

Grants for Dependants

Higher Education Student Finance in Wales 2018/19 Academic Year – Version 1.0 2018

Summary

The purpose of this document is to provide guidance for key delivery partners on Student Finance Wales (SFW) Grants for Dependants in Academic Year (AY) 2018/19.

For information on the support package payable to ITT students who started their course prior to AY 2010/11 please refer to the AY 2014/15 version of this document.

Disclaimer

This guidance is designed to assist with the interpretation of the Student Support Regulations as they stand at the time of publication. It does not cover every aspect of student support nor does it constitute legal advice or a definitive statement of the law. Whilst every endeavour has been made to ensure the information contained is correct at the time of publication, no liability is accepted with regard to the contents and the Regulations remain the legal basis of the student support arrangements for the academic year 2018/19. In the event of anomalies between this guidance and the Regulations, the Regulations prevail. Please note that the Regulations are subject to amendments from time to time.

Please note this guidance is for Welsh students only.

Further Information

Annex	Content
A	Update Log
B	Authority Contact Details
C	Childcare Grant Timetable

Regulation References

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

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

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

Abbreviations

Abbreviation	Full
ADG	Adults Dependants' Grant
CCG	Childcare Grant
CCG1	Application for help with childcare costs
CCG2	Confirmation of childcare payments
CIS	Children's Information Service
CMS	Courses Management Service
CSSIW	Care and Social Services Inspectorate for Wales
CTC	Child Tax Credit
DSA	Disabled Students Allowances
EYR	Early Years Register
GCR	General Childcare Register
PLA	Parents' Learning Allowance
RRML	Reduced Rate Maintenance Loan
SFW	Student Finance Wales
SSG	Special Support Grant
TG	Travel Grant
UC	Universal Credit
WGLG	Welsh Government Learning Grant
WTC	Working Tax Credit
YSB	Young Students' Bursary

TABLE OF CONTENTS

1	INTRODUCTION	5
2	GENERAL ELIGIBILITY CONSIDERATIONS	5
2.1	GENERAL ELIGIBILITY	5
2.2	PRISONERS	5
2.3	EU NATIONALS	6
2.4	INCOME ASSESSED HEALTHCARE BURSARIES	6
2.5	ITT COURSES	6
2.6	SANDWICH COURSES AND WORK PLACEMENTS	6
2.7	STUDENTS WHO BECOME ELIGIBLE DURING THE ACADEMIC YEAR	6
2.8	ELIGIBILITY FOR GRANTS FOR LIVING AND OTHER COSTS WHERE STUDENTS WITHDRAW OR SUSPEND STUDY	7
3	GFDS ELIGIBILITY AND ENTITLEMENT	7
3.1	DEFINITIONS FOR DEPENDANTS	7
4	DETERMINING WHERE FINANCIAL DEPENDENCE LIES	8
4.1	STUDENTS AGED 25 OR OVER (OR UNDER 25 IF THEY ARE MARRIED OR IN A CIVIL PARTNERSHIP)	8
4.2	STUDENTS AGED UNDER 25 WITH A CHILD AND LIVING WITH A PARTNER	8
4.3	ADG	9
4.4	STUDENT'S PARTNER IS AN ELIGIBLE STUDENT OR HOLDS A STATUTORY AWARD**	9
4.5	STUDENT'S PARTNER IS AN ELIGIBLE STUDENT OR HOLDS A STATUTORY AWARD**	9
5	CCG	9
5.1	STUDENT'S PARTNER IS AN ELIGIBLE STUDENT OR HOLDS A STATUTORY AWARD**	9
5.2	QUALIFYING CHILDCARE IN WALES	10
5.3	QUALIFYING CHILDCARE IN ENGLAND	11
5.4	QUALIFYING CHILDCARE IN SCOTLAND	12
5.5	QUALIFYING CHILDCARE IN NORTHERN IRELAND	12
5.6	WHERE THE CHILDCARE PROVIDER BECOMES REGISTERED OR APPROVED	13
5.7	WHERE THE CHILDCARE PROVIDER BECOMES REGISTERED OR APPROVED	13
5.8	COMPULSORY EDUCATION CHARGES	13
5.9	AUDIT OF CCG APPLICATIONS	14
6	AMOUNTS OF CCG	14
6.1	MAXIMUM CCG IN THE FIRST AND FINAL WEEK OF THE ACADEMIC YEAR	15
6.2	CCGS AND RETAINER FEES PAID TO CHILDCARE PROVIDERS	15
6.3	CCGS AND RETAINER FEES PAID TO CHILDCARE PROVIDERS	15
6.4	PERIODS COVERED BY CCG	15
6.5	CCG FOR FINAL YEAR STUDENTS	16
6.6	STUDENTS WHO HAVE A PARTNER WITH INCOME	16
6.7	CCG, EARLY YEARS EDUCATION AND FREE CHILDCARE	16
6.8	CCG, CHILD TAX CREDIT AND THE CHILDCARE ELEMENT OF WORKING TAX CREDIT / UNIVERSAL CREDIT	16
6.9	CCG APPLICATIONS FROM STUDENTS AT AN OVERSEAS INSTITUTION	17
7	PLA	18
8	THE DEPENDANTS' GRANT INCOME ASSESSMENT	18
8.1	GENERAL POINTS	18
8.2	STEP 1 - CALCULATING THE AGGREGATE DEPENDANT'S INCOME	19
8.3	STEP 2 - CALCULATING THE RESIDUAL INCOME	19
8.4	STEP 3 - CALCULATE AGGREGATE MAXIMUM AMOUNT OF GFDS	21
8.5	STEP 4 - CALCULATING ENTITLEMENT TO GFDS	21
9	PAYMENT OF GFDS	22
9.1	THE NUMBER OF DEPENDANTS CHANGES IN AN ACADEMIC YEAR	22

10	ADMINISTRATION.....	23
10.1	ADMINISTERING CCG APPLICATIONS	23
10.2	PROCESSING CCG APPLICATIONS	23
10.3	INFORMING STUDENTS OF THE BREAKDOWN OF DEPENDANTS' GRANTS.....	23
10.4	CCG LEAFLETS AND FORMS.....	23
10.5	CCG APPLICATION FORM.....	23
10.6	CONFIRMATION THAT A CHILDCARE PROVIDER IS REGISTERED OR APPROVED	24
10.7	STUDENT DOES NOT RETURN THE CCG APPLICATION FORM	24
10.8	STUDENT WHO RETURN THE CCG APPLICATION FORM.....	24
10.9	CONFIRMATION OF PAYMENT TO A CHILDCARE PROVIDER	24
10.10	STUDENT DOES NOT SEND CONFIRMATION OF REGISTERED OR APPROVED CHILDCARE	24
10.11	STUDENT DOES NOT SEND CONFIRMATION OF CHILDCARE PAYMENTS	24
11	FINALISING ASSESSMENTS.....	25
11.1	STUDENTS NOT IN RECEIPT OF CHILDCARE DURING THEIR LONGEST VACATION	25
11.2	STUDENTS IN RECEIPT OF A CCG DURING THEIR LONGEST VACATION	25
11.3	STUDENTS WHO HAVE NOT CONFIRMED CHILDCARE COSTS FOR THEIR PREVIOUS AY	25
11.4	UNDERPAYMENTS OR OVERPAYMENTS OF CCGS	25
ANNEX A	26
ANNEX B	26
ANNEX C	27
11.5	CCG TIMETABLE	27

1 Introduction

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

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

Other Guidance Chapters discuss the other grants for living costs, as follows:

- WGLG, SSG and Travel Grant – Assessing Financial Entitlement Guidance Chapter
- DSAs – Disabled Students' Allowances Guidance Chapter
-

2 General Eligibility Considerations

2.1 General Eligibility

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

- The only grants for living and other costs to which previous study rules apply are the WGLG and SSG (see the 'Assessing Financial Entitlement' guidance chapter).
- Grants for living and other costs are available to eligible students regardless of age.
- A student can only receive support for a designated course. Where the eligible course does not appear on the CMS database, SFW will not be able to fully process the application.
- Students are eligible for grants for living and other costs whilst attending an overseas institution as part of their UK course, whether obligatory or optional (see overseas study in respect of the CCG).
-

2.2 Prisoners

- For full-time (FT) students commencing a course on or after 1 September 2012 no support for living costs, including GfDs and DSAs will be available to any prisoner (including an eligible prisoner). The only support available to these students is tuition fee support.
- FT students commencing a course prior to the 1 September 2012, who are prisoners are not generally eligible for grants for living and other costs under Part 5(2017) other than DSAs, however in exceptional circumstances SFW may use their discretion to award other grants under Part 5(2017) . This might apply where stopping or reducing grants for living and other costs for periods spent in prison would cause the student financial hardship and prevent them from continuing their course.

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

2.3 EU Nationals

Students who eligible for student support under Schedule 1 - paragraph 9 (2017) and Schedule 2 - paragraph 6 (2018) of the Regulations, which provide for nationals of member states of the EU, but not under any other paragraph of those Schedules, are not eligible for grants for living and other costs, including GfDs.

2.4 Income Assessed Healthcare Bursaries

Regulation 23(2017) and 69(2018) provide that students are not eligible to apply for GfDs for any academic year during which they are eligible to apply for a income assessed healthcare bursary or similar awards. For more information on NHS Bursaries, please see the NHS Guidance chapter.

2.5 ITT Courses

Designated full-time first degree and postgraduate ITT courses of at least one academic year in length will attract the same support package as full-time non-ITT first degree courses. This includes GfDs made available under Part 5(2017) and Part 11(2018) of the Regulations.

2.6 Sandwich courses and work placements

Students undertaking work placements on sandwich courses may not be eligible to apply for GfDs.

Please note where a student studies more than 10 weeks FT (in aggregate) at their higher education provider (HEP) in an AY they do not meet the criteria of a work placement and therefore are eligible to apply for grant for dependants in full.

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

For more information on work placements (including the list of unpaid placements attracting full support) please see the Assessing Financial Entitlement Chapter.

2.7 Students who become eligible during the Academic Year

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

- the student's course becomes designated;
- the student, their spouse, civil partner or parent is recognised as a refugee or becomes a person with leave to enter or remain;
- the state of which the student is a national accedes to the European Union where the student has been ordinarily resident in the United Kingdom and Islands throughout the three-year period immediately preceding the first day of the first academic year of the course;

- the student acquires the right of permanent residence;
- the student's Turkish parent becomes a worker;
- the student or their relevant family member becomes a person described in Schedule 1 paragraph 6 (2017) or Schedule 2 paragraph 5 (2018)

the student's parent becomes a Swiss national. In these circumstances the student will be potentially eligible for CCG, ADG and PLA in the quarters following the acquisition of eligibility in the year the status was acquired, except the quarter in which longest vacation falls in the case of ADG and PLA and in any subsequent years of the course. However, they will not be eligible for GfDs in respect of AYs or quarters which begin before the date of the event.

2.8 Eligibility for grants for living and other costs where students withdraw or suspend study

Regulation 58(2017) and 85(2018) provide SFW with discretion to pay GfDs until the end of the term in which the student has withdrawn from a course. This includes discretion to pay the student GfDs where they have suspended their studies during the AY. Further information on exercising this discretion is contained in the Change of Circumstances guidance chapter.

3 GfDs Eligibility and Entitlement

3.1 Definitions for dependants

For the purposes of GfDs, the following definitions apply:

Definition	Description
Dependant	In relation to an eligible student, the student's partner, student's dependent child or an adult dependant, who in each case is not an eligible student and does not hold a statutory award.
Partner	The spouse or civil partner of an eligible student; The co-habiting opposite or same sex partner of a student who is aged 25 or over on the first day of the relevant year of the course; The definition of a partner does not include a partner of the student where the SFW considers they have separated (in the case of a married student or a student in a civil partnership). This definition also does not include a partner who is ordinarily living outside the United Kingdom and is not maintained by the student;
Adult dependant	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 the SFW considers the student is separated) 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	Wholly or mainly financially dependent
Dependent child	In relation to an eligible student, a child dependent on the student.

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

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

The definition of 'dependant' means that an eligible student aged under 25 is not eligible for an ADG in respect of a co-habiting same sex or opposite sex partner.

The definition of 'dependant' also means that an eligible student is not eligible for ADG in respect of a dependent child or an adult dependant who is also an eligible student or who holds a statutory award
The following table summarises when the cohabiting opposite or same sex partner or civil partner/spouse of a student is a dependant.

Full-time Student	Cohabiting opposite sex or same sex partner	Spouse / Civil Partner
Under 25 years old	X	✓
Aged 25 years or over	✓	✓

4 Determining where financial dependence lies

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

All students aged 25 and over (or under 25 if they are married or in a civil partnership) must be subject to an income assessment to determine if they are eligible for GFDs.

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

Depending on the student and student's partner's circumstances, the following applies:

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

4.3 ADG

In AY 2018/19, the amount of ADG available under the Regulations is £2,732 for one only of:

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

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

There is no requirement for a student to apply separately for the ADG. Provided they have indicated on the full-time application (online or paper) that they have an adult dependant, there is no requirement for them to make any separate request to receive this grant. Their ADG entitlement will be automatically calculated by SFW.

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

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

Where an amount of ADG is being calculated in respect of another adult dependant, it is to be reduced by one half if the eligible student's partner is also an eligible student and holds a statutory award, and account is taken of the partner's dependants in calculating the amount of support for which that partner qualifies or the payment to which that partner is entitled under his or her statutory award.

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

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

Where a student has a dependant who is ordinarily resident outside the United Kingdom, SFW has discretion to determine the basic amount of ADG payable, if any, to a maximum of £2,732 (regulation 26(3(b))(2017) and 72 (2)(2018) Regulations).

5 CCG

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

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

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

The CCG also broadly mirrors the childcare element of WTC / UC in circumstances where the registered or approved childcare provider is a relative of the child or the childcare is considered to be compulsory education. For instance, CCG cannot be used to pay a relative.

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

Students who are potentially eligible for the CCG are:

- lone parents (a lone parent is a single parent who is not living with a spouse or partner, who has most of the day-to-day responsibilities in raising a child or children);
- student couples with children; and
- student parents with partners, including partners with income. (Entitlement is subject to the level of income and the amount of childcare costs.)

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

- a dependent child who is under the age of 15 immediately before the beginning of the academic year; including a dependent child who is born after the beginning of the academic year; or
- a dependent child who has special educational needs within the meaning of section 312 of the Education Act 1996 and is under the age of 17 immediately before the beginning of the academic year, including a dependent child who is born after the beginning of the academic year.

A child with special educational needs within the meaning of the Education Act 1996 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 area.

The [definition of 'dependant'](#) also applies to the CCG.

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

5.2 Qualifying Childcare in Wales

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

- care provided by Registered childcare including childminders, nurseries, playgroups, children's centres and holiday play schemes for children aged under eight.
 - Only childcare for children under eight has to be registered. However, children aged eight and over who are in childcare that is also for children under eight years are also eligible for

the grant because they are attending registered childcare. Nurseries and play schemes registered by the National Assembly for Wales through the Care Inspectorate Wales (CIW). A registration number will be supplied and the carer is required to display their registration certificate on the premises;

- out-of-school hours clubs provided by a school on school premises or by a local authority. Some schools provide day care for very young children and for children outside normal school hours. A CCG may be paid for this type of childcare as long as the school is registered as a day care provider by CIW;
- childcare provided in the child's own home by a domiciliary care worker or nurse from an agency registered by CIW;
- care provided by an approved foster carer (the care must be for a child who is not being fostered by the foster carer); or
- childcare provided in the child's own home or if several children are being looked after in one of the children's home by a carer approved under the Tax Credits (Approval of Child Care Providers) (Wales) 2007 Scheme (as amended).

5.3 Qualifying Childcare in England

A Welsh domiciled student who incurs charges for the following types of childcare in England is potentially eligible for the CCG. Refer to SFE Guidance Notes for more information.

5.3.1 Ofsted Registered childcare

Childcare providers who care for children aged under eight in England are registered under the Childcare Act 2006. Ofsted operates two registers: the Early Years Register (EYR), which is compulsory for most childcare providers who care for children up to the end of the foundation stage (31 August after the child's fifth birthday); and the General Childcare Register (GCR), which is compulsory for most childcare providers who care for children from the end of the foundation stage to seven.

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

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

5.3.2 Additional Qualifying Childcare in England

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

- childcare that takes place on school premises or on other premises that may be inspected as part of an inspection of a school by OFSTED, or by the equivalent inspection body appointed by the Secretary of State to inspect certain independent schools:
 - childcare provided for children aged under five must be on the Ofsted Early Years Register;
 - childcare provided for children aged five or over must be out of school hours;
 - if the child’s school uses an external childcare provider, they must be on the Ofsted register appropriate to the child’s age;
- childcare provided in the child’s own home by a domiciliary care worker or nurse from an agency “registered” with the Care Quality Commission (under the Domiciliary Care Agencies Regulations 2002):
 - care provided by an approved foster carer (the care must be for a child who is not being fostered by the foster carer) who is also registered with Ofsted either on the EYR or the GCR (please note ‘an approved foster carer’ under the Fostering Services Regulations does not replace the requirement for foster carers who look after children, who are not their foster children, to register with Ofsted as a childcare provider on either the EYR or the GCR. This is in line with the tax credits legislation which provides support for childcare costs only in circumstances where the foster carer is registered with Ofsted.

5.4 Qualifying Childcare in Scotland

. A Welsh domiciled student who incurs charges for the following type of childcare in Scotland which is currently eligible for WTC / UC purposes, will also potentially be eligible for the CCG:

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

5.5 Qualifying Childcare in Northern Ireland

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

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

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

5.6 Where the childcare provider becomes registered or approved

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

5.7 Where the childcare provider becomes registered or approved

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

- charges incurred in respect of childcare provided by a relative of the child wholly or mainly in the child's home even if the relative is registered or approved;
- charges incurred in respect of childcare provided by a relative of the child approved under the Approval of Child Care Providers Scheme in Wales (or the Childcare Approval Scheme in England 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 children to whom the provider is a parent or relative;
- charges paid by the student to their partner in respect of childcare for the student's child or a child of their partner even if the partner is registered or approved.

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

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

5.8 Compulsory education charges

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

5.9 Audit of CCG applications

Although there is currently no facility on the system for SFW to identify a selection of CCG applications for audit, a sample check of 10-15% of applications should be carried out using a manual list of applicants. The checks will involve the amount of care provided and the cost of the care. The process will also include checking that the childcare has been provided for the whole period for which the student has received a CCG and that the student has not received a CCG for a period when they have not paid for childcare or for a period covered by a free early learning place (refer to the 'CCG Application Form'). The Department expects SFW to pursue any application upon which there is a doubt about its veracity.

In carrying out the sample check, SFW will wish to confirm with the relevant body that the childcare provider detailed on the CCG application form and 'Confirmation of Childcare Payments' form is registered or approved by Ofsted. In carrying out their sample checks, SFW should contact their local Children's Information Services (CIS) in the first instance to check the registration status of a childcare provider. Ofsted supply CIS with updated information on childcare providers on a daily basis. This will enable CIS to maintain an up-to-date list of registered childcare providers and their registration status, i.e. whether their registration status is current, cancelled or suspended. In Wales the regulation of Childcare Services is the responsibility of CIW.

When information is not easily forthcoming from CIS, or where there is concern or doubt about a provider's registration that the CIS cannot answer, SFW could contact the relevant Ofsted regional centre by calling the national help line on 0300 123 1231. The call will be automatically diverted to the closest regional centre.

6 Amounts of CCG

The 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. 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 £161.50 per week (i.e. a maximum of 85% of £190 actual childcare costs). The maximum annual CCG for a student with one dependent child using childcare for the whole year is £8,398.
- for two or more dependent children, 85% of the actual cost of registered or approved childcare, paying up to a maximum grant of £274.55 per week (i.e. a maximum of 85% of £323 actual childcare costs). The maximum annual CCG for a student with two or more dependent children using childcare for the whole year is £14,276.60.

Since AY 2014/15, where the student does not provide details of a specific registered or approved childcare provider, the amount of CCG is limited to a maximum of £115 per week, or 85% of actual costs, whichever is less (regulations 27(7)(2017) and 76(4(a))(2018)). Once a childcare provider has been identified, the CCG entitlement should be reassessed using the appropriate maximum amount for one or more children.

The CCG pays 85% of actual childcare costs, but the amount of weekly CCG paid cannot exceed £161.50 per week for one child or £274.55 per week for two or more children. For example:

Number of children in prescribed childcare	Total weekly cost of childcare	Total amount of CCG per week
Student A – 1 child	£90	£76.50 (85% of actual childcare costs)
Student B – 1 child	£200	£161.50 (as the CCG pays 85% of actual costs of up to

Number of children in prescribed childcare	Total weekly cost of childcare	Total amount of CCG per week
		£190 per week)
Student C – 2 children	£120	£102 (85% of the actual childcare costs)
Student D – 2 children	£350	£274.55 (as the CCG pays 85% of actual costs of up to £323 per week)

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

A student's entitlement to CCG is calculated on a weekly basis. A week begins on a Monday and ends on a Sunday. This reflects the requirements of regulations 27(8(a))(2017) and 76(5)(2018). If a student claims a 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 (£161.50 or £274.55 as appropriate) by the number of days of that week falling within the academic year and dividing by seven (regulations 27(8(b))(2017) and 76(6)(2018)). For example, £161.50 divided by 7 is £23.07).

This means that if the student's academic year starts in the autumn and they claim a CCG in respect of the period from Thursday 6 September to Sunday 9 September 2018, the maximum grant payable is £92.28 for one child or £156.88 for two or more children (this is based on daily amount multiplied by 4). If the student claims a CCG in respect of the period from Monday 10 September to Friday 14 September 2018, the maximum grant payable is £115.35 for one child or £196.11 for two or more children (this is based on daily amount multiplied by 5).

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

6.2 CCGs and retainer fees paid to childcare providers

Some childcare providers request a retainer fee to be paid by the student to retain a childcare place for the following term or academic year, even if the student is not using childcare for the period. As a retainer fee is part of childcare costs, the CCG may be used to pay for retainer fees charged by childcare providers. Childcare providers usually include the cost of meals they provide in their overall childcare cost. If a childcare provider makes a separate charge for the meals they provide during the periods of childcare, these may be paid as part of the CCG.

6.3 CCGs and retainer fees paid to childcare providers

The amount of CCG is reduced by one half if the eligible student's partner is an eligible student (qualifies for support for a designated course) or holds a statutory award and account has been taken of the partner's dependants when calculating the partner's support or statutory award (regulations 29(9)(2017) and 78(2018)).

6.4 Periods covered by CCG

The 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 for the period from the beginning of the academic year.

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

1 September 2018 – 6 July 2019	7 July 2019 – 31 August 2019 (long vacation)
85% of childcare costs for 44 weeks	85% of childcare costs for 8 weeks

The example above is based on a student claiming CCG for the long vacation and whose academic year begins on 1 September 2018. The CCG payments start on 1 September even though the first day of term one is 1 October 2018. The CCG in respect of the months of July and August 2019 is paid in advance with the third instalment of support. The grant for childcare costs incurred in September 2019 is paid in arrears with the first instalment of support in the following academic year.

6.5 CCG for final year students

The Childcare Grant is not payable to final year students for the period between the end of the course and the end of the academic year in which the course ends (regulations 27(7)(2017) and 75(2018)). For example, the first day of term is 1 October 2018 and the final term of the course ends on 24 Jun 2019. 85% of weekly childcare costs are paid for each week childcare is used between those dates.

6.6 Students who have a partner with income

A student with a partner in receipt of income may still receive a CCG but this depends upon the number of dependent children, the cost of the childcare, and the number of weeks that the childcare is used, as well as the level of the income of the partner (if treated as a dependant under regulations 30(1),(2017) and 70(2018)).

6.7 CCG, Early Years Education and free childcare

Students cannot receive CCG for any childcare that is provided free of charge and when applying should only include childcare costs for which they have to pay a registered or approved childcare provider. Additionally, all three and four year olds are entitled to 15 hours a week of free nursery education for 38 weeks of the year, from 1 September, 1 January or 1 April following their 3rd birthday until they reach compulsory school age (the beginning of the school term following their 5th birthday). From September 2013, some 2-year-olds are eligible for 570 hours per year of funded early education.

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

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

6.8 CCG, Child Tax Credit and the Childcare Element of Working Tax credit / Universal Credit

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

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

The childcare element of WTC / UC can meet up to 70% of the cost of registered or approved childcare up to a maximum cost of £175 a week for families who pay childcare for one child and £300 a week for families who pay childcare for two children or more. The maximum amount of childcare element of WTC / UC someone could have is £140 a week for one child or £240 a week for two or more children, although the actual amount a family receives in childcare element of WTC/UC is subject to the family's gross income.

Students who satisfy the entitlement rules for the childcare element of WTC / UC can choose either to claim the childcare element of WTC / UC or the CCG. They cannot claim the WTC / UC childcare element if they or their partner are also receiving the CCG.

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

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

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

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

For more information on tax credits:

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

6.9 CCG applications from students at an overseas institution

Students attending an overseas institution as part of their courses will not generally be eligible for a CCG to cover childcare costs incurred abroad. The only qualifying overseas childcare providers are those approved under a Ministry of Defence accreditation scheme to approve providers who care for the children of personnel

based overseas. Students requesting support for childcare provided abroad should be referred to their institution to enquire about any relevant funding it may offer.

7 PLA

A PLA of up to £1,557, subject to income assessment, is available to students with one or more dependent children regardless of the age of the children. It is income assessed and can be paid whether or not student parents use registered or approved childcare.

The PLA is intended to cover some of the additional costs incurred by students with dependent children, such as higher travel costs, and books and equipment needed for the course. Students do not have to be using registered or approved childcare to be eligible for the PLA. PLA is not treated as income when students are assessed for income-related benefits, including Housing Benefit.

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

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

- full-time students with dependent children who are assessed to receive at least £1 of CCG and/or £1 of ADG. Such students are entitled to receive the full amount of PLA (£1,557);
- full-time students with dependent children who are eligible in principle for the ADG and/or the CCG but are not entitled to receive any payments of those grants because the income of their dependants is sufficiently high to offset them. After applying the dependants' income (as specified below) against the ADG and the CCG, any remaining income is set against the PLA on a pound for pound basis;
- full-time students with dependent children who have no adult dependants and are not eligible for the CCG because they are not using registered or approved childcare. Dependants' income (as specified below) is set against the PLA on a £ for £ basis after applying the appropriate threshold.

If the aggregate amount of PLA determined is between £0.01 and £49 then the student will be entitled to a minimum amount of PLA payable of £50 (regulations 29(10)(2017) and 77(3)(2018)).

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

8 The Dependants' Grant Income Assessment

8.1 General Points

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

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

From AY 2014/15, the income of partners and adult dependants used in the dependants' grants income assessment is the gross taxable income from all sources for the prior financial year, minus certain allowable disregards. For child dependants the net income in the prior financial year is used.

Estimates of net income in the current AY are no longer used in the dependants' grant income assessment. However, they are still used where adult or child dependency is being established. This change applies to all new and continuing students applying for dependants' grants in AY 2014/15 or later.

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

Please Note: 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 (i.e. the financial year which begins immediately before the start of the current academic year) has fallen by 15% or more will be able to request that dependants' grants are assessed on an estimate of income for the current financial year instead. For more information on current year income (CYI) assessments, please see the Assessing Financial Entitlement guidance chapter.

8.2 Step 1 - Calculating the aggregate dependant's income

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

- The eligible student's household income (as defined in the Assessing Financial Entitlement guidance chapter);
- The residual income of the eligible student's adult dependant for the prior financial year (if not already included in the household income)
- The net income of the student's dependent children for the prior financial year.

This is the aggregate dependant's income.

8.3 Step 2 - Calculating the residual income

Students commencing courses prior to 1 August 2018

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

(Aggregate dependant's income – Financial Obligations) - GfD Disregard (2017 amounts) = residual income

Students commencing courses on or after to 1 August 2018

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

Aggregate dependant's income - GfD Disregard (2018 amounts) = residual income

8.3.1 Financial Obligations

Students commencing courses prior to 1 August 2018

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

They might include;

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

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

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

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

Students commencing courses on or after to 1 August 2018

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

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

8.3.2 GfD Disregards

Students commencing courses prior to 1 August 2018

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

- £1,159 for a student with no dependent children;
- £3,473 for a couple with one child;
- £4,632 for a couple with two or more children;
- £4,632 for a lone parent with one child;
- £5,797 for a lone parent with two or more children.

Students commencing courses on or after to 1 August 2018

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

- £6,159 for a student with no dependent children;

- £8,473 for a couple with one child;
- £9,632 for a couple with two or more children;
- £9,632 for a lone parent with one child;
- £10,797 for a lone parent with two or more children.

8.4 Step 3 - Calculate aggregate maximum amount of GfDs.

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

8.5 Step 4 – Calculating Entitlement to GfDs

The residual income is used to reduce the aggregate maximum GfDs to provide the students actual entitlement to GfDs.

Where the residual income exceeds the aggregated maximum GfDs then the student will be not be entitled to GfDs.

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

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

After the residual income has been applied, if the amount of PLA for which the student is eligible is between £0.01 and £49 the student will be entitled to a PLA of £50.

Examples:

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

The applicable GfDs disregard is £4,632 (two parents and two children) and they declare (and evidence) £600 of financial obligations.

The residual income is calculated as follows: £5,320 - £4,632 = £688 -£600 = £88

Jacob applies for ADG, PLA and CCG (at £150 per week). His aggregate maximum GfDs is:

ADG	£2,732
CCG (85% of actual costs - 52 x £127.50)	£6,630
PLA	£1,557
Total	£10,919

The residual income of £88 reduces the ADG only . This gives Jacob the following GfD entitlement:

Total GfDs: £10,831 **ADG:** £2,644 **CCG:** £6,630 **PLA:** £1,557

Sioned starts her course in AY 18/19 and has a partner and one dependent child. Only her partner has an income, this is £11,000. Therefore the aggregate dependants' income totals £11,000 only.

The applicable GfDs disregard is £8,473 (two parents and one children).

The residual income is calculated as follows: £11,000 - £8,473 = £2,527

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

ADG	£2,732
PLA	£1,557
Total	£4,289

The residual income of £2,527 reduces the ADG only . This gives Sioned the following GfD entitlement:

Total GfDs: £1,762

CCG: £0

ADG: £205

PLA: £1,557

8.5.1 Additional Reductions to GfD Entitlement

Students commencing courses prior to 1 August 2018

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

Please note that whilst there is regulatory provision to reduce the GfDs further by the assessed household contribution, given the income differences required to have both an assessed household contribution and be entitled to GfDs, in practice this doesn't happen often.

Students commencing courses on or after to 1 August 2018

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

9 Payment of GfDs

Regulations 58 (2017) and 85(2018) Regulations provide for payments of grant for living costs including GfDs to be made for periods of the year other than quarters.

Dependants' grants are paid in three instalments, each instalment being paid in the three quarters of the academic year that do not include the longest vacation. Where the first instalment of grant is paid in the first quarter of an academic year, the grant is payable in three instalments of 33% for the first quarter, 33% for the second quarter and 34% for the third quarter. Where the first instalment of grant is paid in the second quarter, it is paid in two instalments of 66% and 34%, 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.

9.1 The number of dependants changes in an academic year

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

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

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

10 Administration

10.1 Administering CCG applications

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

10.2 Processing CCG applications

SLC's system has the facility to calculate the amount of CCG to which a student is entitled. Using the information on the CCG1 form, the weekly childcare costs for term-time weeks and non term-time weeks are entered, along with any exceptions to these standard amounts on the Childcare Estimates screen. The system will first apply a pro-rata to any amounts falling in non Monday to Sunday weeks in the first and last weeks of the academic year. Where the amounts are entered in the 'Exceptions' section, pro-rata will not be applied. The system will then apply the 85% calculation. There is a facility to override the automatic assessment of CCG should this be deemed appropriate. Any manual override of the automatic CCG assessment should be fully explained on the system Notes facility to assist other staff when dealing with student enquiries.

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

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

10.3 Informing students of the breakdown of dependants' grants

The financial notification letter produced under the single system details the breakdown of the various elements of the GfDs. Students should be advised to show the financial notification letter to their institutions when applying for discretionary hardship support from their HEP and to Job Centre Plus and/or the local authority Housing Benefit / Universal Credit section if applying for income related benefits

10.4 CCG leaflets and forms

The booklet entitled '2018/19 Dependants' Grants' and the forms 'Application for help with childcare costs' (CCG1) and 'Confirmation of childcare payments (CCG2) can be downloaded from the [SFW website](#). Where a student indicates on the online application or PN1 / PR1 forms that they want to apply for the CCG, an information pack, which includes an application form, will be sent to the student for them to complete and return.

10.5 CCG Application Form

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

10.6 Confirmation that a childcare provider is registered or approved

Childcare providers are asked to complete Section 2 of the CCG1 confirming they are either registered or approved. However, if a student has not found a childcare provider at the time of their application, Section 2 of the CCG1 may be left blank and a CCG may still be paid. A student who does not name their childcare provider on the CCG1 will be subject to a lower childcare costs cap of £115 per week. Such students should provide details of their childcare provider as soon as possible or at the latest when they provide confirmation of the payments made to a childcare provider, using the form 'Confirmation of childcare payments' (CCG2). On receipt of the CCG2, the applicant's grant entitlement may need to be reassessed.

10.7 Student does not return the CCG Application Form

If a student does not return the CCG1, but has a dependent child, the student's entitlement to the PLA can still be assessed. If the applicant subsequently sends a CCG1 no later than the end of the ninth month of the academic year in respect of which it is submitted a revised assessment must be carried out and issued.

10.8 Student who return the CCG Application Form

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

10.9 Confirmation of payment to a childcare provider

Students are requested to provide evidence of payments made to their childcare provider on a termly basis, using form CCG2. Students are required to complete Section 1 of the form and then arrange for their childcare provider to complete Sections 2 and 3, confirming the payments received from the student each week during the period. CCG2 forms are issued automatically to students at appropriate points during the year. Applicants must return a separate completed CCG2 for each term to SLC by the dates stated on the letter they receive from SLC.

If the applicant indicates in Section 4 of the CCG2 that their weekly childcare costs will change during the rest of the year, their entitlement should be reassessed. Estimated childcare costs for the long vacation should be included in the third instalment of grant. The applicant will need to confirm these costs at the beginning of the following academic year. If the applicant is uncertain whether they will need childcare for the long vacation, a reassessment to include the long holiday period should be carried out at a later date. If the reassessment is completed after the third instalment, an additional payment for the extra amount should be made to the applicant via BACS, automatically.

10.10 Student does not send confirmation of registered or approved childcare

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

10.11 Student does not send confirmation of childcare payments

Students should send evidence of payments made to a childcare provider on form CCG2 by each of the dates in the annex below. Reminder letters are sent to the student in advance of these dates. The dates for confirming childcare payments have been selected to allow time to make any adjustments to the next CCG instalment if the student has under or overestimated their childcare costs at the beginning of the year. There is also a

greater incentive for students to return their form by the required dates given that their next CCG instalment will not be paid unless a completed CCG2 has been returned to SFW.

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

11 Finalising Assessments

11.1 Students not in receipt of childcare during their longest vacation

Once a student has confirmed their actual childcare costs for the final term of AY 2018/19 and indicated they will not require a CCG for their longest vacation, the student should be reassessed and a revised support notification sent for AY 2018/19 to show that the assessment is now final.

11.2 Students in receipt of a CCG during their longest vacation

Most academic years begin on 1 September and the longest vacation is the summer vacation. CCGs for the longest vacation are paid up until 31 August, the payment covering the months of July and August. CCGs in respect of September are paid with the first instalment of the following academic year's CCG.

If a student receives a CCG for the longest vacation they need to confirm their actual childcare costs just after the start of AY 2018/19.

11.3 Students who have not confirmed childcare costs for their previous AY

Where a CCG application is received for AY 2018/19 and the student has not yet confirmed his/her childcare costs for the longest vacation in AY 2017/18, this should not delay or prevent assessments for AY 2018/19. In these circumstances the following action should be taken:

- assess the student for a CCG in AY 2018/19 and issue a Support Notification; and
- reassess the support on receipt of confirmed childcare costs for the longest vacation and issue a final Support Notification for AY 2017/18 showing the revised amount of dependants' grants.

The Support Notification for AY 2018/19 should include the amount of CCG for AY 2018/19 not taking into account any overpayment incurred during AY 2017/18.

11.4 Underpayments or Overpayments of CCGs

SLC will identify any overpayments from the revised AY 2017/18 notifications and deduct the overpayment from the AY 2018/19 grants if the student is continuing on the same course. If the student is not continuing on the same course, SLC will make separate arrangement for collection of the overpayment. If a student's CCG has been underpaid in AY 2017/18, SLC will pay the outstanding amount. If SLC receive a reassessment after the third instalment has been paid, the balance will be made to the student as opposed to adding the outstanding balance onto the following year's grant.

Annex A

Date	Updates
November 2017	Updated (corrections to version number and section headings only)
July 2018	Updated regulations and fixed minor technical elements in the chapter
August 2018 v0.2	Updated to include the changes to the GfD assessment as a result of the AY 18/19 changes (removal of financial obligations and assessed contributions from the GfD assessment) Updated regulation references. Updated format and flow of document to prevent duplicate information both in the chapter and with other chapters.
August 2018 v1.0	Updated following WG review – no material changes made mostly format and clarity updates made. All updates accepted. Issued for publication.

Annex B

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

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

For information on the support package payable to old system students, please refer to the AY 2013/14 guidance chapter.

Annex C

11.5 CCG TIMETABLE

From March 2017 onwards	SFW to enclose the publications 'CG and other support for student parents in higher education 2017/18 and thCe forms 'Application for help with childcare costs' (CCG1) and 'Confirmation of childcare payments' (CCG2) to students who have indicated they will incur childcare costs.
Around October 2017	Send a reminder letter to students. The letter will remind them they need to return the form 'Confirmation of childcare payments'.
Around November 2017	Send a 2nd reminder letter to students. The letter will remind them they need to return the form 'Confirmation of childcare payments' or they will lose their CCG.
Around November 2017	SFW will need to reassess students as appropriate.
Around January 2018	Send a reminder letter to students. The letter will remind them they need to return the form 'Confirmation of childcare payments'.
Around February 2018	Send a 2nd reminder letter to students. The letter will remind them they need to return the form 'Confirmation of childcare payments' or they will lose their CCG.
Around February 2018	SFW will need to reassess students as appropriate including childcare costs for the summer vacation.
Around July 2018 (or August 2018 if receiving a CCG in the long vacation)	Send a reminder letter to students. The letter will remind them that they need to return the form 'Confirmation of childcare payments'.
Around July 2018 / September 2018	Obtain confirmation of childcare costs for term 3 and the summer vacation. Finalise assessments for AY 2017/18 if a CCG was received.