to claim the childcare element of WTC or the Childcare Grant. Regulation 45(3) of the Education (Student Support) Regulations 2011 (as amended) provides that an eligible student shall not be eligible for CCG if the eligible student or their partner has elected to receive the childcare element of WTC.

If a student indicates that they or their spouse/partner are in receipt of an award of WTC and applies for CCG under the Student Support Regulations, evidence will be requested to confirm that the eligible student's (or their partner's) WTC award does not include the childcare element of WTC. The eligible student should be asked to produce a WTC award notification which should indicate whether the student or their partner is in receipt of the childcare element of WTC. This information should also help determine the start/termination dates for CCG payments.

It is possible that a student or their partner's circumstances may change resulting in a request to receive CCG instead of the childcare element of WTC, 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 WTC 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 WTC to cease. This should be the day before the CCG comes into payment. Parents will be issued with a new award notice which can be used as evidence that the WTC award no longer includes the childcare element of WTC.

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

For more information on tax credits:

- [visit http://www.hmrc.gov.uk/taxcredits](http://www.hmrc.gov.uk/taxcredits)
- call the Tax Credits Helpline (telephone 0345 300 3900)
- call an HMRC Enquiry Centre (listed under 'HM Revenue & Customs' in the telephone directory)

Some students (and / or their partners) who are on a low income receive help via UC as opposed to Tax Credit. This will mean that they will receive the Childcare Element of UC as opposed to the Childcare Element of WTC. For student support purposes administrators should treat Childcare Element of UC in exactly the same manner as Childcare Element of WTC.

6.19 CCG PAYMENT PROCESS

The student will have to register on their course before a childcare provider can make a CCG payment request and before any payment can be released. Please note, HEPs will not be required to submit a registration confirmation for students undertaking placements (including medical placements). The status of 'Registration Confirmation Not Required' allows for SLC to release payments without a registration confirmation. No payment will be released where the student has a status of blocked. For example, because of non-attendance, a suspect flag on the student's account or a 'stop payment' notification having been issued.

Since AY 19/20, CCG payments have not been paid directly to the student. Instead, CCG payments are paid directly to the childcare provider via a third-party system.

Before the payment process can be triggered, the student must approve the payment request via the third-party system.

The third-party system will ensure that the CCG payment does not exceed the maximum weekly cap, it must not exceed the lower of the following:

- 85% of actual childcare costs
- The weekly maximum CCG entitlement amount or
- The remaining CCG annual entitlement

On a flexible basis (based on the childcare provider's requirements, which may be weekly or monthly), the childcare provider will request payment for childcare costs already provided via the third-party system. Each payment will be linked to a specific child and costs broken down on a weekly basis to ensure the maximum weekly cap is not exceeded.

6.20 CCG BALANCE

The student's remaining CCG entitlement amount will be updated on the third-party system to reflect approved payments made. The remaining CCG entitlement amount can be used in any week of the AY (subject to the weekly cap and 85% of costs restrictions). At the end of the AY, the student's balance will display any remaining CCG entitlement.

Any remaining CCG entitlement at the end of the AY will not be added to other GFD product entitlements or added to future AY CCG entitlement.

The student will be notified via the third-party system if they have insufficient CCG funds to pay any future payment requests.

Each week, following payment approval:

- The student's remaining annual CCG entitlement balance will be updated on the third-party system to reflect approved CCG payments made.
- Any remaining CCG entitlement can be used in any week within the AY (subject to the weekly cap and 85% of costs).

At the end of the AY:

- The student's annual balance will display any remaining CCG entitlement.
- Any remaining CCG entitlement will not be added to other GFD product entitlements or added to future AY CCG entitlement.

6.21 CCG PAYMENTS DATE

The student's CCG entitlement period will depend on the AY start and end dates, and whether the student is in their final course year:

A 'quarter' in relation to an AY means the period:

- Starting on 1 September and ending on 31 December
- Starting on 1 January and ending on 31 March
- Starting on 1 April and ending on 30 June
- Starting on 1 July and ending on 31 August

The third-party system will allow a student who is not in their final year of study to receive CCG over the four AY quarters including the quarter in which the long vacation falls. Final year students will not receive CCG for any period in the AY that falls after the course end date.

The existing application cut-off date of nine months from the first day of the AY (with a manual override facility to accept later applications in exceptional circumstances) will remain.

Requests from childcare providers may be submitted late for various reasons (disputes, administration issues, quarterly invoicing process etc). Therefore, the cut-off date for payment requests is not the end of the AY and a payment request can be submitted retrospectively as long as the start/end dates are within the AY that the student is eligible to receive funding for.

6.22 AUGUST STARTERS

In AY 19/20 and in prior AYs, where the student's course start date fell in August, the student could additionally receive CCG for childcare costs incurred from 1 August until the earliest of the following dates:

- 31 August in the following calendar year.
- The course end date if the student is in their final year or in a one-year postgraduate ITT course.
- The date from which a change of circumstance applies in that AY.

For examples of this in practice, please see the Grants for Dependents guidance chapter for AY 19/20.

From AY 20/21, where the student's start date of an academic year of their course falls in August, the student can additionally receive CCG for childcare costs incurred from 1 August until 31 July the following year only. This ensures that the student will qualify for childcare for no more than 52 weeks of CCG per AY, as prescribed in the Regulations.

For example, Student B starts the first year of their course on 13 August 2020 and their course end date is 26 July 2021. Student B qualifies for CCG from 1 August 2020 to 31 July 2021. Entitlement would not extend beyond the 52 week period. Student B will be assessed for funding for AY 20/21 from 1 August 2021 to 31 July 2022 (assuming year two is also an August course start).

6.23 DISPUTES

SLC and the third party will not get involved in any disputes between the student and the childcare provider. For example:

- Where the student disputes the number of days of childcare that the childcare provider is claiming for or
- Where the student has already paid childcare costs directly to the childcare provider and CCG is then used to pay for the same childcare, and the student is waiting on a refund of their direct payment from the childcare provider.

There will be a clear statement to this effect in the contract between SLC and the third party and in guidance to the student

6.24 CCG OVERPAYMENTS

From AY 19/20 and continuing in AY 20/21, CCG overpayments will be recovered from a student post study. There will be an automated process where SLC's collections department will be made aware of the student's overpayment. However, no CCG overpayments will be deducted from future grant entitlement (CCG or other grants). Similarly, no overpayments of other grants will be deducted from CCG. There will be a credit note facility when the CCP has been overpaid in error.

6.25 DEATH OF A CHILD OR DEATH OF STUDENT

When SFE receive notification that either a student or a child has died, SLC must follow the standard operational processes and request the required documentation (a death certificate or a new TCAN).

Discretion may be applied 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 CCP's circumstances. SLC has discretion to allow CCG entitlement to remain up to the end of the term that the student or child died.

There will need to be discussions between SLC and the CCP, SLC and the student/student's family, and SLC the third-party provider to agree the CCG cut off date. There may be circumstances when the third party needs to manually approve the CCG payments on behalf of the student.

7 PARENTS' LEARNING ALLOWANCE (REGULATION 46)

Parents' Learning Allowance (PLA) of up to £1,766 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 childcare or claim for childcare costs.

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

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

If the PLA entitlement amount is determined to be an amount of less than £50, the student will be entitled to a minimum amount of PLA payable of £50 (regulation 47(6)).

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 PLA calculated entitlement amount. The PLA calculated entitlement amount should not be divided between the eligible students.

8 THE DEPENDANTS' GRANTS INCOME ASSESSMENT

Information provided by the student on their application is used to determine the amount of GFDs due.

To determine a student's eligibility for GFDs it is necessary to calculate the dependants' income. The income used in respect of all new and continuing students is as follows:

- partners and adult dependants: gross taxable income from all sources for the prior financial year, minus certain allowable deductions. This reflects the treatment of income for applications for the core support package, in the case of partners, that information will be drawn directly from that source. Please note, when a student's partner is also a student their income will be used for the income assessment, except in the case of a student who is aged under 25 with a child and co-habiting with their partner (see 'Section 4' for further details).
- child dependants: net income for the prior financial year.

Estimates of net income (regulation 42(2)) in AY 20/21 are only used where adult or child dependency is being established.

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 (compared to the income for the prior financial year (the financial year ending in the calendar year preceding the calendar year in which the academic year starts) will be able to request that dependants' grants are assessed on an estimate of income for the current financial year instead.

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' grant income assessment. This might include maintenance payments received

by the student under a court order, through the CSA or by way of a voluntary agreement.

8.1 DEPENDANT'S GRANTS INCOME ASSESSMENT CALCULATIONS

In AY 19/20 changes were made to the dependants' grants income assessment which assesses entitlement to dependants' grants based on the income of adult and child dependants. Entitlement to ADG, CCG or PLA calculated on the basis of dependants' grants income assessments and set out in this section, are also subject to the main household income assessment (See the Assessing Financial Entitlement chapter for AY 2020/21). These changes apply to all new and continuing students. The changes can be summarised as follows:

- Disregards from income, based on the student's circumstances, will no longer be applied.
- Estimated childcare costs are no longer used.
- The reduced CCG threshold (£127.33 in AY 18/19) that was applied where the student did not name their provider is no longer be required, as no payments will be made until the childcare provider is identified.
- The combined income assessment, and allocation of entitlement to the grants in order of PLA, CCG, then ADG, is no longer used. Individual assessments are carried out for each product.
- In the final year of a course, entitlement will not extend beyond the course end date.

From AY 19/20, a distinct lower and upper income threshold is applied to each dependants' grant (with two sets of thresholds for CCG where the student claims for one child or two or more children). AY 20/21 calculations are as follows:

	PLA	ADG	CCG	
			(1 child)*	(2+ children)**
Maximum entitlement	£1,766	£3,094	£9,059.44 (52 week rate)	£15,531.88 (52 week rate)
Minimum payable	£50	£0.01	£0.01	£0.01
Lower income threshold for maximum grant	£14,910	£8,746	£9,727	£11,118
Upper income threshold for minimum grant	£18,441.98	£14,933.98	£18,786.43	£26,649.87
Grant reduction amount (Loss of grant per £1 of income after deduction of lower threshold)	£0.50	£0.50	£1.00	£1.00

*Weekly maximum amount for one child is £174.22.

**Weekly maximum amount for two or more children is £298.69.

Please note, the final entitlement paid is rounded down to two digital places.

ADG

When a student has an adult dependant who is not their partner, the adult dependant can be considered for ADG if their net income for the current AY does not exceed £3,796. However, the prior tax year income of the adult dependant is used in the income assessment and income in that year can exceed £3,796. Where the adult dependant's income in the current tax year is at least 15% less than in the prior tax year, the student can request that the current tax year income is used instead.

For example:

- Student has an adult dependant who is not their partner and who has a prior year income above the upper ADG threshold, the student has no children.

Jeff cares for his aunt, whose current AY income is below the threshold of £3,796, which means she can be considered an adult dependant for ADG assessment purposes. She had a prior tax year income of £16,500 but a current tax year income of £2,000. Using prior tax year income, Jeff would not be entitled to any ADG. However, Jeff requests a CYI assessment.

Jeff's own income is not taken into account in the GFD income assessment. As the dependant's current tax year income of £2,000 is below the lower ADG income threshold of £8,746, the maximum ADG amount of £3,094 is awarded.

- Student has an adult dependant who is not their partner and who has a prior year income between the upper and lower ADG threshold, the student has no children.

Mike cares for his uncle. Mike's uncle can be considered an adult dependant for ADG assessment purposes as his uncle's income in the current AY is below the threshold of £3,796. Mike's uncle has a prior tax year income of £14,700 but has current tax year income (CYI) of £3,000. Using prior tax year income, the assessment would be as follows:

Income – lower ADG threshold	$£14,700 - £8,746 = £5,954$
ADG reduction amount	$£5,954 / 0.5 = £2,977$
ADG entitlement	$£3,094 - £2,977 = £117$

Mike has requested a CYI assessment as his uncle's current tax year income is £3,000.

Mike's own income is not taken into account in the GFD income assessment. As the dependant's current year income of £3,000 is below the lower ADG threshold for another adult dependant of £8,746, maximum ADG of £3,094 is awarded.

- Student has an adult dependant who is their partner, and no children.

Louise has a partner and no children and has a dependant's income of £14,700.

Income minus lower ADG threshold £14,700 - £8,746 = £5,954

ADG reduction amount £5,954 x 0.5 = £2,977

ADG entitlement

(max grant minus reduction amount) £3,094 - £2,977 = £117

CCG

- The CCG maximum amount used in the above calculations will be based on the number of children declared by the student as requiring childcare at the start of the AY and the number of weeks in the AY that childcare is required for. Where this changes during the AY (for example, an additional child needs childcare) the maximum entitlement amount will change accordingly and the CCG entitlement will be recalculated, on a pro rata basis where required.
- Where the student does not use all of their CCG entitlement amount, any remaining CCG entitlement will not be reconciled to current AY entitlement to other dependants' grants or added to future AY CCG entitlement.
- The maximum CCG entitlement for full and final students is calculated in the same way. However, in the final course year no payments will be made in respect of childcare costs incurred after the course end date.

For example:

- Student has a partner and one child in childcare.

Emma has a partner and one child in childcare and has a dependants' income of £13,835.

ADG

Income minus lower ADG threshold £13,835 - £8,746 = £5,089

ADG reduction amount £5,089 x 0.5 = £2,544.50

ADG entitlement

(max grant minus reduction amount) £3,094 - £2,544.50 = £549.50

CCG (Entitlement for 52 weeks)

Income minus lower CCG threshold £13,835 - £9,727 = £4,108

(one child threshold)

CCG reduction amount	$£4,108 \times £1 = £4,108$
Max CCG entitlement (one child)	£9,059.44
CCG entitlement	$£9,059.44 - £4,108 = £4,951.44$

Please note the figures for CCG show entitlement for 52 weeks. The weekly cap is multiplied by $x/52$, where x is the number of weeks for which the student is applying for CCG.

PLA

Emma is entitled to the maximum PLA of £1,766 as the dependants' income is below the lower income threshold for PLA.

- Student has a partner and two children in childcare

Rachel has a partner and two children in childcare and has a dependants' income of £12,000.

ADG

Income minus lower ADG threshold	$£12,000 - £8,746 = £3,254$
ADG reduction amount	$£3,254 \times 0.5 = £1,627$
ADG entitlement (max grant minus reduction amount)	$£3,094 - £1,627 = £1,467$

CCG (Entitlement for 52 weeks)

Income minus lower CCG threshold (two+ children threshold)	$£12,000 - £11,118 = £882$
CCG reduction amount	$£882 \times £1 = £882$
Max CCG entitlement (two+ children)	£15,531.88.
CCG entitlement	$£15,531.88 - £882 = £14,649.88$

Please note, the figures for CCG show entitlement for 52 weeks. The weekly cap is multiplied by $x/52$, where ' x ' is the number of weeks for which the student is applying for CCG.

PLA

Rachel is entitled to the maximum PLA of £1,766 as her dependants' income is below the income threshold for maximum PLA.

It may be the case that a student does not use all of their CCG entitlement. Any CCG entitlement that remains at the end of the AY will not be added to other GFD product entitlements or added to a future AY CCG entitlement. For example:

- Dennis is in his final year of an engineering degree in AY 20/21 and is entitled to an annual CCG entitlement of £8,000 after income assessment to help towards the childcare costs for his daughter Ava. The course end date for Dennis's course is 26/06/2021 and Ava's total childcare costs until this date that are fundable by CCG are £6,000 (85% of actual costs, subject to the weekly maximum cap). Therefore, Dennis does not use £2,000 of his annual CCG entitlement and this amount is not reconciled to any other dependants' grant entitlement.
- John is in his second year of a Russian literature degree in AY 20/21 and is entitled to an annual CCG entitlement of £7,000 after income assessment to help towards the childcare costs for his son Scott. Scott's total childcare costs funded by CCG are £6,000 (85% of actual costs, subject to the weekly maximum cap). Therefore, John does not use £1,000 of his annual CCG entitlement and this amount is not reconciled to any other dependants' grant entitlement.

8.2 PAYMENT OF ADG AND PLA

ADG and PLA are paid in three instalments, one instalment being paid in each of the three quarters of the AY that do not include the longest vacation. Where the first instalment of grant is paid in the first quarter of an AY, 33% of the grant is paid 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% and where the first instalment is paid in the third quarter, the whole amount of grant for the academic year is paid in one instalment.

8.3 THE NUMBER OF DEPENDANTS CHANGES IN AN ACADEMIC YEAR

The number of a student's dependants may change during an AY. When this occurs, it is necessary to determine who the student's dependants are for each of the three quarters for which the grant is payable (regulation 47(9)).

The amount of grant for each quarter so determined is one third of the grant for the AY, bearing in mind the 33%, 33%, 34% split described above. The amount of dependants' grant for the AY is the aggregate of the amount of grant calculated for each of the three quarters (regulation 47(10)).

9 ADMINISTRATION

9.1 CCG APPLICATIONS

Prior to AY 19/20, students applied for CCG on a separate form (CCG1). However, from AY 19/20, students apply for CCG as part of their main application for student finance.

Students can apply for CCG at the same time as applying for their main student finance support, either online or on a paper PN1 application form. Students can find information about CCG on the Gov.uk website.

9.2 INFORMING STUDENTS OF THE BREAKDOWN OF DEPENDANTS' GRANTS

The financial entitlement letter details the breakdown of the various elements of the grants for dependants. However, since AY 19/20, a separate letter for CCG entitlement includes information on the third-party provider.

Students are advised to show these financial entitlement letters to their institution when applying for discretionary support from the Access to Learning Fund, and to Jobcentre Plus and/or the local authority Housing Benefit / Universal Credit section if applying for income related benefits.

9.3 CHILDCARE PROVIDER REGISTRATION

Prior to AY 19/20, childcare providers confirmed their registration details on the CCG 1 form. However, since AY 19/20, childcare providers provide their registration details on the third-party system. A childcare provider is unable to raise a request for payment until they have the correct registration.

9.4 CCG ENTITLEMENT AND CHILDREN CHANGES

Where the student's CCG entitlement changes as a result of a change of circumstance, the following information is passed to the third-party payment system and the childcare provider:

- Changes to the entitlement amount and / or the eligibility period, following a course transfer, repeat study, change of course length, withdrawal or suspension. The third party must check that any payment requests are within the revised course start and end dates.
- Changes to the entitlement amount following a reassessment of income. The third party must check that any payment requests can be paid from the revised annual entitlement.
- Changes to the number of children requiring childcare.

9.4.1 CHANGES TO THE NUMBER OF CHILDREN REQUIRING CHILDCARE

When applying for student support, a student will be asked if they want to apply for CCG and to confirm the child or children they require childcare for. Only details for the children requiring childcare will be passed to the third party and the childcare provider.

Where there are changes to the number of children requiring childcare on a permanent basis and this affects the maximum CCG entitlement, the student's CCG will be reassessed and any additional child details will need to be passed on to the third party.

For instance:

- Jill applies for CCG for her two children and is awarded the annual maximum CCG entitlement amount for two children. However, during the AY, Jill no longer needs childcare for one child. Jill must inform SLC of this change. Her CCG entitlement will be reassessed and she will be awarded CCG entitlement for one child starting from the date she required childcare for one child only.
- Avril applies for CCG for her child and is awarded the annual maximum CCG entitlement amount for one child. However, during the AY, Avril also needs childcare for her other child. Avril must inform SLC of this change. Her CCG entitlement will be reassessed and she will be awarded CCG entitlement for two children starting from the date she required childcare for her two children.
- Aimee applies for student support but does not apply for CCG for her two children. However, during the AY, Aimee's circumstances change, and she needs childcare for her two children. Aimee must apply to SLC for CCG to cover her childcare costs.

When a student is only charged for one child one week and this is an exceptional circumstance (the nursery is closed due to snow or a childminder is sick etc.) and therefore it is not a permanent arrangement, the maximum entitlement for two children will still be released to the student.

To mitigate the risk that students are not receiving CCG that they are not entitled to, SLC's Fraud Department will access reports to identify students who are receiving up to £298.69 for only one child in childcare. These students will be selected for sample checking and be asked to provide evidence of received childcare etc. If SLC's Fraud department identify that this is now a permanent arrangement, the student will be reassessed from the date that the change took effect. Please note that as most Childcare Providers charge for sickness and holidays, it should only be due to exceptional circumstances that a student is not charged for one of their children.

Where a student changes the number of children who need childcare during the AY, the revised CCG entitlement is to be based on a daily entitlement rate. The daily entitlement rate used is the rate that would have applied if the student was studying over 52 weeks

(even when the student is studying a course that is less than 52 weeks). For example:

Two children to one child needing CCG - full year (52 weeks), maximum entitlement

Travis starts a course in September 2020. He has two children in childcare and a dependants' income of £8,000 and is entitled to the maximum CCG for two children or more children of £15,531.88 (52 x £298.69) as income is below the lower threshold.

From 01/12/2020, Travis only requires childcare for one child. He submits a change of circumstances to be reassessed for CCG.

From 01/12/2020, Travis is entitled to the one child rate of CCG (whole year rate is £9059.44 (52 x £174.22)).

CCG is reassessed as follows:

Days in course with 2 children: 91

Calculate daily entitlement rate of $(£15,531.88 / 365) \times 91 = £3,872.33$

Days in course with 1 child: 275

Calculate daily entitlement rate of $(£9,059.44 / 365) \times 275 = £6,825.61$

Total entitlement for the year = $£3,872.33 + £6,825.61 = £10,697.94$

Travis is entitled to £10,697.94 CCG.

Two children to one child needing CCG - full year (52 weeks), reduced entitlement

Miriam starts a course in January 2021. She has two children requiring childcare and a dependants' income of £15,000 and is entitled to CCG of £11,649.88.

$52 \times £298.69 = £15,531.88$

$£15,000 - £11,118 = £3,882$

$£15,531.88 - £3,882 = £11,649.88$

From 01/09/21, Miriam only requires childcare for one child. She submits a change of circumstances to be reassessed for CCG.

Miriam's CCG entitlement for one child for 52 weeks is £3,786.44

$52 \times £174.22 = £9,059.44$

$£15,000 - £9,727 = £5,273$

$$£9,059.44 - £5,273 = £3,786.44$$

CCG is reassessed as follows:

Active days in course with two children: 244

$$\text{Calculate daily entitlement rate of } (£11,649.88/365) \times 244 = £7,787.86$$

Active days in course with 1 child: 122

$$\text{Calculate daily entitlement rate of } (£3,786.44/365) \times 122 = £1,265.60$$

$$\text{Total entitlement for the year} = (£7,787.86 + £1,265.60) = £9,053.46$$

Miriam is entitled to £9,053.46 CCG

One child to two children needing CCG – final year (40 weeks, full entitlement)

Lloyd has one child in childcare and a dependants' income of £8,000 and would be entitled to CCG of £9,059.44 if he studied for 52 weeks (52 x £174.22) as income is below the lower threshold.

Lloyd is in his final year and will study for 40 weeks (active days in course is 280) and is entitled to CCG of £6,949.70

$$\text{Calculate daily entitlement rate of } (£9,059.44 / 365) \times 280 = £6,949.70$$

During term two, he has another child. Childcare is required for that child from 01/02/2021. Lloyd submits a change of circumstances to be reassessed for CCG.

Lloyd's CCG entitlement for two children for 40 weeks is £11,914.86. The entitlement amount for 52 weeks would be £15,531.88.

$$\text{Calculate daily entitlement rate of } (£15,531.88 / 365) \times 280 = £11,914.86$$

From 01/02/2021, Lloyd is entitled to CCG for two children. CCG is reassessed as follows:

Active days in course with one child: 153

Calculate daily entitlement rate of

$$£9,059.44 / 365) \times 153 = £3,797.51$$

Active days in course with two children: 127

$$\text{Calculate daily entitlement rate of } (£15,531.88 / 365) \times 127 = £5,404.24$$

Total entitlement for the year = (£3,797.51 + £5,404.24) = £9,201.75

Lloyd is entitled to £9,201.75 CCG

9.4.2 CHANGES FOLLOWING WITHDRAWAL

Where the student withdraws during the AY, the revised CCG entitlement is to be based on a daily entitlement rate. The daily entitlement rate used is the rate that would have applied if the student was studying over 52 weeks (even when the student is studying in the final year of a course that is less than 52 weeks). For example:

Withdrawal - full year (52 weeks), maximum entitlement, one child in childcare

Lauren has a dependants' income of £8,000 and is entitled to maximum CCG of £9,059.44 (52 x £174.22) as the income is below the lower threshold.

Lauren withdraws after 32 days from the AY start date.

CCG is reassessed as follows:

Calculate daily entitlement rate using whole year assessment ($9,059.44 / 365 \times 32 = £794.25$)

Lauren is entitled to £794.25 of CCG.

Withdrawal - full year (52 weeks), reduced entitlement, 1 child in childcare

Nicola has a dependants' income of £15,000 and is entitled to CCG of £3,531.12

$52 \times £174.22 = £9,059.44$

$£15,000 - £9,727 = £5,273 = £9,059.44 - £5,273 = £3,786.44$

Nicola withdraws after 32 days from the AY start date.

CCG is reassessed as follows:

Calculate daily entitlement rate using whole year assessment ($£3,786.44 / 365$) x 32 = £331.96

Nicola is entitled to £331.96 CCG.

Withdrawal - final year (40 weeks), maximum entitlement

Nina has a dependants' income of £8,000 and would be entitled to the maximum CCG of £9,059.44 if she studied for 52 weeks (52 x £174.22) as income is below the lower income threshold.

Nina is in her final year and will study for 40 weeks (active days in course is 280) and is entitled to maximum CCG of £6,949.70 (calculate daily entitlement rate (£9,059.44 / 365) x 280).

Nina withdraws after 32 days from the AY start date.

CCG is reassessed as follows:

Calculate daily entitlement rate using whole year assessment (£9,059.44 / 365) x 32 = £794.25

Nina is entitled to £794.25 of CCG.

Withdrawal - final year (40 weeks), reduced entitlement

Tom has a dependants' income of £15,000 and would be entitled to CCG of £3,786.44 if he studied for 52 weeks.

$52 \times £174.22 = £9,059.44$

$£15,000 - £9,727 = £5,273$

$£9,059.44 - £5,273 = £3,786.44$

Tom is in his final year and will study for 40 weeks (active days in course is 280) and is entitled to CCG of £2,904.66

Calculate daily entitlement $£3,786.44 / 365 \times 280 = £2,904.66$

Tom withdraws after 32 days.

CCG is reassessed as follows:

Calculate daily entitlement rate using whole year assessment $£3,786.44 / 365 \times 32 = £331.96$

Tom is entitled to £331.96 CCG

9.4.3 CHANGES TO SUSPENSIONS

Where the student suspends during the AY, the revised CCG entitlement is to be based on a daily entitlement rate. The daily entitlement rate used is the rate that would have applied if the student was studying over 52 weeks (even when the student is studying a course that is less than 52 weeks). For example:

Suspension - full year (52 weeks), maximum entitlement

Theo has a dependants' income is £8,000 and is entitled to max CCG of £9,059.44 (52 x £174.22 as income is below the lower income threshold.

Theo suspends after 32 days due to health reasons and returns 70 days after suspension.

Active days in course = 355 days (first 60 days of suspension due to illness are not counted as part of the suspension period for student finance purposes)

CCG is reassessed as follows:

Calculate daily entitlement rate using whole year assessment ($£9,059.44 / 365$) x 355 = £8,811.24

Theo is entitled to £8,811.24 CCG.

Suspension - full year (52 weeks), reduced entitlement

Victor has a dependants' income of £15,000 and is entitled to CCG of £3,531.12

$52 \times £174.22 = £9,059.44$

$£15,000 - £9,727 = £5,273$

$£9,059.44 - £5,273 = £3,786.44$

Victor's course started on 1/09/20, he suspends on 1/11/20 and returns to the course on 1/12/20. The suspension is not for health reasons.

Active days on course = 336 days

CCG is reassessed as follows:

Calculate daily entitlement rate using whole year assessment

£3,786.44

$(3,786.44 / 365) \times 336 = £3,485.59$

Victor is entitled to £3,485.59 CCG.

Suspension - final year (40 weeks), maximum entitlement

Cassie has a dependants' income of £8,000 and would be entitled to CCG of (£9,059.44 if she studied for 52 weeks (52 x £174.22) as income is below the lower threshold.

Cassie is in her final year and will study for 40 weeks (active days in course is 280) and is entitled to CCG of £6,949.70

Calculate daily entitlement rate of $(£9,059.44 / 365) \times 280 = £6,949.70$

Cassie starts her course on 1/09/20, suspends on 1/11/20 and returns to her course on 1/12/20.

Active days on course = 251 days

CCG is reassessed as follows:

Calculate daily entitlement rate using whole year assessment $(£9,059.44 / 365) \times 251 = £6229.91$

Cassie is entitled to £6229.91 CCG.

Suspension - final year (40 weeks), reduced entitlement

Zac has a dependants' income of £15,000 and would be entitled to £3,786.44 if he studied for 52 weeks (52 x £174.22)

$£15,000 - £9,727 = £5,273$

$£9,059.44 - £5,273 = £3,786.44$ Zac is in his final year and will study for 40 weeks (active days in course is 280) and is entitled to CCG of £2,904.66

Calculate daily entitlement rate $£3,786.44 / 365 \times 280 = £2,904.66$

Zac starts course on 1/09/20, suspends on 1/11/20 and returns to his course 1/12/20.

Active days in course = 251 days

CCG is reassessed as follows:

Calculate daily entitlement rate using whole year assessment $£3,786.44 / 365 \times 251 = £2,603.82$

Zac is entitled to £3,603.82 CCG.

9.4.4 CHANGES TO CCG ENTITLEMENT FOLLOWING A TRANSFER (DIFFERENT SEASONAL INTAKE)

Where the student transfers during the AY to a new course with a different seasonal intake, their CCG entitlement will be recalculated for the time they spent on the initial course plus the full year entitlement for the new course. The seasonal intakes are as follows:

- 1st September*
- 1st January
- 1st April
- 1st July

Where a student transfers prior to the course start date, but the HE Provider has confirmed registration and CCG payments have been made, the student is not eligible to CCG for the time they were not in attendance (regulation 45(1)). See example below:

Damian course starts on 12 September 2020 (his AY starts 1 September 2020) and is entitled to CCG. His HEP has confirmed registration prior to the course start and payments to the CCP has been made prior to the course start. On 11 September 2020, Damian transfers to a January course. He is not entitled to any CCG funding from the 1 September 2020 to 12 September 2020.

*Students who start their course in August are included within the September seasonal start, so a change from a course starting in August to one starting in September, or vice versa, would not be considered a transfer to a course with a different seasonal intake.

Transfers (August start to September start) – full year, one child in childcare – gap in study between courses

Adrian starts a course on 1 August 2020 and is entitled to CCG from 1 August 2020 to 31 July 2021. He is entitled to full CCG for one child £9,059.44 for the AY – calculated using the daily rate. On 20 August Adrian transfers to the September start of a different course and takes a gap of study between the two courses.

Adrian's childcare provider, childcare costs and number of children requiring childcare remain the same. His CCG is recalculated as follows:

1st Course

Course duration: 1 August 2020 to 20 August 2020

Active days in course = 20

Entitlement for 1st course = $(£9,059.44 / 365) \times 20 = £496.41$ for time spent on the August course

2nd Course

Course duration: 21 August 2020 to July 2021

Entitlement for 2nd course = £9,059.44

Total entitlement for AY 20/21

(Entitlement for time spent on the August start course) + (Entitlement for AY of September start course) = £496.41 + £9,059.44 = £9,555.85

Where the student transfers during the AY to a new course with a different seasonal intake, their CCG entitlement is recalculated for the time they spent on the initial course plus a full year of entitlement for the new course.

The revised CCG entitlement is based on a daily entitlement rate. The daily entitlement rate used is the rate that would have applied if the student was studying over 52 weeks (even when the student is studying in the final year of a course that is less than 52 weeks). For example:

Transfer (same course, different seasonal intake) – full year (52 weeks), full entitlement, 1 child in childcare

Josh started a course in January 2021 and is entitled to full CCG for 1 child £9,059.44 for the AY). His HEP confirmed his attendance for the course and his funding for the 1st term is released. In March 2021, Josh's HEP sends a COC advising he is transferring to the April 2021 intake of the same course.

As Josh is transferring to a later seasonal start date on the same course, his funding will remain aligned with his January intake for the duration of his study.

Transfer (same course, different seasonal intake) – full year (52 weeks), full entitlement, one child in childcare – gap in study between courses

Louise starts a course in September 2020 and she is entitled to full CCG for one child (£9,059.44 for the AY). In November, Louise's HEP sends a COC advising she is transferring to the January 2021 intake of the same course.

As Louise is transferring to a later seasonal start date on the same course, her funding remains aligned with her September intake for the duration of his study even though Louise has a gap in study when she did not receive CCG funding (November and December). When Louise starts her course with the new seasonal start date of January, Louise is entitled to CCG from 1 January 2021 to 31 August. Louise must apply for another AY's funding to cover the period September to December 2021.

Transfer (different course, different seasonal intake) – full year (52 weeks), full entitlement, 1 child in childcare

Sarah started a course in September 2019 and is entitled to full CCG for 1 child (£9,059.44 for the AY). In December, she transfers to a different course with a January start date. The HEP sends a transfer COC advising a transfer date of 1 January 2021.

Sarah's childcare provider, childcare costs and number of children requiring childcare remain the same. Her CCG should be recalculated as follows:

1st Course

Course duration: 1 September 2020 to 31 December 2020

Active days in course = 122

Entitlement for 1st course = $(£9,059.44 / 365) \times 122 = £3,028.08$ for term 1

2nd Course

Course duration: 1 January 2021 to 31 December 2021

Entitlement for 2nd course = £9,059.44 for full AY

Total entitlement for 19/20 AY (Entitlement for 1st term of September seasonal start) + (Entitlement for AY of January seasonal start) = $£3,028.08 + £9,059.44 = £12,087.52$

Transfer following suspension (different course, different seasonal intake) – full year (52 weeks), full entitlement, 1 child in childcare

Bryony started a course in September 2020 and is entitled to the full CCG for 1 child, £9,059.44 for the AY. She suspends after 30 days.

She returns to study in February 2021, but on a new course at a different HE Provider with a seasonal start of January 2021. SLC receives a COC transfer from her new HEP advising the date of transfer is 1 January 2021. Her CCG is recalculated as follows:

1st Course

Course duration: 1 September 2020 to 30 September 2020

Active days in course = 30

Entitlement for 1st course following suspension = $(£9,059.44 / 365) \times 30 = £744.61$

2nd Course

Course duration: 1 January 2021 to 31 December 2021 (the AY)

Entitlement for 2nd course = £9,059.44 for full AY

Total entitlement for AY

Entitlement for 1st term following suspension + entitlement for AY of January seasonal start = $£744.61 + £9,059.44 = £9,804.05$

10 ANNEX A REGULATIONS

This guidance applies to FT students and those who are treated as FT students for the purposes of the Education (Student Support) Regulations 2011, as amended by -

- the Education (Student Fees, Awards and Support) (Amendment) Regulations 2012
- the Education (Student Support and European University Institute) (Amendment) Regulations 2013
- the National Treatment Agency (Abolition) and the Health and Social Care Act 2012 (Consequential, Transitional and Savings Provisions) Order 2013
- the Universal Credit (Consequential, Supplementary, Incidental and Miscellaneous Provisions) Regulations 2013
- the Further and Higher Education (Student Support) (Amendment) Regulations 2014
- the Special Educational Needs (Consequential Amendments to Subordinate Legislation) Order 2014
- the Education (Student Support) (Amendment) Regulations 2014
- the Education (Student Support) (Amendment) Regulations 2015
- the Education (Student Support) (Amendment) Regulations 2016
- the Education (Student Support) (Amendment) Regulations 2017 and
- the Education (Student Fees, Awards and Support) (Amendment) Regulations 2017
- the Education (Student Support) (Amendment) Regulations 2018
- the Education (Student Fees, Awards and Support etc) (Amendment) Regulations 2019
- the Education (Student Fees, Awards and Support etc) (Amendment) Regulations 2020

These Regulations are referred to as the “Education (Student Support) Regulations 2011 as amended” or “the Regulations”.

11 ANNEX B UPDATES LOG

Date	Updates
V0.1 18/11/19	First draft
V0.2 20/11/19	Review of first draft updates by Policy Team
V0.3 06/02/20	Updated with comments from DfE.
V0.4 19/02/20	Updated section 3.2 with comment from DfE.
V1.0 27/02/20	Finalised document and sent for publishing.