



# THE CHILD CARE SUBSIDY

## UNPACKED

**The child care subsidy is not  
always easy to understand.**

**we're here to support you  
every step of the way.**

The Government Child Care Subsidy (CCS) aims to make early learning more affordable; however, we understand it's not always easy to navigate.

## WE ARE HERE TO HELP.

Our ultimate purpose is to ensure our families have all the tools and information at their disposal to feel confident in their children's continued journey in early childhood education.

We've included valuable resources for you in this free eBook to assist in your CCS journey. And if you still need help, rest assured our team is always available to assist.

Feel free to contact us anytime to chat more, and we look forward to welcoming you in centre.



## FAMILY SUPPORT TEAM

Our Family Support Team are here to help you book a tour and navigate everything you need to help sort out your subsidy. With a range of parents, grandparents and ex-educators on the team, their advice is sure to help every step of the way.

**CALL US  
ANYTIME  
TO DISCUSS ON**



## CENTRE MANAGER SUPPORT

Meet  
the  
team!

Whether this is your first or fifth child going into care, our Centre Managers are always there to support you. When going through a tour at their centre, they'll ensure you have all necessary information to apply for your subsidy, and even assist to work out your out-of-pocket payment should you need to.



*The CCS was difficult being a first time mum, but the team were fantastic and took the time to explain and help me set it up.*

**Rhiannon Graziano, Coburg parent**

# THE CHILDCARE SUBSIDY IN 90 SECONDS

Our team has broken it down for you. This is everything you need to know about the Child Care Subsidy. Grab a cup of tea, sit down and take it all in.

FOR  
EVERYTHING  
YOU NEED  
TO KNOW,  
CLICK HERE



## GLOSSARY OF KEY WORDS

Let us break it down for you.

**Subsidy** Your child's day in centre is payable by a daily fee charged by the centre. The government may cover some of this fee, depending on your individual circumstances. This is what is referred to as the 'subsidy'.

**CCS** Simply the 'Child Care Subsidy', shortened!

**CWA** 'Complying Written Agreement'. This is your CCS eligible government enrolment and agreement with the service for the days of care, session hours and fees charged. This must be in writing and updated anytime there is a change to enrolment conditions.

## CHILD CARE SUBSIDY REQUIREMENTS

There are several requirements to qualify for the Child Care Subsidy. You may qualify if...

- ✓ You or your partner care for the child a minimum of two nights / fortnight
- ✓ You or your partner are responsible for child care fees
- ✓ The child meets immunisation requirements
- ✓ You use an approved child care service – **like us!**

# CCS: THE TIMELINE

**Did you know:** CCS is paid directly to the childcare centre that your child is attending, so your out-of-pocket expense is lower. You just pay the gap fee.

1

**Your baby is born – yay!**



2

**Decide on when your child might be going into early learning and care.**

3

**Apply for CCS via your MyGov Account, which is linked to Centrelink**

Do this as soon as you know when you might be sending your child into early education and care, so it's all set up and ready to go for your child's first day. Don't necessarily wait until you've found a centre that you're happy with. The entire process may take between four and six weeks, and if it's not set up when you begin care, you may be paying full fees until it's all complete.

4

**Find a centre that suits your family best**

Call our team at 1800 314 517 and set up a tour.



5

**Once your spot is booked in, confirm your Complying Written Agreement (CWA).**

When a CWA enrolment notice is created by the Centre Manager, there are two steps that need to be completed by the family:



**XPLOR HOME APP - Confirm CWA agreement**

You will be notified by email that the CWA is ready for you to agree to. A reminder will be sent via email should you not sign within 48 hours.



**MY GOV**

Confirm your child's government enrolment via MyGov. If you do not agree to the government enrolment, CCS cannot be paid.



6

**See you on your first day.**

## HOW TO APPLY IN MYGOV

1. Sign in to MyGov and go to Centrelink.
2. Select 'Payment and Claims' from the menu, then 'Claims', then 'Make a claim'.
3. Under 'Families', select 'Get started'.
4. Answer all the questions. Each screen has information to help you complete the claim, this includes how to submit your supporting documents.
5. Submit your claim.
6. You can track the progress of your claim online, every step of the way.



**Click here to watch our video on how to apply online.**

Need help setting up a MyGov account?  
**CLICK HERE** to find out more.

# HOW CCS WORKS: THE FULL EXPLANATION

The CCS works on four factors:

- **Your total combined family income.**
- **The number of children you have in care.**
- **The service type.** This can be long day care, or outside-hours care such as vacation care.
- **How much recognised participation you and your partner undertake each fortnight.**



This includes paid work, volunteering, study and other activities as determined by education.gov.au.

Job hunting, studying, starting a new business, volunteering and travel time – among others – are all eligible activities that will allow you to claim subsidised hours of care.

## GOVERNMENT RECOGNISED PARTICIPATION

### Types of recognised participation



Paid work, including leave



Volunteering



Studying  
(approved course)



Self-employed work



Working for free  
(in the family business)



Actively job  
seeking



Unpaid work experience or  
unpaid internship



Actively setting  
up a business



Doing training to improve work  
skills or employment prospects



Other activities on a  
case by case basis.



Time taken to travel between the child care service and your place of work, training, study, or other approved activity will also be included.

# HELPING WORK OUT YOUR OUT-OF-POCKET FORMULA

It's great to know what your early education and care centre charges for a day, but what you really need to know - for family finance purposes - is what you'll need to pay out of pocket.

To try calculating your out-of-pocket fee, [CLICK HERE](#) for a handy subsidy estimator. Simply enter your details and it will bring up an estimate for you!



*The subsidy you will receive and any applicable cap will depend upon your own personal circumstances and is subject to your combined family income, hours of recognised participation and child care details. Even if you are currently receiving the Child Care Subsidy, you will need to update your details through your Centrelink account on MyGov. For more information visit The Department of Education's website at <https://www.education.gov.au/early-childhood/providers/child-care-subsidy>.*



# HELPING WORK OUT YOUR OUT-OF-POCKET FORMULA

The Commonwealth Government Child Care Subsidy (CCS) helps make high quality early education and care even more affordable for Australian families.

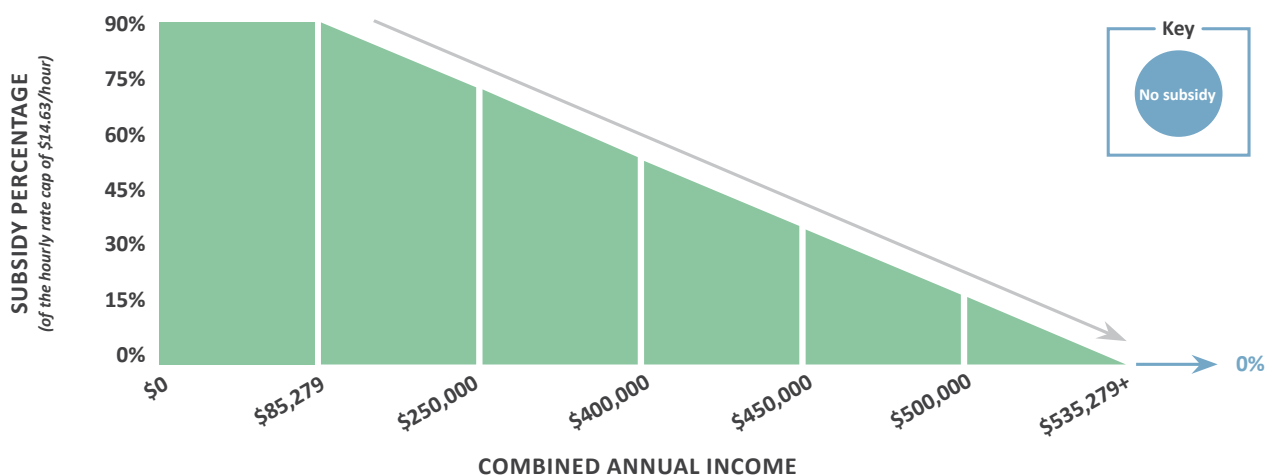
How CCS applies to your circumstances may be tricky to navigate. We're here to help you understand and make the most of your potential entitlements.

## KEY INFORMATION:

- ✓ If your family earns less than \$85,279 per year your Child Care Subsidy rates will be 90%.
- ✓ If your family earns under \$535,279 per year, you'll be eligible to receive Child Care Subsidy rates.
- ✓ Your Child Care Subsidy rates decrease 1% for every additional \$5,000 earned over \$85,279.
- ✓ Families with more than one child aged 5 or under can get a higher rate for their second and younger children.
- ✓ CCS eligible families are entitled to a min. of 72 hours subsidised care per fortnight regardless of recognised participation level.
- ✓ Aboriginal and Torres Strait Islander children are eligible for at 100 hours of subsidised care per fortnight. Families can get more subsidised hours based on their circumstances.

## Here's how much you can expect to get covered, on average.

Helping work out your out-of-pocket formula subsidy by combined annual income.



*\*Based on eldest or only child. Families with more than one child in care may be eligible for a higher subsidy for their second child and younger children.*

*\*The \$14.63 hourly cap applied above is a 2025/2026 FY figure.*

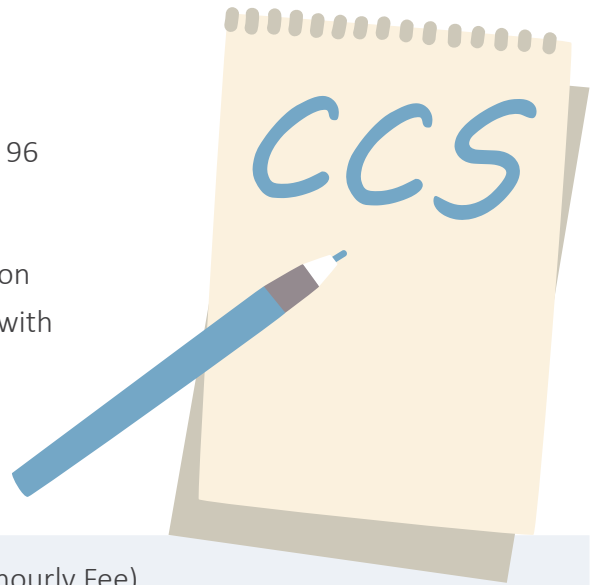
*\*\*Based on information from the Family Assistance Law and Services Australia website, information in this graphic is subject to change.*

# CCS CALCULATIONS: OUR CASE STUDY EXAMPLE

## THE JOHN FAMILY

The John family will be sending Sally to an early education centre for 8 days per fortnight, 12 hours per day, resulting in 96 hours of care per fortnight.

Based on their combined family income and their participation hours (48 hours or more per fortnight), their subsidy is 85% with 100 hours per fortnight. The centre's daily fee is \$167.50.



## THE MATHS:

$\$167.50$  (full day fee) divide 12 (session Hours) =  $\$13.95$  (hourly Fee)

$\$13.95$  (hourly fee) is lower than the  $\$14.63$  CCS Hourly Cap, so the subsidy applies to the  $\$13.95$

(Hourly Fee)  $\$13.95 * (\text{hours of care}) 96 = \$1339.20$  (your fortnightly fee before subsidy)

(Family Subsidy Percentage)  $85\% * \$1339.20 = \$1138.32$  (your gross subsidy amount)

5% (withheld by Government)  $0.95 * \$1138.32 = \$1081.40$

$\$1339.20 - \$1138.32 = \$257.80$  out of pocket payment per fortnight

\*The  $\$14.63$  hourly cap for the 2025/2026 Financial Year. All calculations illustrating CCS concepts and out of pocket payments are estimates only and may differ to the actual payments calculated under the child care subsidy. These estimates are based upon the underlying information available as at the time of posting which may change at any time. Families should check their payments with Centrelink if they have any concerns.



# WORRIED ABOUT BEING ABLE TO AFFORD CARE?

Here are some of your options.

## **Additional Child Care Subsidy (ACCS)**

ACCS provides support to families experiencing a significantly reduced ability to pay child care fees, such as if a parent has lost income due to being unable to attend work.

This can be applied for via Centrelink and MyGov. Click [HERE](#) to download an easy application guide.



# DOCUMENTS YOU MAY NEED



As you complete your claim in MyGov, Services Australia will ask you to provide certain documents or information. These will come up as 'required' in your claim.

As they work through your claim, Services Australia may ask you for more information. If this happens, they will put your claim on hold as they wait for these documents. You need to provide them within 14 days of your request or your claim may be rejected.

**Here are some they may request, just to give you an idea of what you may need to think about preparing ahead of time.**

**Financial information** – Bank account details, your tax file number, and details on income and assets including real estate assets and superannuation

**Study** – Including planned and previous course details, fee receipts and academic transcripts

**Work** – Such as income tax returns, PAYG certificates, payslips or Taxation Notices of Assessment (NOA) if self employed

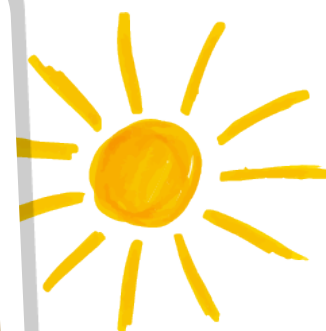
**Living arrangements** – Housing, rental property or real estate details, proof of assets ownerships documents, rates notices

**Relationships** – Parent or guardian details, including work and income details; partner details, including citizenship, study, work and income details; or separation details.

**Residence details if you've lived outside Australia** – Including visa information

**Children** – Birth certificates, adoption or surrogacy agreements

**Medical** – Health Care card claims, medical reports, Centrelink medical certificates and doctor-issued medical certificates.



# COMPLYING WRITTEN AGREEMENT (CWA)

If you require a change to your booking patterns due to an addition or reduction of days, a change in session times, or if there is a change to the fee, your Complying Written Agreement (CWA) will be updated by the Centre and an adjusted CWA will be issued for approval to the child's primary carer. This is a legal requirement under Family Assistance Legislation.

If your family is ineligible for Child Care Subsidy (CCS), the centre will create a Relevant Agreement (RA) for you in place of a CWA.

**Families can view their current CWA on both the Xplor Home App and on the Xplor website once enrolled with a G8 centre.**

## NEED TO COMMENCE CARE?

We are committed to ensuring your children thrive through learning for life.

If you are a new family looking to find out more about how to enrol and learn more about your possible entitlements, please contact our Family Support Team on 1800 314 517.

Further information about CCS can also be found on the Services Australia website at <https://www.servicesaustralia.gov.au/child-care-subsidy>.



**We can help  
you maximise  
your subsidy!**



G8 Education<sup>ltd</sup>

