Grants for Dependants

Higher Education Student Finance in England AY 26/27
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Disclaimer

This guidance is designed to assist with the interpretation of the Student Support Regulations 2011, hereafter referred to as "the 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 of this guidance, and the Regulations remain the legal basis of the student support arrangements for the Academic Year (AY) 26/27. 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 Student Finance England (SFE) students only.

Further Information

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Abbreviations

Abbreviation	Term in Full
ACRS	Afghan Citizens Resettlement Scheme (ACRS)
ADG	Adult Dependants' Grant
ARAP	Afghan Relocations and Assistance Policy
ARR	Afghan Response Route
AY	Academic Year
BAS	Bursary Administration Service
CCG	Childcare Grant
CAO	Child Arrangements Order
COC	Change of Circumstance
DfE	Department for Education
FT	Full-time
GFD	Grant for Dependants
HE	Higher Education
HMRC	His Majesty's Revenue & Customs
NHS	National Health Service
PLA	Parents' Learning Allowance
SCSWIS	Social Care and Social Work Improvement Scotland
SFE	Student Finance England
SLC	Student Loans Company Limited

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1 INTRODUCTION

This guidance provides details of the supplementary grants for dependants (GFDs) that are available to new and continuing full-time (FT) students in AY 26/27 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 as follows:

- Disabled Students' Allowance (DSA) (regulations 40 and 41) which are covered in the 'Disabled Students' Allowance (new and continuing students)' guidance.
- Maintenance Grant* (regulations 56 to 60), Special Support Grant* (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 26/27 to students who are continuing on a course which they started in AY 15/16 or earlier.

2 ELIGIBILITY

2.1 GENERAL ELIGIBILITY

The general eligibility criteria for full-time (FT) student support, including grants for living and other costs, can be found in the AY 26/27 'Assessing Eligibility' guidance.

Previous study rules do not apply to Grants for Dependants (GFDs). See the AY 26/27 'Assessing Financial Entitlement' guidance for details of previous study rules.

GFDs are available to eligible students regardless of the student's age.

A student can only receive GFDs 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).

Detailed information on eligibility and entitlement rules for healthcare students can be found in the AY 26/27 'National Health Service (NHS)' guidance.

2.2 SANDWICH COURSES AND WORK PLACEMENTS

Students on part-year paid or unpaid placements, where the periods of FT study in the academic year 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, including GFDs, in any academic year 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)). 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 academic year are less than 10 weeks in aggregate). See the AY 26/27 'Assessing Eligibility' guidance.

2.3 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 academic year 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 HE provider which becomes a registered provider,
  - because the course becomes a Welsh designated FT course, a Scottish designated FT course or a Northern Irish designated FT course,

- the student or their spouse, civil partner or parent are recognised as a refugee or become a person with leave to enter or remain,
- the student acquires settled status in the UK,
- the student becomes a person described in paragraph 6A(1)(a) of Schedule 1, or where regulation 4(2A)(a) applies, in paragraph 6(1)(a) of Schedule 1,
- the student becomes the family member of a person described in paragraph 9B(1)(a)(ii),
- the student becomes the child of a Swiss national,
- the student or their parent is awarded Section 67 leave,
- the student or their parent becomes a person granted indefinite leave to enter or remain as a victim of domestic violence or abuse,
- the student or their parent becomes a person granted indefinite leave to remain as a bereaved partner,
- the student becomes a person granted Calais leave,
- the student becomes a person granted leave under the Afghan Relocations and Assistance Policy (ARAP) or the Afghan Citizens Resettlement Scheme (ACRS) or the Afghan Response Route (ARR) or the student becomes the family member of such a person,
- the student becomes a person granted leave under a Ukraine Scheme or the student becomes the family member of such a person.

In these circumstances the student will be potentially eligible for the following Grants for Dependants (GFDs):

- Childcare Grant (CCG) in any subsequent years of the course (and in all quarters following the acquisition of eligibility in the year the status was acquired).
- Adult Dependants' Grant (ADG) and Parents' Learning Allowance (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 academic year, the maximum annual amount of GFDs used in the income assessment will be reduced by one, two or three quarters depending on when the student becomes eligible.

2.4 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.

3 GRANTS FOR DEPENDANTS

3.1 DEFINITIONS FOR DEPENDANTS' GRANTS

For the purposes of Grants for Dependants (GFDs) under regulations 42 to 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.

    b) the cohabiting 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 that they have separated (in the case of a married student or a student in a civil partnership) and a cohabiting 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 is 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 the dependant's financial support).

3.2 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 GFDs.

Note that where a student falls into this category and the student's partner is also an eligible student, the partner's 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 cohabiting 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 GFDs 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: loan for living costs, Adults' Dependants Grant (ADG) (where there is an adult dependant in the household), Parents' Learning Allowance (PLA), the maximum applicable rate of Childcare Grant (CCG), plus any income from other sources.

- The net income of the student's partner, except for any child tax credit or the child element of Universal Credit. Any child tax credit or child element of Universal 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.

Student is separated from the child's other parent

Where an eligible student ('parent X') is separated from their partner, CCG and PLA are awarded to parent X only if SLC considers that the evidence provided is sufficient to establish that the child is financially dependent on parent X.

The Regulations do not allow for the child to be equally financially dependent on both parent X and parent X's former partner. This applies even where there is an equal custody arrangement set out in a Child Arrangements Order (CAO). The CAO may confirm that the child spends half their time living with parent X and the other half of their time living with the other parent, but unless the CAO confirms arrangements for the financial maintenance of the child, it cannot be used as evidence of financial dependence of the child.

SLC has discretion to decide which of the parents the child is dependent on, based on the evidence provided. There is no minimum evidence level – SLC will look at the evidence provided on a case-by-case basis to make a decision on financial dependency. The following factors will be taken into account by SLC, where relevant:

- If the child is wholly or mainly living with one of the parents, this suggests that the child is wholly or mainly financially dependent on that parent, but it is not always necessarily the case. If financial evidence is supplied that supports the child being financially dependent on the parent that they do not wholly or mainly live with, SLC can deem the child to be financially dependent on that parent.

- A child benefit award to one parent does not necessarily confirm financial dependence, if additional evidence is provided which indicates that the child is in fact dependent on the parent who is not in receipt of the child benefit. For example, evidence that the parent who is not in receipt of child benefit has a higher household income.

- Evidence of any child maintenance payments being made between the child's parents will be included in the income of the parent who is making the payments, where income levels are being compared in order to establish financial dependency.

- If evidence of financial dependency is only provided in respect of one of the parents of the child, it is reasonable for SLC to assume that the child is dependent on that parent.

4 ADULT DEPENDANTS' GRANT

In AY 26/27, the amount of Adult Dependants' Grant (ADG) under regulation 44 is £3,545 for one of the following:

- an eligible student's partner (as defined in Section 4) or
- a non-partner adult dependant of the student (also referred to as an 'other' adult dependant) whose net income does not exceed £3,796 in the current academic year. (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.)

From AY 26/27, ADG can only be claimed in respect of a partner or a non-partner adult dependant who is ordinarily resident in the UK.

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. Note that:

- the partner's income will be included in the dependants' grants income assessment where the student acquires the partner during the academic year.
- when a student has both a partner and another adult dependant, both the partner's income and the other adult dependant's income are included within the total income. However, a student can only claim a single award of ADG in respect of a partner or the other adult dependant, not for both.

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).

4.1 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 a non-partner adult dependant if that partner or adult dependant is also an eligible student and holds a statutory award. 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 a non-partner adult dependant who is not an eligible student.

- Where an amount of ADG is being calculated in respect of a non-partner adult dependant, it is to be reduced by one half if the eligible student's partner is also an eligible student, holds a statutory award and has also applied for ADG in respect of the same other adult dependant. 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 their 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.

- In the case where two students are partners and apply for ADG for two different other adult dependants, the above rule applies and the ADG amount calculated is to be reduced by one half for each eligible student.

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

Note that where two students are partners and they apply for ADG for two different other adult dependants, each student has to provide separate evidence of financial support to each adult dependant.

- If they both provide the required evidence of support paid to each adult dependant, each student will get 50% of the applicable rate of ADG.
- If only one student proves the required evidence of support, that student will get the full rate of ADG paid to them, and the other student will not receive any ADG. However, if the other student later proves the required evidence of support for their adult dependant, each student will get 50% of the applicable ADG rate. For example:
    - **Carol** and their partner **Bob** are both eligible students. Carol applies for ADG for Carol's mother and Bob applies for ADG for Bob's uncle. As Carol and Bob are both eligible students and are applying for ADG for different adult dependants, each of them is only entitled to 50% of the ADG amount.

      Carol provides the required evidence of financial support paid to their adult

dependant. Bob does not provide the required evidence of financial support relevant to their adult dependant. Carol is paid the ADG amount in full. Bob does not receive any ADG.

- 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. Mhairi applies for ADG for Mhairi's mother. As only Mhairi has applied for ADG, Mhairi is awarded the full ADG amount.

As explained in section 4.2. 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" under regulation 42(1)(h). The partner's income is not therefore included in the assessment of GFDs. Where the partners are both students, both can receive the full award of ADG for another adult dependant. Note that the award must be for two different adult dependants. For example:

- **Bernadette** and their partner **Patrick** are not married or in a civil partnership. Both are under 25 and are eligible students. Bernadette applies for ADG for Bernadette's mother and Patrick applies for ADG for Patrick's father. As both Bernadette and Patrick are unmarried, under 25, and eligible students, and both are applying for ADG for different adult dependants, each of them is eligible to be assessed for the full ADG award.

4.2 DEPENDANT ORDINARILY RESIDENT OUTSIDE THE UK

From AY 26/27, new students who start a course in AY 26/27 or later (i.e. on or after 1 August 2026) will not be eligible for ADG where the student's partner or other adult dependant ordinarily resides overseas. Continuing students will be able to apply for ADG for a partner or other adult dependant residing overseas in AY 26/27 and in any further years of their continuous period of study. Continuing students include those who transfer course, unless the course transfer occurs on or after 1 January 2027. If a transfer occurs on or after 1 January 2027, the student is treated as a new student in respect of support for the new course and is not eligible for ADG for an overseas dependant from the point of transfer. For example:

- **Stefano** is an Italian national who started a HE course in AY 24/25 and transfers to a different HE course on 1 February 2027 (i.e. in AY 26/27). In AY 26/27, Stefano applies for ADG for his father Santino who is ordinarily resident in Italy. Stefano is

eligible for ADG for his father in respect of time spent on the first course only. As the change of course took place on or after 1 January 2027, Stefano is treated as a new student in respect of the new course and is not eligible for ADG for an overseas dependant for the new course.

ADG funding is prorated as follows:
No. of days in the AY on the first course (1 Sep 2026 – 31 Jan 2027): 152
Full year ADG entitlement: £2,000
Prorated ADG entitlement: (152/365) x 2,000 = £832.88

Note that 'overseas' refers to anywhere outside of the UK. Including the Channel Islands, the Isle of Man and the Republic of Ireland.

Part-years of UK residence

Where a student starts a course on or after 1 August 2026 and the adult in respect of whom ADG is claimed is ordinarily resident in the UK for part of the academic year and ordinarily resident outside of the UK for part of the year, ADG will be prorated so that the grant is only payable for periods of the year spent in the UK.

For example:

- **Catalina** is a Hungarian national who starts a HE course in AY 26/27. Catalina's mother Marta is ordinarily resident in Hungary until 1 February 2027, when Marta comes to the UK as a joining family member under the EU Settlement Scheme to live with Catalina. Marta's income is below the cap of £3,796 that applies to non-partner adult dependants. Catalina applies for ADG and is awarded the maximum entitlement amount of £3,545, which is then prorated and awarded only for the period of the academic year when Marta is ordinarily resident in the UK (1 February to 31 August 2027).

  (222 days / 365 days) x £3,545 = **£2,156.14** ADG entitlement for AY 26/27

Temporary absences from the UK

Where the dependant is or has been resident during the academic year in a country other than the UK and the student claims that this period of residence is a temporary absence from the UK, SFE will apply the current processes and evidence requirements used to determine whether a person is ordinarily resident in an overseas country or in the UK:

- If the dependant is ordinarily resident outside of the UK, ADG is not available.
- If the dependant is ordinarily resident in the UK and the overseas period of residence is deemed to be temporary, ADG is available.

For example:

- **Gina** is an Italian national who starts a course in AY 26/27. In AY 26/27, Gina applies for ADG for her father Silvio. Silvio was living in the UK until 1 July 2026, when he returned to Italy for an extended visit, returning to live in the UK on 1 November 2026. Silvio's income is below the £3,796 income threshold that applies to other adult dependants. Gina provides evidence that Silvio's absence from the UK was temporary. ADG is therefore payable in respect of the full academic year.

Dual residence

It is possible for a person to be ordinarily resident in two countries at the same time. In that scenario, evidence must be provided to enable SFE to decide whether the person can be deemed ordinarily resident in the UK during the period that ADG is claimed for.

For example:

- **Harvey** is a UK national who starts a course in AY 26/27. His mother Milana has joint UK and Israeli residency. In AY 26/27, Harvey applies for ADG for his mother Milana. Milana maintains property in the UK and is factually resident in the UK for the majority of AY 26/27, making occasional, temporary visits to Israel. SFE deem Milana to be ordinarily resident in the UK. Harvey can therefore claim ADG in respect of his mother for the full academic year.

Transferring course in AY 26/27

Where a student transfers to a new course that starts in January 2027 or later, all funding for the new course will be assessed under Lifelong Entitlement (LLE) rules. Students will get partial funding for their old course and will have to submit a new application for LLE funding for their new course.

Where a continuing AY 26/27 student receives ADG for an adult dependant who lives overseas and the student transfers course in January 2027, they will no longer be entitled to ADG as the student is regarded as a new student for LLE purposes. For example:

> **Cara** starts a course on 1 September 2025 and is entitled to CCG and PLA, plus ADG for their mother who lives in Estonia. On 1 February 2027, Cara changes to another course and submits an LLE funding application for their new course.
>
> Funding for the first course will be paid up to the transfer date and funding for the new course will be assessed under LLE funding rules and paid from the transfer date.

Cara is entitled to CCG and PLA for their new course. However, as their mother lives overseas, Cara is not entitled to ADG for their new course, as this course is subject to the rules that apply to new students in AY 26/27.

Determining the amount of ADG payable for overseas periods (continuing students only from AY 26/27)

Where a continuing student maintains a dependant who is ordinarily resident outside the UK, Student Finance England (SFE) has discretion to determine the basic amount of ADG payable, if any, to a maximum of £3,545 (regulation 44(3)(b)).

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 £3,796 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. Proof of financial dependency of the partner or spouse is not required, as the student's partner is defined in the Regulations as a dependant.

Although the dependant's net income is defined in the 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, 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 2026-27. Note that the maximum ADG cannot exceed the maximum entitlement in the Regulations. 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 (£1,382.55) 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 (£3,545) in respect of an adult dependant who is resident in that country.
- If an entitlement 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 entitlement 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 (39% of £2,000).

- 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 award would change to 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 26/27, the ADG amount awarded would be £1,382.55.
    - If the adult dependant moved to the UK on 22/12/25, the ADG would be £1,382.55 prorated from 01/09/26 to 21/12/26 and £3,545 prorated from 22/12/26 until the end of AY 26/27.

5 CHILDCARE GRANT

The Childcare Grant (CCG) pays 85% of the actual cost of registered or approved childcare throughout the academic year, i.e. 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, the Childcare Element of Universal Credit or Tax-free Childcare. Students are also ineligible for CCG if the student's partner/spouse is claiming support for childcare through the National Health Service (NHS) bursary scheme.

Students are not permitted to top up one award 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 £199.62 per week. The maximum annual CCG for a student with one dependent child using childcare for the whole year is £10,380.24.

- For two or more dependent children, 85% of the actual cost of registered or approved childcare, paying up to a maximum grant of £342.24 per week. The maximum annual CCG for a student with two or more dependent children using childcare for the whole year is £17,796.48. The £342.24 weekly cap can be split unevenly between the children, and one child could be allocated more than the one dependent child weekly maximum of £199.62. For example:

- **Lisa** has two children (Lucy and Aiden) and is entitled to the maximum CCG entitlement of £342.24 per week. 85% of Lucy's weekly childcare costs are £142.24 and 85% of Aiden's weekly childcare costs are £200. Lisa uses £200 of their CCG entitlement to pay for Aiden's childcare and the remaining £142.24 to pay for Lucy's childcare.

CCG can only cover up to 85% of the actual cost of registered or approved childcare, capped at the weekly maximum amount of CCG available. The student is liable for the remaining balance. For example:

- **Jade** has one child and their weekly childcare costs are £100. CCG can be used to fund a maximum of 85% of costs, which in this case is £85. Jade is liable to pay the childcare provider the remaining £15.

The amount of CCG payment requested by the childcare provider must be the full amount of the childcare costs for the specified dates on which the childcare took place. CCG can only be used to pay for a maximum of 85% of the full amount of childcare costs and the student is liable for the remaining balance. If the amount requested does exceed 85% of childcare costs, this may result in an overpayment of CCG that the student will need to pay back. The provision of false or inaccurate information relating to childcare costs may lead to further action, including but not limited to the student and childcare provider being refused further access to CCG and the rejection of any outstanding CCG payment requests.

Students who apply for less than the maximum amount of CCG that they are 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
1 child	£90	£76.50 (85% of actual childcare costs)
1 child	£240	£199.62 (Maximum weekly amount reached)
2 children	£120	£102 (85% of the actual childcare costs)
2 children	£405	£342.24

Number of children in registered or approved childcare	Total weekly cost of childcare	Total amount of CCG per week
		(Maximum weekly amount reached)

CCG is available to students with dependent children (subject to an income assessment) who incur "prescribed childcare charges", that is, 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 or Universal Credit. The childcare element of Working Tax Credit and Universal Credit is payable in respect of registered or approved childcare. The types of childcare that can potentially attract the childcare element of Working Tax Credit and Universal Credit, and therefore also potentially attract the CCG, are set out in the qualifying childcare section.

CCG also mirrors the childcare element of Working Tax Credit and Universal Credit 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 in compulsory education.

Students who are potentially eligible for CCG are:

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

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 (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 academic year.

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.

5.1 CCG PROCESS

The process for CCG operates as follows:

- A student will apply to Student Loans Company Limited (SLC) for CCG funding. The student will provide information about their children on their application.
- Once the student has been assessed for CCG, they will receive an invitation to register with a third-party system and will create an account.
- The third-party system will display the student's CCG entitlement for that academic year.
- The student will select their childcare provider on the third-party system and the childcare provider will be notified.
- Once the student registers with 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 basis (for example, weekly, fortnightly or monthly), 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 on the third-party system to reflect CCG payments made.

5.2 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, 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, 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
- provide activity-based care for children of any age (up to two activities; if more than two activities are provided, registration is required on the appropriate register for the age of the children), or

are not required to be registered by Ofsted. However, they can 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.

From AY 26/27, registered childcare providers can include:

- registered childminders
- nurseries
- after-school care
- out-of-school clubs
- holiday play schemes
- sports
- arts or language clubs
- in-person tutoring (for example, in art, language or music)

From AY 26/27, a nanny is no longer an eligible childcare provider for CCG purposes, and students must use an alternative type of childcare provider. Regulatory discretion will be applied on an exceptional basis to allow a student to receive CCG when using a nanny. This discretion will be assessed on a case-by-case basis by SLC.

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. Therefore, each childcare provider should have their own registration

number that they can provide to students.

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 online tuition services, as a childcare provider must look after children in person.

Childminders

For a childminder to qualify for CCG, they must register with Ofsted. In accordance with Ofsted guidance, a childminder can work alone or with up to three childminders or assistants at any one time. Each childminder or assistant may care for up to six children under eight years old. Of these, no more than three children can be under the age of five, and only one can be under one year old.

Childminders can register with Ofsted as working with domestic premises if they are working from a private home, or register as working without domestic premises if they are working from somewhere other than a private home (community hall, church etc.). For example:

- **Lynne** is a childminder who looks after six children in the local church hall and has registered with Ofsted as working without domestic premises. Lynne works with three other childminders. Lynne and the other childminders all look after six children under eight each (a maximum of 24 children).

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 (see section 5.9 for exceptions for five-year-olds who have not started school).

c) If the child's school uses an external childcare provider, they must be on the Ofsted register appropriate to the child's age.

- A childcare provider cannot register with Ofsted if they look after each child for under two hours a day unless they are providing before and/or after school care.

- 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. (Note that 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.)

  Foster carers who register with a fostering agency, rather than with Ofsted or a childminder agency, do not meet the requirements of the Regulations for CCG. 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.

5.3 QUALIFYING CHILDCARE IN WALES

An England-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 the school's 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.

5.4 QUALIFYING CHILDCARE IN SCOTLAND

An England-domiciled student who incurs charges for the following types of childcare in Scotland, which are currently eligible for Working Tax Credit/Universal Credit 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.

5.5 QUALIFYING CHILDCARE IN NORTHERN IRELAND

An England-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 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.

5.6 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 Working Tax Credit/Universal Credit 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.

5.7 WHERE THE CHILDCARE PROVIDER BECOMES REGISTERED OR APPROVED

Students may use a childcare provider who is not registered or approved at the start of the academic year 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 or approval has been successful and their registration or approval confirmed.

5.8 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 a registered or approved childcare provider.
- 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 childcare 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 stepparents.

In addition, an eligible student 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 their home. Lorraine's children attend the after-school club, 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. Lorna's children attend the after-school club, 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 the after-school club, 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 their own home.

This broadly reflects the position of 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 '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.

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 CCG. 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 Working Tax Credit/Universal Credit childcare regulations merely reflect the position of this legislation. 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 their relative 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 their relative is not looking after other children who are not related to them.

5.9 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 (school fees). CCG is not intended to pay for costs related to compulsory education, which again reflects the Childcare Element of Working Tax Credit/Universal Credit position.

The compulsory school start dates are 31 December, 31 March or 31 August following a child's fifth birthday. However, the usual school start date in September may fall prior to a child's compulsory school start date. In that scenario, parents may choose (or may be advised) to defer their child's school start date until the compulsory school start date. In addition, parents may receive permission from their local authority to defer their child's school start date until the following September, rather than the child starting school during the school year, in cases where the compulsory start date falls during the school year.

In this scenario, eligible students can continue to claim CCG after their child turns five and until the child starts compulsory education. For example:

- **Lucia** is a student and has a four-year-old daughter who turns five on 9 February 2027. Lucia decides to defer her daughter's September 2026 school start date to 31 March 2027. Lucia claims CCG as her daughter receives childcare at a childminder. Lucia can claim CCG until her daughter's compulsory school start date (31 March).

- **Gary** is a student and has a four-year-old son who turns five on 11 November 2026. Gary is advised to defer his son's September 2026 school start date to 31 December 2026. Gary claims CCG as his son receives childcare at a nursery. Gary can claim CCG

until his son's compulsory school start date (31 December).

- **Nikita** is a student and has a four-year-old who turns five on 6 January 2027. Nikita gets special permission from her local authority to defer her son's school start date to September 2027. Nikita claims CCG as her son is at a nursery. Nikita can claim CCG until September 2027 when her child starts school.

- **Oliver** is a student and has a four-year-old daughter who turns five on 5 February 2026. In September 2026, Oliver decides to send his four-year-old daughter to a private school that charges school fees. Oliver cannot claim CCG to cover the school fees.

5.10 CCG FRAUD DETECTION

A student does not provide childcare provider details on their student finance application. Instead, they select a childcare provider from the third-party system. The third-party and SLC carry out regular checks to detect fraud and ensure that the childcare provider is meeting the existing CCG policy rules.

- When a childcare provider submits a CCG claim on the third-party system, they agree to a declaration that they understand it is an offence to submit claims based on false or inaccurate information and they understand that, without notice, they may be refused access to the third-party system, CCG payments may be rejected, and they may be prosecuted.
- The third-party provides SLC with access to their system so that SLC can:
    - Carry out analysis and identify any potential issues (the childcare provider's details, volumes of children, total value of CCG claims, average childcare value across each Local Authority/HE provider, CCG cost in relation to the 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 carries out similar analysis and will alert SLC to any issues that they identify.
- The third-party system has 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 receives 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 CCG payments to the student until SLC advises the third-party of the outcome of the investigation.

5.11 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 regulation 45(6)(a). 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 (£199.62 or £342.24 as appropriate) by the number of days of that week falling within the academic year and dividing by seven (regulation 45(6)(b)).

For example, if the student's academic year starts on Friday 1 January 2027 and they claim CCG in respect of the first week of AY 26/27, the student qualifies for CCG for three days only (1 January to 3 January 2027). The maximum grant payable is £85.55 for one child (£199.62 x 3/7) or £146.67 for two or more children (£342.24 x 3/7).

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.

5.12 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 day(s) 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 three days a week, but in one week Vanessa cannot attend as they are ill. The childcare provider still charges for that week, 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 2027 and year 2 starts in September 2027. Rohan will not attend the childcare provider in July and August 2027. Donna can use their AY 26/27 CCG entitlement to pay a retainer fee to secure Rohan's place for September 2027 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 is closed or has taken a holiday from providing childcare. This scenario does not fall within the exceptions for absence. For example:

> **Audrey** is a student and uses a childminder for their daughter Alexa four days a week. Audrey's childminder is closed during Easter, summer and Christmas holidays. Audrey cannot use CCG to pay the childminder when the childminder is closed.

5.13 ADDITIONAL CHILDCARE COSTS

Childcare providers often 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.

5.14 DEPOSIT PAYMENTS PRIOR TO THE 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.

5.15 ASSESSING CCG WHERE THE STUDENT'S 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)). Where only one partner applies for CCG, they will be awarded the full amount of CCG.

In practice, where two students apply for CCG for the same or different dependent child/children, SLC request that all of the CCG is allocated to one parent. Where the two students are unable to agree who should claim the CCG, SLC must split the CCG award, and details for both parents will be passed to the third party.

Where two eligible students are separated and apply for CCG separately for the same child, SLC will establish which of the students the child is wholly or mainly financially dependent on and award CCG in full to that student. See section 4.2 for further details on determining the financial dependency of a child.

Where the number of weeks in the academic year undertaken by the parent students differs (e.g. because one or both students is/are 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. Note that:
>   - If John opts to receive the full CCG entitlement, John will receive the CCG entitlement amount for the full 52-week academic year.
>   - If Kate opts to receive the full CCG entitlement, Kate will receive the full amount in respect of the 40 weeks and John will 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.

5.16 PERIODS COVERED BY CCG

CCG can be paid from the first day of the academic year, provided that the student, whether a first-year student or a continuing student, incurs childcare costs from the beginning of the academic year (subject to regulation 38(8) - students who become eligible during the academic year). An illustrative example of the payments of 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 2025 and assumes the student pays for childcare every week during the academic year.

1 September 2026 – 1 July 2027 (Term 1 start date – 1 October 2026)	2 July 2027 – 31 August 2027 (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 academic year begins on 1 September 2026. CCG entitlement starts from 1 September even though the first day of term one is 1 October 2026.

5.17 CCG FOR FINAL-YEAR STUDENTS

CCG is not payable to final-year students for the period between the course end date and the end of the final academic year of the course (regulation 45(5)). For example, a final-year student's first day of term is 1 October 2026 and the final term of the course ends on 27 June 2027. 85% of weekly childcare costs between these dates are paid, subject to the weekly caps. 85% of weekly childcare costs is also payable in September 2026, where childcare costs are incurred during that month.

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 academic year. 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.

5.18 COURSE EXTENSIONS

If the end date of the final year of the course is extended for a particular student as the student requires longer to complete the course, the student can receive CCG for the additional weeks within the current academic year. A student cannot receive CCG or other dependants' grants as part of the current academic year's funding for additional weeks that are part of the following academic year. Those extra weeks would only be funded where the student is required to repeat or extend their studies, and no funding is available unless the student submits a new application for the new academic year.

See the AY 26/27 “Change of Circumstances” guidance for further information.

5.19 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 of funded early education per week (extended entitlement).

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, 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.

5.20 CCG, CHILD TAX CREDIT AND THE CHILD ELEMENT OF 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.

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

Working Tax Credit 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 Working Tax Credit). A student cannot receive CCG at the same

time as receiving the childcare element of Working Tax Credit. (Other elements of Working Tax Credit do not preclude a student from claiming CCG.)

Students who satisfy the entitlement rules for the childcare element of Working Tax Credit can choose either to claim the childcare element of Working Tax Credit or CCG. Regulation 45(3) 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 Working Tax Credit.

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

It is possible that a student's or their partner's circumstances may change, resulting in a request to receive CCG instead of the childcare element of Working Tax Credit, or vice versa. There is no statutory bar within the 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 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 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 Working Tax Credit award no longer includes the childcare element of Working Tax Credit.

A declaration from the student confirming that they or their spouse/partner are no longer in receipt of childcare support through Working Tax Credit 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 Working Tax Credit.

For more information on tax credits:

- visit http://www.hmrc.gov.uk/taxcredits
- call the Tax Credits Helpline (telephone 0345 300 3900)
- contact HMRC (Income Tax: general enquiries - GOV.UK)

Some students (and/or their partners) who are on a low income receive help via Universal Credit as opposed to Tax Credit. This will mean that they will receive the Childcare Element

of Universal Credit, as opposed to the Childcare Element of Working Tax Credit. For student support purposes, administrators should treat the Childcare Element of Universal Credit in the same manner as the Childcare Element of Working Tax Credit.

5.21 CCG PAYMENT PROCESS

Since AY 19/20, CCG payments have not been paid directly to students who are funded by Student Finance England (SFE). Instead, CCG payments are paid directly to the childcare provider via a third-party system.

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

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 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 amount payable, as specified above, is not exceeded.

13 week time limit

A regulatory change comes in force on Monday 9 March. From Monday 9 March 2026, a 13-week time limit applies to the submission of CCG payment requests by childcare providers:

- Where the final day of the week (Monday to Sunday) in which the childcare took place ("the relevant week") falls **after** Monday 9 March 2026, the cut-off date for submission of a payment request is 13 weeks starting from the Monday directly following the end of the relevant week.

- Where the final day of the relevant week falls **before** Monday 9 March 2026, the cut-off date is 13 weeks after the date the regulatory change comes into force. Any payment requests that are received for childcare that took place before Monday 9 March will not be accepted after Tuesday 9 June.

Any payment requests that are submitted after the above cut-off dates will be automatically blocked on the third-party system. Note that the cut-off dates above also apply to making any amendments to payment requests that have already been submitted and cannot be edited after the cut-off date.

For example:

- **Nula** is continuing on a FT UG HE course in AY 26/27. Nula's child attends nursery in AY 26/27. On 01 March 2027, the nursery via the third-party enters the total number of days and total cost of childcare for a week in AY 26/27 (Monday 07 September to Sunday 13 September 2026).
  The nursery cannot submit this payment request as 01 March 2027 is over 13 weeks since the Monday following the end of the week in which the childcare took place. The cut-off date in this example is Monday 14 December 2026 (13 weeks starting from Monday 14 September 2026).

- **Jason** is continuing on a FT UG HE course in AY 26/27. Jason's child attended a breakfast club in AY 24/25. On 05 October 2026, the breakfast club via the third-party system enters the total number of days and total cost of childcare for a week in AY 24/25 (Monday 2 December to Sunday 8 December 2024).
  The breakfast club cannot submit this payment request on 05 October 2026 as it is over 13 weeks since the date the regulatory change came into force. The cut-off date in this example is Monday 8 June 2026 (13 weeks starting from Monday 9 March 2026).

The cut-off date applies to childcare providers submitting payment requests. Although there is not a cut-off date for students to review and approve payment requests, students should review and approve all valid payment requests within a timely manner. It is recommended that students approve all valid payment requests within 30 days of the childcare provider submitting a payment request to ensure prompt payment.

There will be regulatory discretion to extend the 13-week cut-off date to allow childcare providers to submit and edit payment requests. This will be applied on a case-by-case basis via SLC's appeals process. Note that the appeal must be raised by the student rather than the childcare provider. Following a successful appeal, a childcare provider will have six weeks to submit a backdated payment request.

5.22 CCG BALANCE

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

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 academic year (subject to the weekly cap and 85% of costs).

At the end of the academic year:

- 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 academic year CCG entitlement.

5.23 CCG PAYMENT DATES

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

A 'quarter' in relation to an academic year 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

Note that CCG payments to students will not be made beyond the end date of the academic year of study, or their course end date, whichever is earlier. For example, where a student's course start date is 12 October 2026 and their course ends on 8 October 2027, funding will only be paid in respect of dates up to 31 August 2027 (the end date of AY 26/27).

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

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

will remain.

Note that where the student's course start date falls in August, the student can receive CCG for childcare costs incurred from the August course start date until the earliest of the following dates:

- 31 August in the following calendar year (this will ensure a student can get CCG to cover the summer period);
- the course end date, if the student is in their final year or on a one-year postgraduate Initial Teacher Training course; or
- the date from which a change of circumstance applies in that academic year (for example a withdrawal or suspension).

In subsequent academic years the CCG funding must start on 1 September to ensure that the student is not double-funded for August.

5.24 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.

5.25 CCG OVERPAYMENTS

CCG overpayments in respect of AY 19/20 or a later academic year will be recovered from a student post study. SLC's Repayment Recoveries department are automatically made aware of the student's overpayment. However, no CCG overpayments are deducted from future grant entitlement (CCG or other grants). Similarly, no overpayments of other grants are deducted from future CCG payments.

CCG payments approved in error should be resolved between the childcare provider and the student (such as any future CCG payments being reduced for another period of care). When this is not possible, students must call SFE to establish if they meet the criteria for a refund.

5.26 DEATH OF A CHILD OR DEATH OF A 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 Tax Credit Award Notice).

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 childcare provider's circumstances. SLC has discretion to allow CCG entitlement to remain in place up to the end of the term that the student or child died.

There may be circumstances when the third-party needs to manually approve the CCG payments on behalf of the student.

6 PARENTS' LEARNING ALLOWANCE (REGULATION 46)

Parents' Learning Allowance (PLA) of up to £2,024 is available to students with one or more dependent children, regardless of the age of the children. 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)).

Only natural or adoptive parents are eligible to apply for PLA. Foster parents are not eligible for PLA.

PLA is income assessed and can be paid whether or not student parents use childcare or claim for childcare costs. It is intended to cover some of the additional costs incurred by students with dependent children, such as higher travel costs. 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 application that they have dependent children, there is no requirement for them to make any separate request to receive this grant.

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.

Where two eligible students are separated and apply for PLA separately for the same child, SFE will establish which of the students the child is wholly or mainly financially dependent on and award PLA in full to that student. See section 4.2 for further details on determining the financial dependency of a child.

7 THE DEPENDANTS' GRANTS INCOME ASSESSMENT

Information provided by the student on their application is used to determine the amount of Grants for Dependants (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 (the financial year ending in the calendar year preceding the calendar year in which the academic year starts), 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. Note that when a student's partner is also a student, the partner's income will be used for the income assessment, except in the case of a student who is aged under 25 with a child and cohabiting 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 26/27 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 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 Child Support Agency or by way of a voluntary agreement.

7.1 DEPENDANTS' GRANTS INCOME ASSESSMENT CALCULATIONS

A distinct lower- and upper-income threshold is applied to each dependants' grant (with two sets of thresholds for Childcare Grant (CCG) where the student claims for one child or two or more children). AY 26/27 calculations are as follows:

	PLA	ADG	CCG	
			(1 child)*	(2+ children)**
Maximum entitlement	£2,024	£3,545	£10,380.24 (52 week rate)	£17,796.48 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	£18,957.98	£15,835.98	£20,107.23	£28,914.47
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 £199.62
**Weekly maximum amount for two or more children is £342.24
***Where dependants' incomes are from £18,858 to £18,957.98 students qualify for a minimum £50 of Parents' Learning Allowance (PLA).

Where rounding is required, the final entitlement amount paid is rounded down to two decimal places.

After the application of the above calculations, an assessed contribution, which is calculated using household income including student unearned income, may be applied to the main household income assessment for GFDs where the household income exceeds the contribution threshold. See the SFE AY 26/27 Assessing Financial Entitlement chapter for more information.

Adult Dependants Grant (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 academic year 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 their aunt, whose current academic year income is below the threshold of £3,796, which means the aunt can be considered an adult dependant for ADG assessment purposes. The aunt 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 current tax year income 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 £3,545 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 their uncle. Mike's uncle can be considered an adult dependant for ADG assessment purposes as the uncle's income in the current academic year 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 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 x 0.5 = £2,977
ADG entitlement	£3,545 - £2,977 = £568

(*amount deducted from the maximum ADG amount)

Mike has requested a current tax year income assessment as Mike's 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 adult dependant's current year income of £3,000 is below the lower ADG threshold for an adult dependant of £8,746, the maximum ADG of £3,545 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	£3,545 - £2,977 = £568

CCG

- The CCG maximum amount used in entitlement calculations will be based on the number of children declared by the student as requiring childcare at the start of the academic year and the number of weeks in the academic year that childcare is required for. Where this changes during the academic year (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 their maximum income-assessed CCG entitlement amount, any remaining CCG entitlement will be lost. It will not be added to other AY 26/27 dependants' grants entitlements or added to any future academic year CCG or other dependants' grants entitlement.
- The maximum CCG entitlement for full- and final-year 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)	£3,545 - £2,544.50 = £1,000.50

  CCG (Entitlement for 52 weeks)

Income minus lower CCG threshold (one child threshold)	£13,835 - £9,727 = £4,108
CCG reduction amount	£4,108 x £1 = £4,108
Max CCG entitlement (one child)	£10,380.24

CCG entitlement	£10,380.24 - £4,108 = £6,272.24

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 £2,024 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 x 0.5 = £1,627
ADG entitlement (max grant minus reduction amount)	£3,545 - £1,627 = £1,918

CCG (Entitlement for 52 weeks

Income minus lower CCG threshold (two+ children threshold)	£12,000 - £11,118 = £882
CCG reduction amount	£882 x £1 = £882
Max CCG entitlement (two+ children)	£17,796.48
CCG entitlement	£17,796.48 - £882 = £16,914.48

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 £2,024 as the 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 academic year will not be added to other GFD product entitlements or added to a future AY CCG entitlement. For example:

  - **Dennis** is in their final year of an engineering degree in AY 26/27 and is entitled to an annual CCG entitlement of £8,000 after income assessment to

help towards the childcare costs for their daughter Ava. The course end date for Dennis's course is 26 June 2027 and Ava's childcare costs until this date that are fundable by CCG are £6,000 (85% of actual costs, subject to the weekly maximum cap). Dennis does not use £2,000 of their maximum annual CCG entitlement. The £2,000 that has not been used is not added to any other AY 26/27 dependants' grant entitlement and is not available to fund any future academic year CCG costs.

- **John** is in their second year of a Russian literature degree in AY 26/27 and is entitled to a maximum annual CCG entitlement of £7,000 after income assessment to help towards the childcare costs for their son Scott. Scott's total childcare costs funded by CCG are £6,000 (85% of actual costs, subject to the weekly maximum cap). John has not used £1,000 of their maximum annual CCG entitlement and this amount is not added to any other dependants' grant entitlement.

7.2 PAYMENT OF ADG AND PLA

ADG and PLA are paid directly to the student in three instalments, one instalment of each grant being paid in each of 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, 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.

7.3 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, 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)). Students should be assessed for GFDs from the academic year quarter in which they acquire the dependant, not from the start of the following quarter.

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 dependants' grant for the academic year is the aggregate of the amount of grant calculated for each of the three quarters (regulation 47(10)).

Note that where a student acquires a partner during the academic year, and the student claims GFDs for that academic year, the partner's income should be taken into account in

the GFD calculations. The student may change from being dependent on their parents to independent where, for example, they are aged under 25 and marry during the academic year. In this scenario, the student can apply for GFDs in respect of that partner from the academic year quarter in which the partnership is formed, and that partner's income will be taken into account in the GFD income assessment.

8 ADMINISTRATION

8.1 CCG APPLICATIONS

Students apply for Childcare Grant (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.

8.2 INFORMING STUDENTS OF THE BREAKDOWN OF DEPENDANTS' GRANTS

The financial entitlement letter details the breakdown of the various elements of the Grant for Dependants (GFDs). A separate CCG entitlement letter is provided which includes information on the third-party provider.

Students are advised to show these financial entitlement letters to their HE provider 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.

8.3 CHILDCARE PROVIDER REGISTRATION CHANGES

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 provided the correct registration. 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.

8.4 CCG ENTILEMENT 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.

8.4.1 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 or regular 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 example:

- **Jill** applies for CCG for their two children and is awarded the annual maximum CCG entitlement amount for two children. However, during the academic year, Jill no longer needs childcare for one of the children. Jill must inform Student Loans Company Limited (SLC) of this change. Jill's CCG entitlement will be reassessed, and Jill will be awarded CCG entitlement for one child starting from the date Jill required childcare for one child only.

- **Avril** applies for CCG for their child and is awarded the annual maximum CCG entitlement amount for one child. However, during the academic year, Avril also needs childcare for their other child. Avril must inform SLC of this change. Avril's CCG entitlement will be reassessed, and Avril will be awarded CCG entitlement for two children starting from the date Avril required childcare for two children.

- **Aimee** applies for student support but does not apply for CCG for their two children. However, during the academic year, Aimee's circumstances change, and they need childcare for their two children. Aimee must apply to SLC for CCG to cover their childcare costs.

When a student is only charged for one child in a particular week and this is an exceptional circumstance (for example, a nursery is closed due to snow or a childminder is sick) and therefore it is not a permanent or regular 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 will

access reports to identify students who are receiving up to £342.24 for only one child in childcare. These students will be selected for sample checking and will be asked to provide evidence of received childcare etc. If SLC identifies that childcare arrangements have changed on a permanent or regular basis, 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 academic year, 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 2026. Travis has two children in childcare and a dependants' income of £8,000 and is entitled to the maximum CCG for two or more children of £17,796.48 (52 x £342.24) as income is below the lower threshold of £11,118.

From 01/12/2026, Travis only requires childcare for one child. Travis submits a change of circumstances to be reassessed for CCG.

From 01/12/2026, Travis is entitled to the one child rate of CCG (whole year rate is £10,380.24 (52 x £199.62)).

CCG is reassessed as follows:

Days in course with 2 children: 91

Calculate daily entitlement rate of (£17,796.48 / 365) x 91 = £4,436.93

Days in course with 1 child: 274

Calculate daily entitlement rate of (£10,380.24 / 365) x 274 = £7,792.29

Total entitlement for the year = £4,436.93 + £7,792.29 = £12,229.22

Travis is entitled to £12,229.22 CCG after the reassessment

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

Miriam starts a course in January 2027. Miriam has two children requiring childcare and a dependants' income of £15,000 and is entitled to CCG of £13,914.48, calculated as follows:

52 x £342.24 = £17,796.48.

£15,000 - £11,118 (lower income threshold for two children) = £3,882

17,796.48 - £3,882 = £13,914.48

From 01/09/27, Miriam only requires childcare for one child. Miriam submits a change of circumstances to be reassessed for CCG. The revised CCG entitlement is £5,107.24, calculated as follows:

52 x £199.62 = £10,380.24

£15,000 - £9,727 (lower income threshold for one child) = £5,273

£10,380.24 - £5,273 = £5,107.24

CCG is reassessed as follows:

Days in course with two children: 243

Calculate daily entitlement rate of (£13,914.48 / 365) x 243 = £9,263.61

Days in course with one child: 122

Calculate daily entitlement rate of (£5,107.24 / 365) x 122 = £1,707.08

Total entitlement for the year = £9,263.61 + £1,707.08 = £10,970.69

Miriam is entitled to £10,970.69 CCG after the reassessment.

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 £10,380.24 if they studied for 52 weeks (52 x £199.62) as income is below the lower threshold.

Lloyd is in their final year and will study for 40 weeks (number of active days in course is 280) and is entitled to CCG of £7,962.92.

Calculate daily entitlement rate for one child: (£10,380.24 / 365) x 280 = £7,962.92

During term two, Lloyd has another child. Childcare is required for that child from 01/02/2027. Lloyd submits a change of circumstances to be reassessed for CCG.

Lloyd's CCG entitlement for two children for 52 weeks would be £17,796.48 (52 x £342.24)

Calculate daily entitlement rate for two children: (£17,796.48 / 365) x 280 = £13,652.09

From 01/02/2027, Lloyd is entitled to CCG for two children. CCG is reassessed as follows:

Active days in course with one child: 153

(£10,380.24 / 365) x 153 = £4,351.17

Active days in course with two children: 127

(£17,796.48 / 365) x 127 = £6,192.20

Total entitlement for the year = £4,351.17 + £6,192.20 = £10,543.37

Lloyd is entitled to £10,543.37 after the reassessment.

Note that in the examples above an adjustment to the calculation may be required in a leap year. This is necessary where the academic year includes 29 February. In this scenario, the number of days used in the daily entitlement rate calculation would be 366 rather than 365.

8.4.2 CHANGES FOLLOWING WITHDRAWAL

Where the student withdraws during the academic year, 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:

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 £10,380.24 (52 x £199.62) as the income is below the lower threshold.

Lauren withdraws after 32 days from the academic year start date.

CCG is reassessed as follows:

Calculate daily entitlement rate using whole year assessment

(£10,380.24 / 365) x 32 = £910.05

Lauren is entitled to £910.05 of CCG after the reassessment.

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 £4,549.80

52 x £199.62 = £10,380.24

£15,000 - £9,727 = £5,273

£10,380.24 - £5,273 = £5,107.24

Nicola withdraws after 32 days from the academic year start date. CCG is reassessed as follows:

Calculate daily entitlement rate using whole year assessment

(£5,107.24 / 365) x 32 = £447.76

Nicola is entitled to £447.76 CCG after the assessment.

Withdrawal - final year (40 weeks), maximum entitlement, 1 child in childcare

Nina has a dependants' income of £8,000 and would be entitled to the maximum CCG of £10,380.24 if they studied for 52 weeks (52 x £199.62) as income is below the lower income threshold.

Nina is in their final year and will study for 40 weeks (active days in course 280) and is entitled to maximum CCG of £7,962.92 ((£10,380.24/ 365) x 280).

Nina withdraws 32 days after the academic year start date.

CCG is reassessed as follows:

Calculate daily entitlement rate using whole year assessment (£10,380.24 / 365) x 32 = £910.05

Nina is entitled to £910.05 of CCG after the assessment.

Withdrawal - final year (40 weeks), reduced entitlement, 1 child in childcare

Tom has a dependants' income of £15,000 and would be entitled to CCG of £5,107.24 for 52 weeks of study.

52 x £199.62 = £10,380.24

£15,000 - £9,727= £5,273

£10,380.24 - £5,273 = £5,107.24

Tom is in their final year and will study for 40 weeks (active days in course 280) and is entitled to CCG of £3,917.88 ((£5,107.24 / 365) x 280 = £3,917.88)

Tom withdraws after 32 days.

CCG is reassessed as follows:

Calculate daily entitlement rate using whole year assessment

(£5,107.24 / 365) x 32 = £447.76

Tom is entitled to £447.76 CCG after the assessment.

Please note that in the examples above, an adjustment to the calculation may be required in a leap year. This is necessary where the academic year includes 29 February. In this scenario, the number of days used in the daily entitlement rate calculation would be 366 rather than 365.

8.4.3 CHANGES TO CCG ENTITLEMENT FOLLOWING SUSPENSION

Where the student suspends during the academic year, 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, 1 child in childcare

Theo has a dependants' income of £8,000 and is entitled to max CCG of £10,380.24 (52 x £199.62) as income is below the lower income threshold.

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

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

(£10,380.24 / 365) x 355 = £10,095.85

Theo is entitled to £10,095.85 CCG after the assessment.

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

Victor has a dependants' income of £15,000 and is entitled to CCG of £5,107.24

52 x £199.62 = £10,380.24

£15,000 - £9,727 = £5,273

£10,380.24 - £5,273 = £5,107.24

Victor's starts the course on 1/09/26, suspends on 1/11/26 and returns to the course on 1/12/26. 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

(£5,107.24 / 365) x 336 = £4,701.46

Victor is entitled to £4,701.46 CCG after the reassessment.

Suspension - final year (40 weeks), maximum entitlement, 1 child in childcare

Cassie has a dependants' income of £8,000 and would be entitled to CCG of £10,380.24 if they studied for 52 weeks (52 x £199.62) as income is below the lower threshold.

Cassie is in the final course year and will study for 40 weeks (number of active days in course is 280) and is entitled to CCG of £7,962.92

(£10,380.24 / 365) x 280 = £7,962.92

Cassie starts the course on 1/09/26, suspends on 1/11/26 and returns to the course on 1/12/26. The suspension is not for health reasons.

Active days on course = 251 days

CCG is reassessed as follows:

Calculate daily entitlement rate using whole year assessment

(£10,380.24 / 365) x 251 = £7,138.19

Cassie is entitled to £7,138.19 CCG after the reassessment.

Suspension - final year (40 weeks), reduced entitlement, 1 child in childcare

Zac has a dependants' income of £15,000 and would be entitled to £5,107.24 if they studied for 52 weeks

£15,000 - £9,727 = £5,273

£10,380.24 - £5,273 = £5,107.24

Zac is in the final course year and will study for 40 weeks (number of active days in course is 280) and is entitled to CCG of £3,917.88

(£5,107.24 / 365) x 280 = £3,917.88

Zac starts their course on 1/09/26, suspends on 1/11/26 and returns to their course on 1/12/26. The suspension is not for health reasons.

Active days in course = 251 days

CCG is reassessed as follows:

Calculate daily entitlement rate using whole year assessment

(£5,107.24 / 365) x 251 = 3,512.10

Zac is entitled to £3,512.10 CCG after the assessment.

Please note that an adjustment to the calculation would be required in a leap year, where the academic year includes 29 February. In this scenario, the number of days used in the daily entitlement rate calculation would be 366 rather than 365.

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

Where the student transfers during the academic year 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

*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 - December, or vice versa, would not be considered a transfer to a course with a different seasonal intake.

When a student transfers during a leap year, the student's CCG entitlement is calculated in line with the number of days in the academic year of the student's new course:

- 366 days if the new course started on or before 29 February.
- 365 days if the new course started after 29 February.

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)). For example:

> **Damian**'s course starts on 12 September 2026 (the academic year start date is 1 September 2026) and they are entitled to CCG. Damian's HE provider has confirmed registration prior to the course start and payments of CCG to the childcare provider have been made prior to the course start. On 11 September 2026, Damian transfers to a January-start course. Damian is not entitled to any CCG funding from 1 September 2025 to 12 September 2026.

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

> **Adrian** starts a course on 1 August 2026 and is entitled to CCG from 1 August 2026 to 31 July 2027. Adrian is entitled to full CCG of £10,380.24 for one child for AY 26/27. On 20 August, Adrian transfers to a course starting on 1 September.
>
> Adrian's childcare provider, childcare costs and number of children requiring childcare remain the same. Adrian's CCG is recalculated as follows:
>
> 1st Course
> Course duration: 1 August 2026 to 20 August 2026
> Active days in course = 20
> Entitlement for 1st course = (£10,380.24 / 365) x 20 = £568.78
>
> 2nd Course
> Course duration: 1 September 2026 to July 2027
> Entitlement for 2nd course = £10,380.24

Total entitlement for AY 26/27 (entitlement for time spent on the August start course) + (entitlement for academic year of September start course)
= £568.78 + £10,380.24 = £10,949.02

Where the student transfers during the academic year 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 starts a course in January 2027 and is entitled to CCG of £10,380.24 for one child for the full academic year. Josh's HE provider confirmed their attendance for the course and their funding for the first term is released. In March 2027, Josh's HE provider sends a Change of Circumstance (COC) advising Josh is transferring to the April 2027 intake of the same course.

As Josh is transferring to a later academic year start date on the same course, their funding will remain aligned with Josh's January intake for the duration of their 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 2026 and is entitled to full CCG for one child (£10,380.24 for the academic year). In November, Louise's HE provider sends a COC advising Louise is transferring to the January 2027 intake of the same course.

As Louise is transferring to a later academic year start date on the same course, their funding remains aligned with the September intake for the duration of their study even though Louise has a gap in study when they did not receive CCG funding (November and December 2026). When Louise starts their course with the new seasonal start date of January 2027, Louise is entitled to CCG from 1 January 2027 to 31 August 2027. Louise must apply for another academic year's funding to cover the period September to December 2027.

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

Sarah started a course in September 2026 and is entitled to full CCG for one child (£10,380.24 for the academic year). In December, Sarah transfers to a different course with a January start date. The HE provider sends a transfer COC advising a transfer date of 1 January 2027.

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

1st Course
Course duration: 1 September 2026 to 31 December 2026
Active days in course = 122
Entitlement for 1st course = (£10,380.24 / 365) x 122 = £3,469.56 for term 1

2nd Course
Course duration: 1 January 2027 to 31 December 2027
Entitlement for 2nd course = £10,380.24 for full academic year

Total entitlement for AY 26/27 (entitlement for 1st term of September seasonal start) + (entitlement for academic year of January seasonal start) = £3,469.56 + £10,380.24 = £13,849.80

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

Bryony started a course in September 2026 and is entitled to the full CCG for one child, £10,380.24 for the academic year. Bryony suspends after 30 days.

Bryony returns to study in February 2026, but on a new course at a different HE provider with a seasonal start of January 2026. SLC receives a COC transfer from Bryony's new HE provider advising the date of transfer is 1 January 2027. Bryony's CCG is recalculated as follows:

1st Course
Course duration: 1 September 2026 to 30 September 2026

Active days in course = 30

Entitlement for 1st course following suspension = (£10,380.24 / 365) x 30 = £853.17

2nd Course
Course duration: 1 January 2027 to 31 December 2027
Entitlement for 2nd course = £10,380.24 for full academic year

Total entitlement for academic year

Entitlement for 1st term until suspension + entitlement for academic year of January seasonal start = £853.17 + £10,380.24 = £11,233.41

8.4.5 CHANGES TO CCG ENTITLEMENT FOLLOWING IDENTIFICATION OF AN INELIGIBLE CHILD

In very rare circumstances, students can wrongly be made eligible for CCG in respect of children who were ineligible and CCG payments for an ineligible child can be made in error to the childcare provider via the third-party system. An example is where the child is aged 15 or 16 and does not have special educational needs, but the student has been awarded CCG on behalf of that child in error.

Student has other children in childcare

- **Student has claimed CCG in respect of other children**

  When an ineligible child is identified and the student has other children in childcare and CCG has been claimed for another eligible child, there is only considered to be an overpayment if the total CCG spent exceeds the total revised CCG entitlement. For example:

  Jessica is awarded £13,000 for their three children and after a few months it is identified that one of the children is not eligible. A total of £2,000 was spent on the ineligible child and £7,000 was spent on the two other eligible children.

  Once the ineligible child is removed, Jessica's maximum annual entitlement is still £13,000 as the number of children has gone from three to two. The total spend of £9,000 does not exceed the maximum CCG annual entitlement so there is no overpayment of CCG.

  Stephen is awarded £12,000 for their two children and after a few months it is identified that one of the children is not eligible. A total of £3,000 was spent on the ineligible child and £6,000 on the eligible child.

  Once the ineligible child is removed, Stephen's annual entitlement is now £8,000 as the number of children has changed from two to one. Total spend of £9,000 does exceed the new maximum annual entitlement of £8,000, so an overpayment of £1,000 is created.

- **Student has not claimed CCG in respect of other children**

  When an ineligible child is identified and the student has other children in childcare and CCG has not been claimed for the other eligible children, the amount of CCG that has been paid to an ineligible child will be treated as an overpayment. For example:

Sophie is awarded £13,000 for their two children and they have only ever claimed CCG for one child. However, after a few months it is identified that the child Sophie claimed CCG for is not eligible. A total of £6,000 of CCG was paid for childcare and this amount is an overpayment.

- **Student has no other children in childcare**

When an ineligible child is identified and the student has no other children in childcare, the student's CCG entitlement is removed and an overpayment will be created for this amount. For example:

Natasha is awarded CCG for their child. However, after a few months it is identified that Natasha's child is not eligible for CCG. A total of £1,000 of CCG was paid for childcare and this amount is an overpayment.

9 ANNEX A REGULATIONS

This guidance applies to full-time (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
- the Education (Student Fees, Awards and Support etc) (Amendment) (No. 3) Regulations 2020
- the Education (Student Fees, Awards and Support) (Amendment) (EU Exit) Regulations 2021
- the Education (Student Fees, Awards and Support) (Amendment) (No. 2) Regulations 2021
- the Education (Student Fees, Awards and Support) (Amendment) (No.3) Regulations 2021
- the Education (Student Fees, Awards and Support) (Amendment) Regulations 2022
- the Education (Student Fees, Awards and Support) (Amendment) Regulations 2023
- the Education (Student Fees, Awards and Support) (Amendment) Regulations 2024
- the Education (Student Fees, Awards and Support) (Amendment) Regulations 2025
- the Education (Student Fees, Awards and Support) (Amendment) Regulations 2026

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

10 ANNEX B UPDATES LOG

Date	Updates
November 2025	Updates made to reflect AY 26/27 rollover and policy changes. • 4.1 – Added text on 2 students applying for ADG for 2 different adult dependants. • 4.2 – Added text that new students cannot claim ADG for an adult dependant overseas.
January 2026	Updated with comments from DfE review.
March 2026	• 4.2 - Added an ADG LLE transfer example. • 5.2 – Clarified that nannies are no longer being eligible for CCG. • 5.2.1 – Added text on the 13-week cut-off. • 5.8 - Clarified that relatives are not eligible for CCG even if they are registered and approved CCPs. • 7.1 – Added that an assessed contribution can be applied to the GFD income calculation. Document finalised and sent for publishing.
August 2026	• 5.2 & 5.19 Removed references to play groups and children's centres as Ofsted have confirmed that these types of CCPs do not register with Ofsted and therefore are not eligible for CCG.
September 2026	• Section 6, Added text to confirm that foster parents are not eligible for PLA.