What is Child Care Benefit?

Child Care Benefit (CCB) is a payment from the Australian Government that helps you with the cost of your child care.

Who can get CCB?

You can get CCB if you are a parent, relationship parent, foster parent or grandparent with a child in your care who is attending a child care service which is approved to receive CCB on your behalf, or you use registered care. You must meet certain requirements to get CCB (see also work, training, study test later in this fact sheet).

Approved services include, Long Day Care, Family Day Care, Outside School Hours Care (including before and after school and during school holidays), Occasional Care and In Home Care.

Registered care is child care provided by individuals registered with the Department of Human Services and can include grandparents or other relatives, friends or nannies. It can also include care provided by individuals in private pre-schools and kindergartens as well as some outside school hours care and occasional care.

What eligibility requirements do I have to meet to get CCB?

To get CCB, you need to meet these requirements:

1. Residency

You or your partner must be an Australian citizen, a permanent resident living in Australia or be exempted from the Government’s residency requirements.

2. Immunisation

Children under seven must meet the Government’s immunisation requirements or have an exemption.


To get CCB you must be the one responsible for your child care costs. If your employer contributes to your child care through salary sacrificing or packaging, you may not be eligible to receive CCB. Similarly, if another agency or individual pays your child care on your behalf you should test your eligibility with the Department of Human Services.¹

Is there an exception to the eligibility requirements?

You must have a Family Tax Benefit or regular care child in your care however your child cannot be your Family Tax Benefit or regular care child if they receive a social security benefit or pension. If your child is on a Disability Support Pension it is possible to receive an exception, if they are living at home with you and they are under 21 years of age.

To ensure that families with a disabled child receive this exception and avoid the cancellation of your child care payments you must contact the Department of Human Services before your child turns 16, advise of your change in circumstances and that the child still lives at home and intends to claim the Disability Support Pension.

How much CCB can I get?

Your income level and care type determine how much CCB you can receive. If your income is too high, you will not receive any CCB for approved care, but you may still be eligible to receive the Child Care Rebate (CCR).

The amount of CCB you get depends on:

- your income and your partner’s (if you have one) income
- the type of care you use (CCB approved or registered)
- the amount of care you use
- the reason you are using care
- the number of children you have in care.

What are the maximum CCB rates for the 2015-2016 financial year?

Table 1: Maximum CCB rates for 2015-2016 financial year

<table>
<thead>
<tr>
<th>Number of non-school children in CCB approved care</th>
<th>Maximum amount of CCB for 50 hours of CCB approved care for non-school children, including the multiple child loading 2015-16</th>
<th>Maximum amount of CCB per hour per non-school child including the multiple child loading 2015-16</th>
</tr>
</thead>
<tbody>
<tr>
<td>One</td>
<td>$208.50</td>
<td>$4.17</td>
</tr>
<tr>
<td>Two</td>
<td>$435.71</td>
<td>$4.35</td>
</tr>
<tr>
<td>Three</td>
<td>$679.89</td>
<td>$4.53</td>
</tr>
<tr>
<td>Each additional child</td>
<td>$226.63</td>
<td>$4.53</td>
</tr>
</tbody>
</table>

Note: The multiple child percentage is a higher rate of CCB paid to families with two or more children in CCB approved child care. The maximum rate information for two, three or more children in the table above has the multiple child percentage already applied. The formula to calculate the higher rate of CCB for more than one child in CCB approved care includes the standard hourly rate and the family’s CCB percentage as advised by the Department of Human Services. The standard hourly rate for 2015-2016 is $4.17.

Depending on your circumstances (e.g. your income, what type of child care service you use and the number of hours) you may be entitled to a different rate than stated. You should contact the Department of Human Services for a more accurate assessment.
What else affects my CCB entitlement?

Other circumstances that change the rate of CCB entitlement are:

- rates for school children are 85 per cent of the non-school child rates
- a higher part time loading percentage applies to non-school children attending a long day care service for less than 38 hours a week
- a higher standard hourly rate applies to children attending family day care and in home care services for less than 37.5 hours a week
- a higher non-standard hourly rate applies to children attending family day care and in home care services for any hours outside the service’s standard hours
- eligible grandparents who have primary care of a child and receive an income support payment will receive full fee relief for each child in CCB approved child care for up to 50 hours per child per week.

Note: If you receive an income support payment you may also get the maximum rate of CCB. As your family’s combined income increases above $43,727 the amount of CCB decreases.

When do I stop receiving CCB?

If your family’s combined income is above the income limits shown in the table below, you will not receive any CCB. However, if your CCB entitlement is zero due to income you may still be eligible for the CCR.

CCB is not available over the following limits.

Table 2: CCB Income Limits per child in approved care for 2015-2016

<table>
<thead>
<tr>
<th>Number of children in approved care</th>
<th>Income limits for 2015-2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>One</td>
<td>$152,147</td>
</tr>
<tr>
<td>Two</td>
<td>$157,654</td>
</tr>
<tr>
<td>Three</td>
<td>$178,023</td>
</tr>
<tr>
<td>Each additional child</td>
<td>$33,671</td>
</tr>
</tbody>
</table>

Note: You can now use the Child Care Estimator online to work out your possible entitlement to CCB and CCR for CCB approved child care. Visit Child Care Estimator^2 or MyChild website^3.

What if my child is absent from child care?

CCB, CCR and Jobs, Education and Training Child Care Fee Assistance (JETCCFA) can be paid in some situations if you are charged for child care when your child is absent. More information is available in Fact Sheet 9—Absences from child care^4.

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How much CCB do I get for registered care?

The table below outlines the amount of CCB you can receive for registered care for the 2015-2016 financial year. Your family’s income does not affect the amount you can get.

Table 3: CCB Registered Care Rate for 2015-2016

<table>
<thead>
<tr>
<th>Registered Care Rate—Non-school child</th>
<th>2015-2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Per hour each child</td>
<td>$0.696</td>
</tr>
<tr>
<td>Maximum CCB for 50 hours of care per</td>
<td>$34.80</td>
</tr>
<tr>
<td>week for each child</td>
<td></td>
</tr>
</tbody>
</table>

Note: Rates for school children are 85 per cent of the non-school rate.

How do I receive my CCB for approved care?

There are two ways families can choose to get their CCB, depending on their preferences:

- you can have it paid directly to your child care service (this means the fees you pay out of your own pocket are reduced).
- you can choose to pay full fees throughout the financial year and get your CCB as a lump sum after the end of that financial year from the Department of Human Services.

You can claim CCB by contacting the Department of Human Services. There is no need for you to claim CCR, as this is automatically assessed once you have lodged a claim for CCB.

Note: You must claim CCB as reduced fees (even if your entitlement is zero due to your family’s income) if you want to receive your CCR as a fortnightly payment (and in many cases weekly) or as a quarterly payment. At reconciliation your final CCB and CCR entitlements will be paid without the need to submit a CCB lump sum claim.

How do I receive my CCB for registered care?

To get your CCB for registered care, take your child care receipts (given to you by your registered carer) to the Department of Human Services and complete the Claim for Child Care Benefit for registered care form (FA018). The Government will pay your CCB into your bank account after you submit a claim. You must claim your CCB within 12 months from when the care was provided.

Your carer cannot receive CCB on your behalf.

If you use a combination of CCB approved care and registered care you need to claim CCB separately for each type of care.

It is important to note that you cannot get the CCR for care provided by a registered carer.

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What is the work, training, study test?

This test determines how many hours of CCB you can get.

- For CCB approved care all families can get up to 24 hours of CCB per child per week. To get up to 50 hours you and your partner need to be working, training or studying for at least 15 hours per week (or 30 hours per fortnight) or have an exemption from this test.

- For registered care you and your partner must be working, training or studying or have an exemption from this test to get up to 50 hours of CCB per child per week. No minimum number of hours is required.

How can I get more information?

To access your details or check your eligibility for child care payments, please contact the Department of Human Services by:

- visiting the Human Services families website
- logging on to your Centrelink online account through myGov and selecting ‘Child Care’ and then ‘View Child Care Details and Payments’. If you do not have a myGov account, you can create one by visiting my.gov.au and then linking it to your Centrelink online account
- using the Express Plus Centrelink mobile app and selecting ‘Child Care’. Express Plus Centrelink is available for Apple devices with iOS7+ on the App Store and Android devices with version 4.0 and above on Google Play
- visiting a service centre
- calling 136 150, or
  - Teletypewriter (TTY) service on 1800 810 586 if you are deaf or have a hearing or speech impairment. You need a TTY phone to use this service
  - 131 202 if you need information in a language other than English.

Useful resources

Other useful resources include:

- for news and information on child care visit the MyChild website
- to estimate and compare payments access the Child Care Estimator