Child Care Subsidy (CCS) Information Sheet

The Background

Beaconsfield Neighbourhood Centre (BNC) is an approved childcare provider for the Child Care Subsidy (CCS) scheme. CCS is the main way the Government assists families with their childcare fees. The CCS is paid directly to childcare providers to be passed on to eligible families as a fee reduction. This assists in keeping fees low for families using our Children's Room for childcare. Families only pay the gap between our fees and the subsidy amount they are entitled to receive.

Please take the time to apply, even if you may have previously thought you didn't qualify for any subsidised care. Applying has no cost and may significantly assist in reducing your family's fees.

The Details

Each person liable to pay childcare fees at BNC will need to apply for this subsidy and meet the criteria of the Australian Government to receive the benefit of reduced fees. A MyGov account is required, so please create one if you don't already have one. The following information is general, and you may need to contact Centrelink regarding your specific circumstances.

Eligibility basics are:
- child is 13 or younger not attending secondary school, unless an exemption applies
- you care for your child at least 2 nights per fortnight or have 14% share of care
- be responsible for paying the childcare fees at an approved childcare service
- meet residency and immunisation requirements

There are three components to the calculation of the CCS:
1. Total Family Income

    Your family's combined income will calculate the CCS percentage you're entitled to. Remember, you will need to contact Centrelink when your combined income increases or decreases and/or confirm your estimates fortnightly if required.

2. Activity Test

    CCS is linked to how much a family contributes to the Australian economy through activity. This activity level is calculated from the parent with the lowest number of hours of activity. See https://www.servicesaustralia.gov.au/individuals/services/centrelink/child-care-subsidy/how-much-you-can-get/your-activity-level-affects-it for more information.

3. Hourly Rate

    The government set an annual benchmark rate cap which is currently $14.63 per hour for children below school age for our type of service (Centre Based Day Care). The calculation of CCS is determined by the lower of the benchmark rate or the Centre's hourly fee. BNC's hourly fees are significantly lower at $11.85 per hour for term commitments and $13.00 per hour for casual care, so your relevant CCS percentage can be applied to the full fees.

Some families can get Additional Child Care Subsidy. This is paid on top of Child Care Subsidy to provide extra support with childcare fees. There are three different types of Additional Child Care Subsidy that you can apply for. You can apply if you're either a grandparent, transitioning to work, or experiencing temporary financial hardship.

To apply for the Child Care Subsidy:
1.   Sign in to your myGov account and go to Centrelink.
2.   Select "Make a Claim or View Claim Status" from the home page, then "Make a Claim."
3.   CCS is included in Families > Family Assistance Payments; select Apply.
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.   Once BNC processes your child's enrolment details through our software, you will receive a notification in your myGov inbox. Accept the enrolment for Beaconsfield Neighbourhood Centre through myGov and this will link our service to your Centrelink entitlements.

If you have already completed a claim for another childcare service, you will only need to complete Step 6 as the one claim covers any childcare enrolments for your child.

There may be some delays before CCS payments are credited to your account which are usually beyond our control. Fees must be paid in the meantime per our Fees Policy. When any backdated subsidy is eventually received, your account will go into credit and future fees are offset until a balance is payable.

If a child doesn't attend a session of care at least once in 26 consecutive weeks, they will stop being eligible for CCS. If a child starts to attend care again, a family can make a new claim for CCS. CCS will be recovered if your child's final attendance at the service is an absence and full fees are payable.

It is important to remember that even if you don't qualify for any CCS, our full fees are still a relatively low cost for child-care. Families are welcome to attend our programs without applying for the subsidy and will simply pay the full fees.

The Fees
The amount of Child Care Subsidy you can get depends on your individual circumstances. This is calculated between families and Centrelink, and we have no control over the outcome.

As a guide, the current family income brackets, the corresponding CCS rates and examples of what it means for out of pocket (gap) fees from 2026 at BNC are shown below.

Family Income	CCS %		Childcare ($11.85 Per Hour)			Casual Care ($13.00 Per Hour)	
			Subsidy Per Session	Out of Pocket Per Session		Subsidy Per Hour	Out of Pocket Per Hour
$0 to below $85,279	90%		$85.32	$9.48		$11.25	$1.25
$85,279 to below $535,279 **Example:** $285,279	Between 90% & 0% * 50%		$47.40	$47.40		$6.50	$6.50
$533,279 or more	0%		$0	$94.80		$0	$13.00

* The percentage goes down by 1% for every $5,000 of income your family earns

Families with more than one child aged 5 or under in care may get a higher Child Care Subsidy (CCS) for one or more of their children.

The Government withholds 5% of your subsidy. This is to help reduce the likelihood of you getting an overpayment. You're able to vary this amount to suit your circumstances. See Family eligibility and entitlement - Department of Education, Australian Government for more information.

To estimate your personal CCS amount, go to:
https://www.servicesaustralia.gov.au/individuals/services/centrelink/child-care-subsidy/how-much-you-can-get and use the Payment and Service Finder tool.