



Wraparound Childcare Frequently asked questions (FAQs)

Updates:

- Primary School Aged Childcare (PSACO) allowance information added.
- Change in eligibility from WAC to PSACO.
- Change to WAC Overseas capped rates from January 2026.
- Claiming for invoices that are split into equal payments throughout the year.

FAQs for families that have not registered for WAC yet

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General information

What is Wraparound Childcare?

Wraparound childcare is childcare that 'wraps around' the conventional school day. The Defence Wraparound Childcare (WAC) allowance refers to provision directly before and after the school day during school term time for school age children. This provision can be offered by schools and private, voluntary and independent (PVI) providers (including childminders and early years settings) and can be run on a school site or at another setting in the area. It must not require parents to pick their children up from school and drop them off at another location.

What can parents claim?

Up to 20 hours of wraparound childcare costs for before and after school childcare, per week, per child (aged 4-11 years old, 4-16 years old if in receipt of disability benefits), during term time only.

The cost is capped using the regional average hourly rate. Where breakfast is an additional cost, but included within the capped rate, this can be claimed for. Where other meals, activities, materials, transport, trips etc.* are a cost on top of the cost of childcare, this is payable by the parent and must not be claimed.

*This list is not exhaustive.

What does 'term time only' mean?

WAC funding can be claimed for 39 weeks in a rolling 52-week period. This includes teacher training days but does not include public holidays or any school holiday time.

The length of school year stated in the WAC policy aligns with the current Government legislation in England. All schools in England are required to meet 190 days (38 weeks) and 5 Teacher Development (TD) days, making it 39 weeks.

Where can I find more information?

The Defence Childcare Information Page on [defnet](#) and [Defence Connect](#) is where Service personnel can access all of the information about the WAC funding.

For detailed policy information search 'WAC Allowance' at [DINs Search](#) (defnet) or [Group: Defence Instruction Notices - DIN's | Defence Connect](#).

Families can find WAC Scheme information on [Discover my Benefits](#) (www)

Is it compulsory to claim WAC funding?

Claiming WAC funding is not compulsory. To make an informed decision about what is best for their family, Service personnel should read 'Grossing Up' and 'Tax-Free Childcare - Salary Sacrifice information' (available as a resource on the WAC page on [Discover my Benefits](#) (www), and Defence Childcare Information Page on [defnet](#) and [Defence Connect](#). Personnel may wish to seek additional and independent financial advice as necessary.

Tax implications

Are there any tax and National Insurance implications?

Yes, as the MOD is reimbursing you for your childcare costs, it is deemed an extra income which makes it a 'taxable benefit' by HMRC.

To offset this, Defence pays extra to cover any tax and National Insurance (NI) payments you may incur when making WAC claims – this is called Grossing up.

This process can have a knock-on effect on your individual tax and NI allowance and brackets.

Where income is increased, it is possible that some SP may move to a higher tax bracket, or may find that future Universal Credit, means tested tax credits (e.g., Child Tax Credits), Child Maintenance Service awards, Child Benefit payments (if they reach High Income Child Benefit Tax Charge level, currently £60,000), the rate of repayment on Student Loans etc. are affected.

If pushed into a higher tax bracket, the rate of tax paid on second incomes such as pension, dividend, or rental income etc. may be affected since these are taxed at the highest rate (i.e., the personal tax-free allowance and basic rate taxation etc. will be set against MOD employment income).

If claiming WAC funding pushes your individual income over £60,000 AND you or your partner get Child Benefit, you may have to pay the High-Income Child Benefit Charge.

If your income is over the £60,000 threshold. You can choose to either:

- receive Child Benefit payments and pay any tax charge at the end of each tax year (Service personnel should be aware that for this option they would have to file a Self-Assessment Tax Return each year).
- opt out of receiving Child Benefit payments and not pay the tax charge.

SP can find out more about the High-Income Child Benefit Charge at [High Income Child Benefit Charge: Overview - GOV.UK \(www.gov.uk\)](https://www.gov.uk/guidance/high-income-child-benefit-charge)

We encourage you to read the guidance and regularly review, a grossing up guide is available as a resource on the WAC page of [Discover my Benefits](#) (www), Defence Childcare Information Page on [defnet](#) and [Defence Connect](#).

All Service personnel are encouraged to seek independent financial advice on this prior to participating in the WAC scheme.

Grossing Up. What does this mean, and what will the Statement of Earnings show?

As WAC funding is a 'taxable benefit', Defence pays extra to cover any tax and National Insurance (NI) payments you may incur when making WAC claims – this is called Grossing up.

It will show up on the Serving parents' payslip (Statement of Earnings). It will include the amount that was submitted in the WAC claim along with the 'grossed up' amount.

Grossing up can have a knock-on effect on your individual tax and NI allowance and brackets – if you are on the cusp, it could push you into a higher one. See above question for further information.

Tax implications

Do I need to declare WAC on my tax return?

The WAC allowance is paid in to your Armed Forces salary. If your salary is your only income, then tax and NI will be calculated automatically.

If you have additional income streams, then you should seek independent financial advice about declarations. If in any doubt you should seek independent financial advice.

Eligibility

Who is eligible to claim WAC funding?

To be eligible to claim the WAC funding the following eligibility criteria must be met:

- At least one partner (or single parent) is Serving as an Armed Forces Regular (including Full Time Reserve Service (FTRS)). Service personnel will be eligible following their completion of Phase 1 training until their termination date (TX).
- Service personnel has either an assignment order to a UK based Unit, Serving on an unaccompanied assignment overseas with the family residing in the UK or eligible WAC location overseas, Serving on an assignment to a location within the European Economic Area & Switzerland (EEA&S) or where Defence Children Services (DCS) schools and settings are used for before and after school childcare provision.
- The child for whom the Service person has parental responsibility for must:
 - be aged 4-11 years old (4-16 years old if in receipt of disability benefits).
 - attend full-time school (including home education)
 - be living with the Service person for at least 50% of the time, unless separated due to Service commitments (deployment, residential courses etc.), or when Serving on unaccompanied assignments overseas with family remaining in the UK, EEA&S or overseas location and using a DCS provider for before and after school childcare.
- An active Tax-Free Childcare (TFC) account must be set up with HMRC for each child.
- The childcare provider must also be signed up to the TFC scheme (for UK and DCS providers).
- If using host nation providers within the EEA&S, the provider must be registered, regulated and inspected by host nation authorities.
- Partner (or a sole parent in a lone parent family) must be in paid employment, self-employed or starting or re-starting work within the next 31 days and have a weekly income equivalent to at least 16 hours at the [UK National Minimum or Living Wage](#).
- Both partners (or a sole parent in a lone parent family) must each have an adjusted net income of £100,000 or less per annum.

What does separated for Service commitments mean?

Separated for Service commitments includes:

- Deployments & residential courses.
- Unaccompanied assignments (i.e., Service person lives in SLA during the week and returns to the family home at the weekends).
- Unaccompanied assignments overseas, where the family remain in the UK, EEA&S or overseas location where a DCS school or setting is used for before and after school childcare.

Will my PSTAT Cat affect my eligibility?

Personnel who are Pstat Cat 1, 1(s), 1(c), 2, 5(s) or 5(c) or who are recorded as LTR or LTR(E) will be automatically eligible so long as they meet the remaining eligibility criteria. All registrations from SP within other Pstat Cats will be raised to the allowance checker for review. Once the review is complete the allowance checker will confirm the outcome on the JPA WAC record. The SP will receive a notification through JPA.

Do we need to be married to claim WAC funding?

Service personnel do not need to be married to be eligible to claim WAC funding.

Eligibility

Do families need to live on base to claim the WAC funding?

Families do not need to live on base to claim the WAC funding.

Is WAC funding available to families assigned overseas?

WAC funding is available to Serving personnel assigned overseas within the European Economic Area & Switzerland (EEA&S), or where Defence Children Service (DCS) schools and settings are used for before and after school childcare. These are locations where the WAC UK scheme can be exactly replicated as families have access to TFC accounts.

In overseas locations where due to local rules or regulations it is not possible for WAC eligibility criteria to be met, or where Tax-Free Childcare (TFC) accounts are not available, personnel may be eligible to register for the Primary School Aged Childcare Overseas (PSACO) allowance. For more information about PSACO, see the Defence Childcare Information Page on [defnet](#) and [Defence Connect](#) or the Discover My Benefits [Army](#), [RAF](#), [Navy](#) webpage ([www](#)).

If a parent earns £100,000 adjusted net income or more and the other earns less than £100,000 adjusted net income, do they qualify for the WAC Scheme?

No, if either parent earns £100,000 or more, they do not qualify for the WAC Scheme.

If both parents earn less than £100,000 each, they will be eligible to claim WAC so long as they meet the minimum earning criteria.

The upper income limit for the WAC funding is based on the £100,000 figure dictated by HMRC in terms of TFC eligibility (this is also where the personal allowance starts to decrease).

Parents not eligible for TFC will not be able to claim WAC funding. Parents need to be aware that if claiming WAC funding pushes a parent over the £100,000 threshold, they will not be eligible for a TFC account and therefore will not be able to claim WAC funding or early years funded placements for younger children.

I claim Universal Credit, am I eligible for WAC?

It is not possible to have a TFC account at the same time as claiming Universal Credit, therefore it is not possible to claim WAC funding when claiming Universal Credit. SP will need to assess which they are better off claiming.

I commute to work weekly, my children remain in the family home, am I eligible?

Personnel who live away during the week and return to the family home at weekends and during leave periods (choosing to live unaccompanied) within the UK, EEA&S or overseas location where the child(ren) attend a DCS provider for before and after school childcare, are classed as being separated for Service reasons which satisfies the WAC eligibility criteria.

If I am assigned overseas unaccompanied with my family remaining in the UK or eligible WAC Overseas location, can I claim WAC?

Service personnel Serving on an unaccompanied assignment overseas with their family residing in the UK, EEA&S or overseas location where the child(ren) attend a DCS provider for before and after school childcare will be eligible to claim, so long as they meet the eligibility criteria.

Eligibility - child information

What is the definition of a Service child?

- A Service child in the context of this scheme is a child who the Service person has financial responsibility for, and the child lives with the Service person for at least 50% of the time; unless separated due to Service commitments.
- Adopted children, children of long-term relationships and domestic partner children, where they meet the eligibility criteria, are eligible.
- Foster children are not eligible.
- Where the child is normally resident elsewhere for example with another natural parent or relative, the Service person will be unable to claim WAC funding.

Why are foster children not eligible to join the WAC Scheme?

Fostered children are 'looked after children' and the Local Authority (LA) is responsible for them. The way the LA delivers its responsibility is by employing foster carers, but the LA remains responsible for the child.

WAC eligibility is based on Tax-Free Childcare (TFC) criteria set by HMRC, part of the eligibility criteria for TFC is that the parent has responsibility for the child.

Is there a maximum number of children who can be accepted onto the WAC scheme and claim the full 20 hours per week?

There is no maximum number of children that can be accepted, so long as the eligibility criteria is met. The full 20 hours can be claimed for every eligible child.

My child attends middle school, therefore does not enter upper school until age 13. Are they eligible for WAC until they leave middle school?

All childcare that you want to claim WAC funding for must be paid for via a [valid and active Tax-Free Childcare \(TFC\) account](#).

Children stop being eligible for TFC on 1 September after their 11th birthday (1 September after their 16th birthday if in receipt of certain disability benefits). If your child is no longer eligible for a TFC account, they will become ineligible for WAC.

Do children that attend Boarding school qualify for WAC funding?

No, for the purpose of the WAC Scheme, children must live at home and attend school (including home educated children).

My 4-year-old attends an early years setting which is set within a school. Is my child eligible for WAC?

A child becomes eligible for WAC funding when they start full-time school (including home education). In England and Wales this is reception, in Scotland and Northern Ireland this is P1.

Some parents choose to delay their child starting school until compulsory school age on 31 December, 31 March or 31 August following their fifth birthday - whichever comes first. WAC funding cannot be claimed during this time.

Early Years settings that are attached to a primary school are not full-time education.

Eligibility - child information

What age range are children eligible?

Children aged between 4 and 11 years that have started full-time school, including home education are eligible.

In England and Wales this will be in reception class. In Scotland and Northern Ireland this will be year P1.

Generally, children in Scotland start school when they are aged between 4½ and 5½ years old. When they are eligible to start school depends on when their fifth birthday is:

- If your child's birthday is on or between 1 March - 31 August, your child will usually start school at the beginning of the autumn term in the August the year they turn 5.
- If your child's birthday is on or between 1 September – last day in February, your child will usually start school in the at the beginning of autumn term in the August before they turn 5.

In Scotland, if you have made a successful application for early entry to school (or home education) for your child, you will need to contact the WAC team for further advice and guidance people-affs-wac-fro-mailbox@mod.gov.uk

In overseas locations the school starting ages may be different to the UK. For WAC registration and claims the child must be aged from 4 years old and have started full-time education. Early years settings, FS 1, pre-school or nurseries are not full-time education.

My child is aged 3 and has started full-time education due to the school starting age being younger in our overseas location, can we claim WAC?

No, WAC can only be claimed when the child is aged 4 and in full-time education. If your child is in full-time education for less than 30 hours per week in an overseas location, you may be eligible to claim Overseas Nursery Authority (ONA) for the remaining hours. Contact people-affs-child-expenses@mod.gov.uk for further information.

Will children over 11 years old with Special Education Needs and Disabilities (SEND) be eligible?

Children in receipt of Disability Living allowance, Personal Independence Payment, Armed Forces Independence Payment, Child Disability Payment (Scotland only), Adult Disability Payment (Scotland only), or if they are certified as blind or severely sight-impaired, are eligible for up to double the amount of TFC (£4,000 rather than £2,000 per year). If they receive the higher rate of TFC, they will also be eligible for a higher maximum allowance of WAC funding of up to twice the capped hourly rate for the childcare provider's region.

For these children, the starting age remains 4 but the child retains eligibility until the 1st of September after their 16th birthday. To receive the higher capped rate for disabled children, during WAC registration 'disabled child' must be selected. JPA will then request that supporting evidence is supplied to Unit HR. Evidence of receiving the higher rate of TFC could be used as supporting evidence for higher rate of WAC. All other WAC eligibility criteria must be met.

Eligibility - child information

Can I claim Continuity of Education Allowance (CEA) at the same time as WAC funding?

If a child is weekly or full boarding at an independent or state boarding school, they are ineligible for WAC regardless of whether this is funded privately or by claiming CEA.

Where a child attends an independent school as a day pupil regardless of whether this is funded privately or by CEA, they are eligible for the WAC funding (if all other eligibility criteria are met).

Will claiming WAC funding for my 4 -11-year-old child(ren) have an effect on my claim for 15/30-hour funding for my children aged 9 months to school starting age?

If claiming WAC pushes the serving parent above the £100,000 adjusted net income maximum earning threshold, this could impact funding received for additional Early Years hours (15/30 hours for children aged 9 months to school starting age).

It will not affect claims for the Government Scheme of a universal 15 hours Early Years entitlement for all children from the term after they turn 3 years old (England) or the respective Government schemes in Scotland, Wales and Northern Ireland.

Eligibility - types of leave and partner information

Do working parents remain eligible when on leave?

Families will usually remain eligible if the family meets the [TFC eligibility criteria](#) during the leave period.

If Service personnel or their partner are on a career break, are they eligible?

No, they will not be eligible. Both parents (or sole parent in a lone parent family) must be in paid employment and have a weekly income equivalent to 16 hours at the [UK National Minimum or Living Wage](#).

If my partner is not working, can I claim WAC funding?

Partners must be in paid employment, starting or re-starting work within the next 31 days and have a weekly income equivalent to at least 16 hours at the [UK National Minimum or Living Wage](#).

If your partner is not currently working, you may still be eligible for WAC if your family meets the [TFC eligibility criteria](#)

If you claim either Universal Credit or childcare vouchers, you cannot get Tax-Free Childcare at the same time and therefore will not be eligible for WAC.

My partner is in full time education; will we be eligible to claim WAC funding?

In line with existing Government policy, you will not be eligible to claim WAC funding while your partner is in full-time education.

My partner is on an apprenticeship; will we be eligible to claim WAC funding?

If your partner earns the equivalent of at least 16 hours at the [UK National Minimum or Living Wage](#) for apprentices, and is eligible for a TFC account, you will be eligible to claim WAC funding.

If parents are separated or divorced, which income is the qualifying trigger for WAC funding?

WAC eligibility is based on Tax-Free Childcare (TFC) criteria set by HMRC. Income tests apply to the applicant and their partner, if applicable.

Partner means someone you live with as husband and wife (or equivalent). If one parent has moved out, they don't count as partner for the other parent. But anyone else who has moved in does. To qualify, the child has to live with the Service parent for at least 50% of the time except where separated due to Service commitments (deployment, residential courses etc.) or when Serving on unaccompanied assignments overseas, and the child must be recorded on JPA.

Eligibility - contract types

Are sponsored Naval Reserves eligible to claim WAC?

Sponsored Naval Reserves are not eligible for WAC as they are not employees of the MOD; they are civilians. Their employer has agreed with the MOD that a stated element of their contractor's workforce is made up of employees who have accepted a liability to be called out to permanent service if needed.

If called out to permanent service, any childcare support would be considered under the Reservist Award.

Are Royal Fleet Auxiliary (RFA) personnel eligible to claim WAC?

RFA personnel are not eligible to claim WAC funding as they are MOD civilians.

Can Regular Service personnel on Flexible Service (Restricted Separation) or Flexible Service (Part-Time Working) claim WAC?

This will depend on TFC account eligibility, if you are eligible for TFC whilst working on a Flexible Service agreement and you meet all other WAC eligibility criteria, you will be able to claim WAC funding.

Why are MPGS not eligible to claim WAC funding?

This policy captures the needs of those that are most likely to be impacted by mobility and/or deployment which may make it harder for their families to access the wraparound childcare that they require.

Registration

How do Service families register for and claim WAC funding?

Read the resources available on the following sites, then complete the five steps:

- *Discover my Benefits* [Army](#), [RAF](#), [Navy](#) (www)
- *Defence Childcare Information Page* on [defnet](#) or [Defence Connect](#)

1. **RECORD** each child on JPA.
2. **CHECK** If you meet the WAC [eligibility criteria](#).
3. **APPLY** for a [TFC account](#) for each child on GOV.UK.
 - **WAIT** until the TFC account is activated and you have received your account number. [An active TFC account](#) must be in place for each child before the WAC registration can be completed. **A TFC account is not WAC registration.**
4. **REGISTER** each child and add your childcare provider on JPA – in the 'My child allowances: WAC' section and follow the process.

WAIT until the registration status of your child shows as 'registered' before continuing to step 5.
5. **CLAIM** up to 20 hours per week, per child, term time only (maximum 39 weeks per year). You can do this by adding the invoice information to the child's record in JPA in the 'My child allowances: WAC' section.

How can I check if my child(ren) are recorded on JPA?

To establish if your children are recorded on JPA you should contact your Unit HR.

What is the process if my child is not recorded on JPA?

To be eligible to claim the WAC funding, Service personnel must ensure their children are recorded on JPA with a 'yes' in the certificate verified box, your HR department will be able to assist with this.

Can dual Serving couples both register?

Yes, dual Serving couples can both register and claim for WAC, so long as they meet the eligibility criteria. Both parents cannot claim for the same invoice, only one parent can submit a claim for each time period.

Parents of children aged 4-11 waiting for disability benefits to be confirmed.

Whilst waiting for disability benefits to be confirmed, eligible parents can register for and claim WAC at standard rate. Once the disability benefit is evidenced, they will be able to submit backdated claims for any amounts that are due at the higher capped rate. To do this parents should speak to their Unit HR about withdrawing the previous claim and re-submitting. Before resubmitting a claim, parents should check if this would result in a larger payment.

Registration

How do I register for WAC?

You will find WAC in the self-service section of JPA, within the 'My Child Allowances' area. The guidance tab and (i) on each area explains what needs to be added, for further guidance SSUG IN506032 WAC registration, can be found on the Defence Childcare Information Page on [defnet](#) and [Defence Connect](#) on the step-by-step guides tile.

For most personnel registration approval will be automatic. Some registrations will be raised to the Allowance Checker for further evidence to be checked before being authorised.

Service personnel that are on the secure payroll will complete the WAC registration in the same way. Their registration will be raised to the Allowance Checker for approval. In place of a TFC account number they will need to provide the the quarterly TFC eligibility confirmation letter/email or payment confirmation letter/email received from HMRC, to their Allowance Checker as evidence of a TFC account.

How long before starting childcare should I register my child(ren) for WAC funding?

4-year-old children starting full-time school (including home education) in the autumn term cannot be registered until 1 September. In England and Wales this will be reception class. In Scotland and Northern Ireland this will be year P1. In overseas locations within the EEA&S where Host Nation childcare providers are used and school starting ages may be different to the UK, children must be aged 4 and have started full-time education. Early years settings, FS 1, pre-school or nurseries are not full-time education.

All registrations for 4-year-old children need to be approved by Unit HR. Claims cannot be submitted until the registration is approved, to enable SP to submit claims for September (and August if in Scotland) registration approval will need to be completed prior to the payroll cut off date in September.

Older children residing in the UK can be registered at any time so long as eligibility criteria are met. In overseas locations where the school starting age may be higher than the UK, children can be registered once they start full-time education.

Claims can only be submitted for childcare used from the effective date shown on your child's registration. This will be the 1st of the month that you register in unless you become eligible after this date.

If you are planning to claim for childcare used from the start of the autumn term, you need to ensure you register your child(ren) before 30 September.

What date do I set my effective date to if I don't meet the eligibility criteria on the 1st of the month?

If you are not eligible on the 1st of the month, for example due to being assigned with your family overseas to a non-WAC Overseas location until the 5th of the month, you will set your effective date to the 5th of the month. If you set your effective date as a date when you were not eligible, your registration will be rejected.

Registration

I am planning to register once I have accumulated a few invoices to claim back.

WAC claims can only be submitted for childcare used from the effective date shown on your child's registration. This will be the 1st of the month that you register in unless you become eligible after this date. If your family meet the eligibility criteria, register now.

If you are using and paying for childcare that you want to claim WAC funding for you must be registered to claim that back. You cannot back date claims if you were not registered at that time.

[A valid and active TFC](#) account must be in place at the time the childcare being claimed for was used. For UK and DCS providers the provider must have been paid via the TFC account, for EEA&S Host Nation providers the provider must have been paid directly and a [TFC manual claim submitted](#).

My child was registered on the temporary WAC Overseas registration form, what date do I add as my 'effective date' when registering on JPA?

If you have a WAC Overseas registration confirmation email with an entitlement start date and WAC Overseas registration number, so long as there has been no break in eligibility, this date should be entered as the effective date on your JPA registration.

If I am due to deploy or deployed without access to JPA and am unable to register, how long can I backdate my registration for?

If you become eligible before you deploy, you should complete your WAC registration(s) prior to deployment. If you become eligible while you are deployed, you will be able to register when you return from deployment.

- Registrations can be backdated for up to 12 months.
 - Registrations backdated for up to 6 months due to deployment can be self-submitted.
 - Registrations backdated for 6-12 months due to deployment must be approved by Unit HR.
- All claims submitted on return must have been:
 - paid via a [valid and active TFC](#) account for UK or DCS childcare providers.
 - paid to the provider and a [manual TFC top up](#) submitted for host nation providers overseas.
- Generally, either parent can set up TFC accounts, however this does depend on individual family circumstances when assigned to the EEA&S. Where possible it is recommended that the parent that is not deploying administers the TFC account(s) to be able to reconfirm the eligibility with HMRC every 3 months.

Can the non-Serving parent complete a WAC registration if the Service Person is deployed?

Non-Serving partners cannot submit WAC registrations as they don't have access to JPA. See also question above 'If I am due to deploy or deployed without access to JPA and am unable to register, how long can I backdate my registration for?'.

Tax-Free Childcare (TFC)

Do I need to have a Tax-Free Childcare (TFC) account to be able to claim WAC funding?

- To be eligible to register for WAC funding, a valid and active TFC account must be in place for each child that you want to claim WAC funding for (**active means that you reconfirm your account with HMRC every 3 months and receive the 20% top up from HMRC when you deposit funds into the account, or you receive the 20% top up from HMRC via the [TFC manual process](#)**).
- Payments to the provider must be made via the TFC account for UK and DCS providers.
- For Host Nation providers in the EEA&S and DCS providers that are unable to accept TFC payments, the provider must be paid before submitting a manual TFC top up.
- Service personnel will be able to claim 80% of WAC costs back through JPA with the remaining 20% being paid directly into the TFC account from HMRC for UK and DCS providers, or into the bank account assigned to the TFC account for the TFC manual top up.
- No claims can be submitted prior to the TFC being activated, and Service personnel have registered for WAC.

Full eligibility criteria for the TFC accounts can be found at the following link. [Tax-Free Childcare: Check if you're eligible - GOV.UK](#)

I am on the secure payroll and unable to access Government digital services to set up a TFC account.

Service personnel or their partners that have been informed that they cannot use the Government digital services to apply for a TFC account must:

- Confirm that they meet WAC eligibility criteria.
- Confirm that they meet TFC eligibility criteria.
- Confirm that the provider is TFC registered for UK or DCS providers.
- Confirm that the provider is registered, regulated and inspected by Host Nation authorities for Host Nation providers within the EEA&S.
- They or their partner contact the HMRC TFC PD1 team on (+44) 03000 534 730 to apply for a manual TFC account with HMRC in lieu of an online TFC account.
- If eligible, HMRC will then supply a TFC eligibility confirmation letter or email.
- Once the parent has received the letter or email, they will be able to register for WAC. A copy of this letter or email will need to be supplied to Unit HR staff before the registration can be approved.
- Pay their childcare provider.
- They or their partner contact the HMRC TFC PD1 team on (+44) 03000 534 730 to arrange a manual 20% payment in lieu of a TFC account.
- HMRC will then supply a payment confirmation letter or confirmation email. If a payment confirmation letter or email is not received, the quarterly TFC eligibility confirmation letter or email can be used as evidence for audit if required.

Claims can only be submitted for childcare used from the effective date shown on your child's registration. This will be the 1st of the month that you register in unless you become eligible after this date.

Tax-Free Childcare (TFC)

When can I apply for a Tax-Free childcare account?

Tax-Free Childcare (TFC) accounts can be applied for from 0-11 years old (0-16 years old if the child is in receipt of certain disability benefits). You must have an [active TFC account](#) in place before you register for WAC.

How long will it take a provider to register for a TFC account?

Provider registration is an automatic process. Once providers sign up online, parents will be able to view / pay within 48 hours. If your provider requires further information, HMRC have produced [information for providers](#) that is available on the [Best Start In Life](#) website.

No WAC claims can be paid unless the provider is registered with TFC (for UK and DCS providers). Not all providers will be able to accept TFC payments.

How long does it take the 20% top up to show on the TFC account (when using UK or DCS providers)?

When the parent adds credit to the TFC account, that credit shows immediately. If the deposit is made during the working week, the 20% top up can take up to 24 hours to show as 'available'. If the deposit is made over the weekend, the 20% top up will show as 'available' on the next working day.

How long does it take for the TFC payment to show in my provider's account (when using UK or DCS providers)?

If the payment is made during the working week it takes up to 24 hours for the payment to show on the provider's account, depending on their bank. Payments made over a weekend may take longer to show on the provider's account.

Can I use the MOD's TFC Manual process to claim WAC funding in overseas locations outside of the EEA&S?

No, you will not be eligible for WAC, however you may be eligible to register for the Primary School Aged Childcare Overseas (PSACO) allowance. This is because an active TFC account must be in place to claim WAC. HMRC has imposed this threshold for the TFC scheme in the UK. As Service families are located overseas on a temporary basis only, and are not domicile in the Host Nation, English statutory guidance is applied and therefore UK minimum wage is applied, not that of the host nation.

The TFC manual process cannot be used to claim WAC funding overseas outside of these locations.

PSACO launched January 2026 and is the final phase of the Wraparound Childcare (WAC) scheme roll-out. The PSACO allowance provides a reimbursement of costs for before and after school childcare in overseas locations where due to local rules or regulations it is not possible for WAC eligibility criteria to be met, or because Tax-Free Childcare (TFC) accounts are not available. For more information about PSACO, see the Defence Childcare Information Page on [defnet](#) and [Defence Connect](#) or the Discover My Benefits [Army](#), [RAF](#), [Navy](#) webpage ([www](#)).

Tax-Free Childcare (TFC)

I can't find any reference to WAC on the TFC website.

WAC is a Defence initiative and is not referenced on the TFC website. For more information about WAC, families can visit:

Discover my benefits: [Army page](#) [RAF page](#) [Royal Navy page](#)

Service personnel can find more WAC information on the Defence Childcare Information Page on [defnet](#) and [Defence Connect](#).

Does the TFC account need to be in the Serving parent's name?

Generally, either parent can set up TFC accounts, however this does depend on individual family circumstances when assigned to the EEA&S. It is important that the parent that administers the account can reconfirm the eligibility with HMRC every 3 months. If the account is administered by the Serving parent and they are due to deploy during the reconfirmation period, you may want to change this to enable the parent that isn't deploying to reconfirm the TFC account during that time and continue to pay the provider from the TFC account.

The other steps of the WAC registration must be completed by the Serving parent.

What happens if I do not reconfirm my TFC account every 3 months?

HMRC will contact you to reconfirm your TFC account every 3 months. Failure to confirm your TFC account will result in the loss of the 20% top up. To be eligible for WAC, you must have [an active TFC account](#) and be eligible for the 20% top up. HMRC will provide a renewal authorisation when your account has been reconfirmed.

My TFC account number doesn't begin 1100 and isn't 13 digits long.

Your TFC account number is the 13-digit Payment Reference number that will have been issued to you in your confirmation email when you first set up the TFC account. If you cannot locate it, please contact HMRC's helpline on (+44) 0300 123 4097.

My partner works 16+ hours but doesn't meet the UK minimum wage threshold required for a TFC account due to lower wages in some overseas locations, can I still claim WAC?

No, you will not be eligible for WAC, however you may be eligible to register for the Primary School Aged Childcare Overseas (PSACO) allowance. This is because an active TFC account must be in place to claim WAC. HMRC has imposed this threshold for the TFC scheme in the UK. As Service families are located overseas on a temporary basis only, and are not domicile in the Host Nation, English statutory guidance is applied and therefore UK minimum wage is applied, not that of the host nation.

PSACO launched January 2026 and is the final phase of the Wraparound Childcare (WAC) scheme roll-out. The PSACO allowance provides a reimbursement of costs for before and after school childcare in overseas locations where due to local rules or regulations it is not possible for WAC eligibility criteria to be met, or because Tax-Free Childcare (TFC) accounts are not available. For more information about PSACO, see the Defence Childcare Information Page on [defnet](#) and [Defence Connect](#) or the Discover My Benefits [Army](#), [RAF](#), [Navy](#) webpage ([www](#)).

Tax-Free Childcare (TFC)

What is the maximum age children in receipt of disability allowances can have a TFC account?

A child in receipt of Disability Living Allowance, Personal Independence Payment, Armed Forces Independence Payment, Child Disability Payment (Scotland only), Adult Disability Payment (Scotland only), or if they are certified as blind or severely sight-impaired, will be eligible for a TFC account until 1 September after they turn 16 years old.

Is TFC available to Non-UK National Personnel and Families?

- HMRC have confirmed that 'No Recourse to Public Funds' applies to the applicant, not their partner, therefore non-UK Serving personnel are able to claim Tax-Free Childcare if they meet the eligibility criteria
- Serving personnel are treated as 'not subject to immigration control', therefore, they will meet this eligibility requirement. This includes when they are posted outside the UK when they are still treated as in the UK
- If they have a partner that is subject to 'No Recourse to Public Funds' then that won't stop the Serving person applying for Tax-Free Childcare, but the Serving person has to make the application
- If the partner is 'not subject to immigration control' (such as Indefinite Leave to Remain or Citizenship), then either the Serving person or the partner can apply for Tax-Free Childcare
- Both the Serving person and their partner need to meet all the other criteria for Tax-Free Childcare
- If you are eligible for a Tax-Free Childcare account for your child, you may be eligible for WAC funding

Salary Sacrifice Childcare Voucher schemes

I use the salary sacrifice Armed Forces Childcare Voucher Scheme (AFCVS) to pay for my wraparound childcare, can I claim WAC funding?

Parents using the AFCVS cannot claim WAC funding.

Parents must decide which scheme best suits them financially. Service personnel could use the [childcare calculator](#) on GOV.UK to help make an informed decision. If parents, choose to leave the AFCVS for any reason they **cannot** re-join the scheme.

Parents will need to bear in mind that this calculator will only give the 20% paid by HMRC, and that the remaining 80% will be largely covered by the WAC, in some cases it will be covered in its entirety (depending on hours used and whether or not the childcare provider charges are within the capped rate for their area). Please note, if parents choose to leave the AFCVS they cannot re-join the scheme.

Like all government policies, WAC is subject to review, and its terms are subject to alteration. Appropriate notice will be given of any such changes.

I use AFCVS, how do I know if my provider accepts TFC payments?

Providers that offer AFCVS should be able to take payments via TFC. Parents are advised to check with their providers before making a decision.

If a parent leaves the AFCVS with a certain amount of vouchers purchased and unused:

- a. How long do they have to spend the vouchers?
- b. Do they have to spend all their vouchers before they are able to start using their TFC account?
- c. Will they be able to claim for a refund for any unused vouchers?

Parents **cannot** be in the AFCVS and use TFC.

If parents, choose to leave the AFCVS for any reason (including to claim WAC funding) they must note that they **cannot** re-join the scheme. Service personnel could use the GOV.UK [childcare calculator](#).

- a. Parents should check with their voucher company whether there is a limit to the time the vouchers must be used.
- b. No, they do not. Vouchers accumulated before joining TFC could be used for holiday care.
- c. Refunds are not possible under salary sacrifice contracts. Once your pay has been exchanged for a childcare voucher under contract, it is generally not possible to reverse it back through the payroll. In circumstances where a refund is allowed, the refund would be returned to your employer and paid to you through payroll and would be subject to tax and national insurance in the normal way. Parents should check what the process is with their voucher company.

Like all government policies, WAC is subject to review, and its terms are subject to alteration. Appropriate notice will be given of any such changes.

Providers and rates

What types of providers are included?

Registered providers include:

- **Schools** - Includes registered wraparound childcare provided in a group setting by professionals who are not the child's parent or carer. For example, providers may be run by private companies, nurseries, schools, sports and youth clubs or voluntary organisations such as charities.
- **Childminders** - A childminder is a registered child carer who works with children for more than two hours a day in their own home. This maximum hourly rate also includes registered nannies.

Excludes all types of informal childcare (for example, grandparents, friends, babysitters, etc.).

For UK and DCS providers

For you to be eligible to claim the WAC funding, your provider must be able to accept TFC payments. There is more information for providers about registering for a TFC account at the [Best Start In Life](#) website (www).

Claims can only be submitted when they are paid from a child's valid and active TFC account, to a provider's TFC account.

For Host Nation providers within the EEA&S

For you to be eligible to claim WAC funding the provider must be registered, regulated and inspected by Host Nation authorities. An active TFC account must also be in place for each child you want to claim for.

Our provider is a nanny, can we claim WAC?

If you use a nanny to provide wraparound childcare:

Within the UK they must be Ofsted registered, have a Tax-Free Childcare (TFC) account and able to accept TFC payments.

Within the EEA&S they must be registered, regulated and inspected by Host Nation authorities.

Claims for nannies are at the capped rate for childminders.

How does the capped rate work?

The capped hourly rates are published in the DIN available on the Defence Childcare Information Page on either [defnet](#) or [Defence Connect](#) and will be updated annually. The MOD pays up to 80% of the capped hourly rate, the further 20% is topped up by HMRC via your child's TFC account. Parents are responsible for the payment of any amount over the capped hourly rate.

Is the rate based on a national average? Costs can vary from area to area, is there an X-factor for the more expensive areas?

Costs are based on the [Coram](#) (England, Scotland and Wales) and [Northern Ireland Childcare cost survey](#). From January 2026, the WAC Overseas capped hourly rates changed from one set rate per provider type for all locations, to individual location rates. This is the England rate which is adjusted using the LOA rate for that Country.

There is no X-factor for more expensive options. A copy of the rates can be found in the DIN, search 'WAC Allowance' at [DINs Search](#) (defnet) or [Group: Defence Instruction Notices - DIN's | Defence Connect](#).

Providers and rates

The provider costs more than the regional hourly rate, can we proceed?

You can proceed, but you can only claim up to the regional capped rate for the area the provider is located in. Anything over and above this rate, you will have to fund yourself. Claims are calculated on an hourly basis. This will be worked out for you on JPA when you complete your claim.

My provider uses an online payment system to take payments for wraparound childcare.

Some online payment systems (for example, Parent Pay), are not compatible with TFC, therefore those providers will not be able to accept TFC payments.

When using UK or DCS providers, parents should check with their providers whether they are able to accept TFC payments. WAC claims can only be paid if the provider is registered with TFC and able to accept TFC payments.

When using Host nation providers within the EEA&S parents will pay the provider directly and [submit a manual TFC claim](#).

I use multiple providers that charge different rates, how do I work out my claim?

Within the self-service section of JPA, in the 'My Child Allowances' WAC area, you will be able to add any providers that you use.

So long as you pay the provider from your TFC account (for UK and DCS providers), and your claim is within 20 hours per week per child, you can use as many providers as you need. If you use **more than 20 hours** per week per child at multiple providers, you will need to decide which provider hours you are better off claiming for as you may still only claim for 20 hours per child in total.

An example, if you used 25 hours of before and after school childcare per week and your capped rate was £5 per hour. You use 15 hours at provider a (£3.50 per hour) and 10 hours at provider b (£5 per hour). You are using 5 hours more than WAC funding covers, so you will have to pay for those hours. 5 hours at provider a will cost £17.50. 5 hours at provider b will cost £25. In this example you would be better off submitting the claim for provider b first.

The 'How to Claim' document is available as a resource on the WAC page at [Discover my Benefits](#) (www), and the Defence Childcare Information Page on [defnet](#) and [Defence Connect](#).

Step-by-step guides for registration, and claim process are available on the Defence Childcare Information Page on [defnet](#) and [Defence Connect](#)

My provider does not produce an invoice, how do I claim?

If your provider uses email or an online booking system, screenshots of the sessions booked can be used in place of a formal invoice. The screenshots should clearly show the dates and sessions used.

Providers and rates

My child attends school 40 weeks in the academic year can I claim for the extra week?

The length of school year stated in the WAC policy aligns with the current Government legislation in England. All schools in England are required to meet 190 days (38 weeks) and 5 Teacher Development (TD) days, making it 39 weeks.

Any sessions that go beyond this will need to be covered by the Service parent. A Service parent can decide which weeks to claim for. Therefore, if a week has only one day and week 40 has 4 days, claiming week 40 will be most beneficial. JPA will only allow for 39 weeks to be claimed. [See page 26 for further information about submitting claims for 39 weeks.](#)

What if my provider is not registered with OFSTED (or equivalent)?

To be eligible to claim the WAC funding, your provider must be registered with OFSTED (or equivalent) and must be able to accept TFC payments. There is more information for providers about registering for a TFC account at the [Best Start In Life](#) website (www).

In overseas locations, all DCS providers are registered with OFSTED, any Host Nation providers used must be registered, regulated and inspected by Host Nation authorities for you to be eligible to claim the WAC funding.

Claims can only be submitted when they are paid from a child's valid and active TFC account for UK and DCS providers, or when the TFC manual process is used for Host Nation settings within the EEA&S.

Claims can only be submitted when they are paid from a child's valid and [active TFC account](#), to a provider's TFC account (for UK and DCS providers).

For Host Nation providers within the EEA&S and DCS providers that don't accept TFC payment [the manual TFC process must be followed.](#)

My child attends after school sports clubs, are the fees covered by WAC?

If the sports clubs are registered with TFC (for UK and DCS providers) or are registered, regulated and inspected by Host Nation authorities (for Host Nation providers) you will be able to claim the WAC funding. If the sports clubs are run by an outside agency that is not registered with TFC or Host Nation authorities (in the EEA&S), you will not be able to claim the WAC funding for this.

Making a WAC claim

How are WAC claims paid?

On receipt of an invoice from a **UK or DCS childcare provider**:

1. Parents pay their provider from their Tax-Free Childcare (TFC) account.
2. Once the invoice has been paid, Service personnel must log onto the self-service section of JPA and go to the 'My child Allowances – WAC' area to complete the claim.

On receipt of an invoice from a **Host Nation childcare provider or DCS provider that can't accept TFC payments** :

1. Parents pay their provider directly.
2. Once the invoice has been paid, Service personnel must log onto the self-service section of JPA and go to the 'My child Allowances – WAC' area to complete the claim.
3. Service parent submits a manual TFC claim following the process in the DIN. Search Tax-Free Childcare at [DINs Search](#) (defnet) or [Group: Defence Instruction Notices - DIN's | Defence Connect](#).
4. The TFC 20% manual top up will be paid by HMRC into the bank account associated with the TFC account up to 20 working days after receiving confirmation of the TFC claim from the child expenses mailbox.
5. Steps 2 and 3 can happen simultaneously.

Once submitted, the WAC claim will be paid into the bank account associated with the Service person's JPA at the end of each month with salary. This is dependent on payroll cut-off dates and the date the claim is approved (if approval is required). If the claim is submitted or approved after payroll cut-off it will be paid the following month.

Step-by-step guides for the registration and JPA claim process are available on the Defence Childcare Information Page on [defnet](#) and [Defence Connect](#).

All documentation should be kept for 2 years in case of audit.

WAC claims can only be submitted for childcare used from the effective date shown on your child's registration.

When can I start to claim WAC?

WAC claims can only be submitted for childcare used from the effective date shown on your child's registration. This will be the beginning of the month in which you register on JPA, i.e. if you register on 20 Oct you can claim for childcare used from 1 Oct (subject to you being eligible from the beginning of the month).

Are we able to claim for more than 20 hours when personnel are deployed or away on exercise?

No, the maximum number of hours that can be claimed is 20 hours per week, per child, during term time only (maximum 39 weeks in a rolling 52-week period).

If my child's school's academic year is shorter than 39 weeks, can we claim the extra weeks of WAC for before and after hours of holiday club?

WAC funding is term time only. If your child's school has a shorter academic year you will only be able to claim WAC for the weeks your child(ren) attend school. The 39 weeks is based on the English academic year and applies in overseas locations.

Making a WAC claim

The academic year starts earlier in Scotland than in the rest of the UK. When can I claim from?

Families with providers in Scotland can claim from the start of the Scottish academic year.

Can I claim for extras such as food or equipment?

No, only the hours of childcare can be claimed for. If breakfast is an additional cost, but included within the capped rate, this can be claimed for. Where other meals, activities, materials, transport, trips etc.* are a cost on top of the cost of childcare, this is payable by the parent and must be deducted when you complete the claim.

*This list is not exhaustive.

Can I claim the WAC funding for future dated childcare?

Claims for up to one term (14 weeks) can be submitted for future dated childcare so long as this has been paid for. For example, if you pay for the spring term (Jan - April) in full at the start of the term, you can claim for the full term in one claim. Please note that JPA only allows claims of up to 39 weeks in a 52-week rolling period. If your invoice for 14 weeks in advance exceeds this, part of the claim may be disallowed. This means you may need to split the claim.

What is the claiming process for personnel on the secure payroll?

Once the child is showing as registered for WAC on JPA, personnel on the secure payroll will submit claims on JPA as described on the previous page. There will however be a difference in the way that the TFC element is claimed. They will use the HMRC manual TFC process:

1. Parent receives invoice.
2. Parent pays school via non-TFC means (bank account/cash etc – proof of payment must be retained).
3. Parent sends invoice to HMRC to receive a 20% refund (retaining a copy of the invoice and receipt/letter from HMRC PD1 on receipt of the top up).
4. Parent submits WAC claim on JPA.

Steps 3 and 4 can happen simultaneously.

All documentation should be kept for 2 years in case of audit.

How do I submit a claim for a previous academic year and ensure the correct capped rate is used?

JPA will apply the correct cap rate according to the provider type, location and invoice date range, so if submitting a claim this academic year for childcare used in the last academic year, JPA will automatically work out which cap rate to apply. However, if you are submitting a claim that spans 2 academic years, you must submit them in separate claims for each academic year i.e. one claim should include claims information prior to 15 August, and the other for claims information post 15 August.

For locations within the EEA&S or when using DCS providers, WAC claims can only be made from 1 January 2025 (subject to eligibility confirmation).

Making a WAC claim

Support for expense authorisers/auditors.

Guidance for Unit HR and Audit checkers is available on the Defence Childcare Information Page on [defnet](#) and [Defence Connect](#).

How do I submit a claim for childcare costs that are split into equal amounts over the year?

It is not possible to claim this way.

Parents that pay for before and after school childcare in equal amounts over a set time period (i.e., the whole year of childcare is split into equal payments over a set number of months) should be aware that it is not possible to claim WAC in this way. Parents that this affects may want to arrange a different type of invoice with their provider, so that they don't lose out on WAC funding.

The reason for this is:

- If you submitted the invoice amount for the hours provided, the hourly amount will appear lower.
- Pre-claiming for later (expected) invoices would not pass audit.
- When submitting the final invoices for the year, the hours/weeks have already been used.
- When auditing, the auditor would only be able to confirm the correct figures have been claimed, at the end of the year – when all hours, and all expenditure can be identified.

If it is not possible for your childcare provider to amend their invoices to allow payments for the actual number of hours used per week/month/term, please contact the WAC team.

The invoice is for an independent school, it includes school fees and before and after school costs. How do I separate this to claim WAC?

The number of WAC hours and whether it is for before or after school care must be clearly articulated on the invoice. If the invoice is for an independent school, it must be clearly shown as separate to the school fees.

If I am due to deploy, or deployed without access to JPA and am unable to claim, how long can I backdate my claims for?

- All claims must be paid via a valid and active TFC account for UK and DCS providers, or via the manual TFC process for host nation providers in the EEA&S.
- It is important that the parent that is not deploying can administer the TFC account(s) to be able to reconfirm the eligibility with HMRC every 3 months.
- Claims can be submitted up to 14 weeks (1 term) in advance.
- Claims for childcare used up to 6 months previously can be self-submitted.
- Claims for childcare used 6-12 months previously can be submitted via Unit.
- When using UK providers. Claims cannot be backdated beyond the effective date shown on the child's WAC registration record, and not beyond 15 Aug 2022.
- When using providers located within the EEA&S or DCS providers. Claims cannot be backdated beyond the effective date shown on the child's WAC registration record, and not beyond 1 January 2025.

Making a WAC claim

Can the non-Serving parent submit a WAC claim if the Service Person is deployed?

Non-Serving partners are not able to submit WACs claim as they don't have access to JPA. See also question above 'If I am due to deploy or deployed without access to JPA and am unable to claim, how long can I backdate my claims for?'.

If I don't use 20 hours for one child but use more than 20 for another, can I use one child's hours for another?

Yes, as long as your claim is within the 20 hours limit per child. For example, if you have 2 children the maximum number of hours that you can claim for is 40 per week, you can split those hours between the children, so if one needs 15 hours and the other needs 25 you would be within the 40 hours maximum funding for 2 children. Children that are registered for certain Government benefits will receive up to double the capped hourly rate for a maximum of 20 hours (they can use hours that are not being used by a sibling, but they will be paid at the standard capped hourly rate). However, if you don't use the maximum hours one week, you cannot carry hours over to the following week.

Can I claim WAC funding upfront before paying the childcare provider?

No, like all expenses, WAC can only be claimed as a refund on expenditure already incurred.

If my child attends before and after school childcare for more than 20 hours per week, do I put the full hours that I am paying for into the JPA claim or do I just enter 20 hours?

The claims information entered into JPA must match the information on the invoice/online booking. If your child attends for more than 20 hours per week, you must enter the number of hours that you have paid for, JPA will work out the payment based on the number of hours you have paid for and the capped hourly rate for the provider location. If you are audited, the information that you have supplied for your claims must match the information provided on your invoice/online booking.

What should be included on my claim?

Claims should be for the hours/sessions booked and paid for. If a child doesn't attend due to sickness or unavoidable last-minute change of plans, this can be claimed for, however parents should not block book sessions that they don't intend to use as this reduces availability for other parents that plan to use those sessions.

When does the 39 weeks claim window start?

The allowance is for 39 weeks in a rolling 52-week (1 year) period. The 39-week term time only allowance will start on the date of the first week of childcare used that is included in your claim. JPA searches forward and backwards from the Monday of each claim week to check the number of weeks submitted over the 52-week rolling period. If you submit a claim for more than 39 weeks within a 52-week rolling period, JPA will not allow that claim to be paid.

Suggested good practice – keep a log of the weeks and hours that you have claimed for so you can check that you haven't previously submitted those hours. A template log can be found under WAC FAQs and resources on the Defence Childcare Information Page on [defnet](#) and [Defence Connect](#).

Making a WAC claim

Documentation to be kept for 2 years in case of audit

For all - Invoices (or equivalent).

For UK and DCS providers - screenshot of proof of payment from the TFC account to the provider (this is only retained in the TFC account for 12 months, so will need to be kept separately in case of audit).

For Host Nation providers in the EEA&S – proof of payment to provider, quarterly TFC eligibility re-confirmation from HMRC.

For SP registered for WAC Overseas 1 January 2025 – 31 July 2025 – WAC Overseas eligibility confirmation email including WAC Overseas registration number and entitlement start date, copy of the WAC calculator used to work out your claims.

Payments

How do I withdraw a claim that I have submitted?

Claims can be altered in JPA prior to submission. If you have submitted the claim and you realise an error has been made, you will need to contact your Unit HR to withdraw the claim, and it will need to be submitted again.

When will I receive my WAC payment?

Claims will be reimbursed at the end of each month within the Service person's salary. Claims will need to be submitted and approved (if required) by the payroll cut-off date to be paid within the next salary payment. Claims submitted after the payroll cut-off date will be reimbursed within the following month's salary.

When are the payroll cut-off dates?

Payroll cut-off dates can be found on the [JPA Portal](#) on defnet (Service personnel access only).

Why is the total reimbursable amount showing on my claim £0?

Normally when JPA returns nil payment it can be explained by one of these reasons:

1. The child was not registered for this time period.
2. A claim has already been submitted for this time period. Please check previous claims to ensure that you have not already claimed hours against these weeks.
3. You have submitted the maximum 39 weeks of claims within the 52-week rolling time period.
4. The child has disappeared from your WAC record due to an end date being added for the child, or a duplicate record being created for the child in your JPA record. In this case the claim can still be submitted but would be paid at £0.
5. The hours have already been used for one of your other children.

This list is not exhaustive, these are the reasons that most commonly occur.

Why is JPA not allowing me to claim for 20 hours of funding for my child?

This is usually because a claim has already been submitted for this time period, so JPA is capping your entitlement at 20 hours per child per week. Please check previous claims to ensure that you have not already claimed hours against these weeks.

Suggested good practice – keep a log of the weeks and hours that you have claimed for so you can check that you haven't previously submitted those hours. A template log can be found under WAC FAQs and resources on the Defence Childcare Information Page on [defnet](#) and [Defence Connect](#).

Change in eligibility/circumstances

Do I need to re-register for WAC at the beginning of each academic year?

You do not need to re-register at the beginning of each academic year. Your WAC registration will remain on JPA until you chose to de-register, or the child is automatically de-registered when they reach the upper age limit.

If I change providers, who do I need to inform?

You do not need to inform anyone, but you must update your provider information on your child's WAC record in JPA.

To add or remove a provider, go to the self-service section of JPA, within the 'My Child Allowances' WAC area and select the provider tab. You can add new providers, de-activate providers (this is useful if you will return to the area and plan on using the same provider in future). Once they have been selected for a claim, providers remain as part of your claim history and cannot be deleted.

How do I de-register from the WAC scheme?

In the self-service section of JPA, within the 'My Child Allowances' WAC area, there is an option to 'de-register' a child in their individual record.

Children that reach the upper age limit for WAC will be automatically de-registered.

If a Service person deploys and a partner has to give up work, will eligibility for the WAC scheme stop?

The entitlement would stop; not because the Service person is deployed, but because both parents must be working (or taking up work in the next 31 days). Generally, were the Service person to be deployed, they would continue to be eligible to take part in the scheme so long as their partner continues to work and earns at least the equivalent of 16 hours per week at the [UK National Minimum or Living Wage](#).

If our circumstances change and we no longer meet all the eligibility criteria, who do we inform?

Service personnel must stop claiming WAC if there are any changes in circumstances which result in Service person or any member of the household no longer being eligible for WAC. If the family, no longer meets the eligibility criteria the Service parent will need to de-register from the scheme. You will find the de-register option on the child's registration record in the WAC area in JPA. If Service personnel knowingly submit a fraudulent claim, they will be subject to administrative or disciplinary action.

Service personnel should refer to [TFC guidelines](#) as they may still be eligible for TFC.

Leaving the WAC Scheme

If I join the WAC Scheme and then get relocated overseas, who do I need to inform?

Service personnel Serving on an unaccompanied assignment overseas with the family residing in the UK, EEA&S or overseas location where a DCS provider is used for before and after school childcare, can continue to claim the WAC funding so long as they continue to meet the eligibility criteria.

If you are assigned overseas to a location within the EEA&S or location where you use a DCS provider, you will be able to claim the WAC funding so long as you meet the eligibility criteria.

If your family is located overseas and meets the Primary School Aged Childcare Overseas (PSACO) allowance eligibility criteria (see the Defence Childcare Information Page on [defnet](#) and [Defence Connect](#) or Discover My Benefits [Army](#), [RAF](#), [Navy](#) webpage (www)).

If you meet the eligibility criteria for PSACO see the 'step-by-step guides' on the Defence Childcare Information Page for detailed guidance on how to register and claim

If you do not meet the eligibility criteria for WAC or PSACO, you will be ineligible to claim for before and after school childcare costs. You will need to de-register from the scheme. You will find the de-register option on the child's registration record in the WAC area in JPA.

What happens when the Service person leaves the Armed Forces?

If the Service person is medically discharged, voluntarily leaves the Armed Forces or is dismissed from Service, eligibility stops on the last day of Service. Where the last day of Service falls outside of term time then the WAC eligibility will end at the last day of term prior to the last day of Service. The last date that WAC can be claimed is the last day of term. Claims must be submitted prior to the last day of Service.

If a Service parent dies in Service, will child(ren) remain eligible?

In the event of the death of a Service person the Service person's child(ren) who are in receipt of WAC would remain eligible for **twelve** weeks from the date on which the Service person died. There will be no new entitlement for any child(ren) who are not already in receipt of WAC when the Service person died. The amount and method of payment will be determined on a case-by-case basis as casework by the WAC team.

Complaints

Is there a complaints process?

All complaints are to be raised to the WAC team in the first instance.

Should a Service person wish to make a complaint please refer to Annex D of the 'WAC Allowance' DIN which provides details of the full complaints process. Search 'WAC Allowance' at [DINs Search](#) (defnet) or [Group: Defence Instruction Notices - DIN's | Defence Connect](#).

Please note, complaints must be sent by the Serving parent from an MOD email address. Complaints received from non-Serving parents will not be actioned.