

Grants for Dependants

Higher Education Student Finance in Wales

Academic Year 19/20 – Version 4.0

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) 19/20.

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 AY 19/20. 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

Since AY 18/19 there have been 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 too.

(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
CIW	Care Inspectorate Wales
CMS	Courses Management Service
CSSIW	Care and Social Services Inspectorate for Wales
CTC	Child Tax Credit
DSA	Disabled Students' Allowance
EYR	Early Years Register
GCR	General Childcare Register
GFDs	Grants for Dependants
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

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1 Introduction

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

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

2 General eligibility considerations

2.1 General eligibility

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

- 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 Distance learning students (2018 cohort)

Welsh Government has provided clear guidance on the support available to students on distance learning courses. The clarification provides a consistent package of support to all students on courses that are ordinarily undertaken via distance learning.

Students who are undertaking a designated distance learning course may be assessed for tuition fee loan, maintenance support and DSAs only.

Full-time and part-time students who are undertaking a designated distance learning course are ineligible for GFDs. This is because being on a distance learning course is listed as an exception to qualifying for GFDs under regulation 69 (2018) and there are subsequently no other provisions providing any exemption to this for any reason.

2.2.1 Unable to attend a course due to a disability

Students on courses which ordinarily require them to be in attendance at a provider (“in attendance” courses), who cannot attend owing to their disability, will be eligible to apply for tuition fee loan, maintenance support, DSAs and GFDs.

Conversely to students on distance learning courses, these students qualify for GFDs under regulation 69 (2018), as they are on an in attendance course and there is a subsequent exemption to the requirement to attend granted in cases of where the student’s disability prevents attendance.

2.2.2 Distance learning students (2012 cohort)

Students undertaking full-time distance learning courses are only entitled to apply for tuition fee support and DSAs

Students undertaking part-time distance learning courses are only entitled to apply for tuition fee loan, course grant and DSAs

2.3 Prisoners

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

2.4 EU Nationals

Students who are 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.

2.5 Income Assessed Healthcare Bursaries

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

2.6 ITT Courses

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

2.7 Sandwich courses and work placements

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

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

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

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

2.8 Students who become eligible during the Academic Year

The Regulations provide that in certain circumstances, as set out in regulation 24(11 & 12)(2017) and 81(2018), 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 becomes a child of a Turkish worker
- the student becomes a person described in paragraph 4(1)(a) of Schedule 2 (2018), (paragraph 6 (1) (a) of Schedule 1, Part 2 (2017)
- the student becomes the child of a Swiss national
- the student or their relevant family member becomes a stateless person
- the student or their parent (where the student is the dependent child) becomes a person with Section 67 leave under the Immigration Act 2016

In these circumstances the student will be potentially eligible for ADG, CCG and PLA in the quarters following the acquisition of eligibility in the year the status was acquired. However, they will not be eligible for GFDs in respect of AYs or quarters that begin before the date of the event.

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

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

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 SFW considers they have separated (in the case of a married student or a student in a civil partnership) or a co-habiting partner of the student aged under 25 who is not their spouse or civil partner. This definition also does not include a partner who is ordinarily

	living outside the UK 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 and a co-habiting partner of a student who is aged under 25) 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 their financial support).

The definition of 'adult 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 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.

FT 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.

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

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

5 ADG

In AY 19/20, 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 GFDs income assessment.)

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

The residual income of a partner as calculated under Schedule 5 paragraph 6 (2017) and Schedule 3 Part 4(2018) is in most cases included in the dependants' grant income assessment because there is no maximum amount specified in 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 ADG. Provided they have indicated on the FT application that they have an adult dependant, their ADG entitlement will be automatically calculated by SFW.

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

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

Where an amount of ADG is being calculated in respect of another adult dependant, it is reduced by 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. In the case where two students are partners and apply for ADG for two different adult dependants, the above rule applies and the ADG amount calculated is reduced by one half for each eligible student.

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

5.2 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).

6 CCG

CCG broadly mirrors the childcare element of the Working Tax Credit (WTC) / Universal Credit (UC) administered by HM Revenue & Customs (HMRC). CCG is available to students with dependent children (subject to income assessment) who incur 'prescribed childcare charges'. Prescribed childcare charges means childcare charges of a description prescribed

for the purposes of section 12 of the Tax Credits Act 2002. In other words a charge incurred is a prescribed childcare charge if it is one that potentially attracts the childcare element of 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 CCG, are set out below.

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

Students who are potentially eligible for 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 of 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.)

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

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

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.

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

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

The amount of CCG is reduced by 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)).

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

6.2 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. 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).

6.3 Qualifying Childcare in England

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

6.3.1 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.

6.3.2 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 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.

6.4 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)

6.5 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.

6.6 Where the childcare provider becomes registered or approved

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

6.7 Where the childcare provider becomes registered or approved

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

- charges incurred in respect of childcare provided by a relative of the child wholly or mainly in the child's home even if the relative is registered or approved
- charges incurred in respect of childcare provided by a relative of the child approved under the Approval of Child Care Providers Scheme in Wales (or the 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, 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. CCG is not intended to pay for care that any parent or relative of a child might be expected to provide.

6.8 Compulsory education charges

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

6.9 Audit of CCG applications

A sample check of 10-15% of CCG applications will be audited by SFW. The amount of care provided and the cost of the care will be checked. The process will also include checking that the childcare has been provided for the whole period for which the student has received CCG and that the student has not received CCG for a period when they have not paid for childcare or for a period covered by a free early learning place (refer to the CCG application form). SFW is obliged to pursue any application upon which there is a doubt about its veracity.

In carrying out the sample check, SFW will confirm with the relevant body that the childcare provider detailed on the CCG application form and 'Confirmation of Childcare Payments' 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.

6.10 Amounts of CCG

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.

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, CCG entitlement should be reassessed using the appropriate maximum amount for one or more children.

CCG pays 85% of actual childcare costs, but the weekly amount of 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 £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)

6.10.1 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 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)), £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 the daily amount multiplied by four). If the student claims 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 prorate the maximum CCG payable in other weeks of the academic year even if a student uses childcare for part of a week.

6.11 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, 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 costs. 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.

6.12 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 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 2019 – 6 July 2020	7 July 2020 – 31 August 2020 (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 2019. The CCG payments start on 1 September even though the first day of term one is 1 October 2019. CCG in respect of the months of July and August 2020 is paid in advance with the third instalment of support. The grant for childcare

costs incurred in September 2020 is paid in arrears with the first instalment of support in the following academic year.

6.13 CCG for final year students

CCG is not payable to final year students for the period between the end of the course and the end of the academic year in which the course ends (regulations 27(7)(2017) and 75(2018)). For example, if the first day of term is 1 October 2019 and the final term of the course ends on 24 Jun 2020, 85% of weekly childcare costs are paid for each week childcare is used between those dates.

6.14 Students who have a partner with income

A student with a partner in receipt of income may still receive CCG but this depends upon the number of dependent children, the cost of the childcare, 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)).

6.15 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. 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. 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.

6.16 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 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 (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 of WTC / UC and applies for 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 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).

6.17 CCG applications from students at an overseas institution

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

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:

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

If the aggregate amount of PLA determined is between £0.01 and £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.

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 are only used where adult or child dependency is being established..

Where the student receives maintenance payments under an agreement that expressly or implicitly requires that these payments are to be applied for the benefit of the student's child, this income should be treated as the child's income and taken into account in the dependants' 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 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 dependants' income.

8.3 Step 2 - Calculating the residual income

Students commencing courses prior to 1 August 2018

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

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

Students commencing courses on or after 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 dependants' income - GFD Disregard (2018 amounts) = residual income

8.3.1 Financial Obligations

Students commencing courses prior to 1 August 2018

Regulation 30(8)(2017) allows recurrent payments made by the student or the student's partner in respect of obligations (known as financial obligations) incurred by the student before the start of the course to be deducted from the partner's income where such obligations were 'reasonably incurred', 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 do not allow for the deduction of recurrent payments/financial obligations from the partner's income. Therefore, students starting a new course (which is not an end-on course) on or after 1 August 2018 will not be able to submit financial obligations for consideration in their GFD assessment.

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

8.3.2 GFD Disregards

Students starting courses prior to 1 August 2018

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

- £1,159 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 starting courses on or after to 1 August 2018

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

- £6,159 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 student's 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 the student will be entitled to the aggregate maximum amount of GFDs.

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

After the residual income has been applied, if the amount of PLA for which the student is eligible is between £0.01 and £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 19/20 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 1 August 2018, the total GFDs 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 while there is regulatory provision to reduce the GFDs further by the assessed household contribution, given the income differences required to have both an assessed household contribution and be entitled to GFDs, in practice this doesn't happen often.

Students commencing courses on or after 1 August 2018

Following the changes to the main household income assessment as a result of the Diamond review for Wales, 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) provide for payments of grant for living costs including GFDs to be made for periods of the year other than quarters.

GFDs 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 'Change of Circumstances' guidance which provides guidance on reassessments and stopping payments.

10.2 Processing CCG applications

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. SLC's system will first apply a pro-rating to any amounts falling in non-Monday to Sunday weeks in the first and last weeks of the academic year. Where the amounts are entered as exceptions, pro-rating will not be applied. SLC's system will then apply the 85% calculation. There is a facility to override the automatic assessment of CCG should this be deemed appropriate. Any manual override of the automatic CCG assessment should be fully explained on the system notes to assist other staff when dealing with student enquiries.

The student's CCG 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 student's financial notification letter details the breakdown of the various elements of the GFDs. Students should be advised to show the financial notification letter to their institutions when applying for discretionary hardship support from their HE provider and to 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 their application for core support that they want to apply for 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 19/20 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 19/20 to show that the assessment is now final.

11.2 Students in receipt of a CCG during their longest vacation

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

If a student receives a CCG for the longest vacation they need to confirm their actual childcare costs just after the start of AY19/20.

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

Where a CCG application is received for AY 19/20 and the student has not yet confirmed his/her childcare costs for the longest vacation in AY 18/19, this should not delay or prevent assessments for AY19/20. In these circumstances the following action should be taken:

- assess the student for a CCG in AY 19/20 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 18/19 showing the revised amount of dependants' grants.

The Support Notification for AY 19/20 should include the amount of CCG for AY 19/20 not taking into account any overpayment incurred during AY 18/19.

11.4 Underpayments or Overpayments of CCGs

SLC will identify any overpayments from the revised AY 18/19 notifications and deduct the overpayment from the AY 19/20 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 AY18/19, 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
March 2019	V1.0 Finalised document
April 2019	Updated guidance on distance learning, definition of dependency and clarification on 50% split for ADG and CCG.
October 2019	V3.0 Updated to meet Accessibility standards
December 2019	V4.0 Updated with minor accessibility changes

Annex B

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

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

Annex C

CCG TIMETABLE

From March 2019 onwards	SFW to enclose the publications 'CG and other support for student parents in higher education 19/20 and the 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 2019	Send a reminder letter to students. The letter will remind them they need to return the form 'Confirmation of childcare payments'.
Around November 2019	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 2019	SFW will need to reassess students as appropriate.
Around January 2020	Send a reminder letter to students. The letter will remind them they need to return the form 'Confirmation of childcare payments'.
Around February 2020	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 2020	SFW will need to reassess students as appropriate including childcare costs for the summer vacation.
Around July 2020 (or August 2020 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 2020 / September 2020	Obtain confirmation of childcare costs for term 3 and the summer vacation. Finalise assessments for AY 19/20 if a CCG was received.