



Wraparound Childcare - Frequently asked questions (FAQs)

FAQs for families that have not registered for WAC yet.

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General information

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 the 39 weeks of the year that schools are open. This includes teacher training days but does not include public holidays or any school holiday time.

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.

Families can find WAC Scheme information on Discover my Benefits [Army](#), [RAF](#), [Navy](#) or [Marines](#) (www)

Is it compulsory to claim the WAC funding?

Claiming the 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 – if you are on the cusp, it could push you into a higher one.

It may also affect other benefits such as child benefit and student loan payments.

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.

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.

Do I need to declare WAC on my tax return?

When your only income is through your Armed Forces salary that WAC is paid in to, then tax and National Insurance will be worked out automatically based on salary.

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 the 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 or is Serving on an unaccompanied assignment overseas with the family residing in the UK.
- 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.
- A 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. WAC providers must be OFSTED (or equivalent) registered (includes schools and childminders).
- 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 [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.

Will my PSTAT Cat affect my eligibility?

Your PStat Cat will not affect your eligibility to register for WAC. If you meet the eligibility criteria you can complete the registration. 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 the WAC funding?

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

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.

Eligibility

Will the WAC funding be available to families assigned overseas?

The WAC policy team have commenced work to consider the options available for an overseas childcare offer. The overseas picture is more complex, and it may be that one solution will not fit all countries.

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

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

If both parents earn less than £100K 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 £100K 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 the WAC funding. Parents need to be aware that if the WAC funding pushes a parent over the £100K threshold, they will not be eligible for a TFC account and therefore will not be able to claim the WAC funding.

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), 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, can I claim WAC?

Service personnel Serving on an unaccompanied assignment overseas with their family residing in the UK, 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 the 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 do not count as school.

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 provide evidence of this to your unit HR once you have submitted your registration.

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, will be eligible for a higher maximum allowance 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.

Can I claim Continuity of Education Allowance (CEA) at the same time as the 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). Other MOD allowances will not be affected by claiming the WAC funding.

Will claiming the WAC funding for my 4 -11-year-old child(ren) have an effect on my claim for 15/30-hour funding for my 3–4-year-old child(ren)?

Claiming the WAC funding will not affect any claims for the Government Scheme of 15/30 hours funding received for your younger children.

Eligibility - types of leave and partner information

If Service personnel or their partner are on long term sick leave, are they still eligible?

This will depend on TFC account eligibility, if you are still eligible for TFC during sick leave and you continue to meet all other WAC eligibility criteria, you will be able to continue claiming the WAC funding.

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 [National Minimum or Living Wage](#).

If Service personnel or their partner are on maternity leave, are they still eligible?

This will depend on TFC account eligibility, if you are still eligible for TFC during maternity leave and you continue to meet all other WAC eligibility criteria, you will be able to continue claiming the WAC funding.

If my partner is not working, can I claim the 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 [National Minimum or Living Wage](#).

If a partner can't work and is in receipt of Incapacity Benefit, Severe Disablement Allowance, Carer's Allowance or contribution-based Employment and Support Allowance, and is eligible for a TFC account, you will be able to claim the WAC funding if all the other eligibility criteria are met. Click here for further information on [TFC eligibility](#)

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

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

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

If your partner earns the equivalent of at least 16 hours at the National Minimum Wage for apprentices, and is eligible for a TFC account, you will be eligible to claim the WAC funding.

If parents are separated or divorced, which income is the qualifying trigger for the 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 any.

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) 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 the 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 the WAC funding.

Why are MPGS not eligible to claim the 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](#) or [Marines](#) (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. A 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. You can do this by adding the invoice information to the child's record on 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, your HR department will be able to assist with this.

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 a TFC account in place before you register for WAC.

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](#).

For most personnel registration approval will be automatic. Some registrations will be raised to the allowance checker for further evidence 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 letter received from HMRC when a manual TFC claim is processed.

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

4-year-old children starting full time school (including home education) in the autumn term cannot be registered until the term starts. In England and Wales this will be reception class. In Scotland and Northern Ireland this will be year P1.

Older children can be registered at any time so long as eligibility criteria are met. 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.

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.

All claims for WAC must have been paid via a TFC account.

What date do I set my effective date as 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 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

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.

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.

- All claims submitted on return must have been paid via a valid and active TFC account.
- Either parent can set up TFC accounts, 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.
- Registrations backdated for up to 6 months due to deployment can be self-submitted.
- Registrations backdated for 6-12 months due to deployment should only be submitted with Unit HR approval.

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

Non-Serving partners are not able to 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 the WAC funding for. The childcare provider must also be signed up to the TFC scheme and accept TFC payments.
- Payments to the provider must be made via the TFC account.
- 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.
- 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 - GOV.UK \(www.gov.uk\)](https://www.gov.uk/guidance/tax-free-childcare).

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
- Pay their childcare provider
- They or their partner contact the HMRC TFC PD1 team on 03000 534 730 to arrange a manual 20% payment in lieu of a TFC account.
- HMRC will then supply a payment confirmation letter.
- Once the parent has received the letter, they will be able to register for WAC. A copy of this letter will need to be supplied to Unit HR staff before the registration can be approved.
- **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.**

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 [Childcare Choices website](#).

No WAC claims can be paid until the provider is registered with TFC. 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 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.

Tax-Free Childcare (TFC)

How long does it take for the TFC payment to show in my provider's account?

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 the WAC funding overseas?

Serving personnel assigned overseas accompanied by their family are not eligible to join the WAC scheme even if the provider already accepts TFC payments.

The TFC manual process cannot be used to claim WAC funding overseas.

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](#) [Royal Marines 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?

A TFC account can be registered in either parent's name, it is important that the parent that administers the account is able to 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 0300 123 4097.

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 the WAC funding?

Parents using the AFCVS cannot claim the 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 the 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 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 [Childcare Choices 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.

Our provider is a nanny, can we claim WAC?

If you use a nanny to provide wraparound childcare, so long as they are Ofsted registered, have a Tax-Free Childcare (TFC) account and are able to accept TFC payments, you will be able to claim WAC, using the childminder rate.

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](#).

There is no X-factor for more expensive options. A copy of the rates can be found in [2022DIN01-079](#).

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.

Providers and rates

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.

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.

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, and your claim is within the 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.

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 mirrors the current Government legislation. 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.

Providers and rates

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

For you 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 [Childcare Choices 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.

My child(ren) attend after school sports clubs, are the fees covered by WAC?

If the sports clubs are registered with TFC 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, 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 the childcare provider:

- Parents pay their provider from their Tax-Free Childcare (TFC) account.
- 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.
- Self-Service User guide IN506030 WAC expense claim explains step by step how to complete the claim.

Once submitted, the 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](#).

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.

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 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.

Making a WAC claim

Can I claim for extras such as food or equipment?

No, only the hours of childcare can be claimed for. Anything that costs extra on top of the childcare hours e.g. credits, food if billed separately (breakfast can be included if marked separately but is within the capped hourly rate). 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.

What is 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 TFC manual 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.

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](#).

Making a WAC claim

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.

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.
- 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 payments made up to 6 months previously can be self-submitted.
- Claims for payments made 6-12 months previously can only be submitted with Unit HR approval.
- Claims cannot be backdated beyond the effective date shown on the child's WAC registration record, and not beyond 15 Aug 2022.

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?'

Making a WAC claim

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, 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.

Already registered - Payments

How do I withdraw a claim that I have made?

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 defnet (Service personnel access only).

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. All providers must be able to accept TFC payments.

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 [National Minimum or Living Wage](#).

If our circumstances change and we no longer meet all of 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, can continue to claim the WAC funding so long as they continue to meet the eligibility criteria.

If you are assigned overseas and your family are accompanying you, you will be ineligible to claim WAC. 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 six 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 2022DIN01-079 Annex D, which provides details of the full complaints process. 2022DIN01-079 is available on the Defence Childcare Information Page on [defnet](#) and [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.