

Wraparound childcare (WAC)

FAQ

**All information correct as of 22nd July 2022*

*If your question is not answered, and you would like further support, please email us at contactus@nff.org.uk
Once available, more announcements, resources and information sessions will be shared via our website and social media channels to help you check if your family is eligible and provide information on how to sign up for the WAC scheme.*

Q. What is the Wraparound Childcare (WAC) Scheme?

A. WAC funding can support eligible Service families with children aged 4 to 11 years old who are in school or being home schooled in the UK. If eligible, Personnel can claim up to 20 hours per week of funding for each child that is attending before and after school care during term time. WAC is known as 'Out of School care' in Wales and 'School Aged Childcare' in Scotland. Parent(s) can choose their own OFSTED, (or equivalent), registered childcare provider.

Q. What are the upcoming timelines of the Wraparound Childcare Scheme?

A. Full UK Rollout of the WAC scheme will commence in the Autumn term 2022. Leading up to the launch, internal communications will be shared with personnel and their families. This will indicate what steps Service families will need to take to start claiming WAC from Autumn 2022.

Q. How can people find out more information about the Wraparound Childcare Scheme?

A. The Full UK Roll-out was announced on 21 July 2022. Following the initial announcement, more announcements, resources and information sessions will be shared to help Service families check if their family is eligible and provide information on how to sign up for the WAC scheme.

Before this information is available, Service families need to make sure that every child that they would like to claim WAC funding for is recorded on JPA and has a Tax-Free Childcare (TFC) account.

If your child(ren) is not recorded on JPA and/or you do not have a TFC account, Service families should take the following steps now:

1. RECORD your child(ren) on JPA.
2. READ information about TFC accounts by visiting <https://www.gov.uk/tax-free-childcare>
3. CHECK if your family will financially benefit from having a TFC account or a salary sacrifice childcare voucher scheme, including the Armed Forces Childcare Voucher Scheme (AFCVS (Sodexo vouchers)). You cannot have both at the same time. To make an informed decision about which scheme suits your family best, use <https://www.gov.uk/childcare-calculator> Please be aware, if you choose to leave the AFCVS, you cannot re-join it.
4. APPLY: If you choose to claim WAC funding, you can create a TFC account for your child(ren) here: <https://www.gov.uk/apply-for-tax-free-childcare>

These steps are necessary before registering and claiming WAC.

Q. How can people register for and claim Wraparound Childcare (WAC) funding?

A. To claim WAC funding, Service families should follow these steps:

1. Make sure their child(ren) is registered on JPA
2. Apply for a Tax-Free Childcare (TFC) account for every child, aged 4 – 11 years, that they plan to claim for: <https://www.gov.uk/apply-for-tax-free-childcare>

3. When step 1 and 2 is complete, register their child(ren) on the Defence Childcare portal from early September 2022 (link will be shared closer to the time).
4. Wait to receive confirmation that they meet the eligibility criteria.
5. After receiving the approved eligibility confirmation, Service families can start claiming back costs.

It is important to be aware:

- That claims cannot be submitted until TFC accounts are in place and the registration is approved.
- Up until 31 December 2022, claims for WAC can be backdated to the start of the Autumn 2022 term once the TFC has been activated and registration approved.
- From 1 January 2023, claims can be backdated to the date the TFC account was applied for if there is a delay in TFC account activation. As such, Service personnel must make a note of the date the TFC account was applied for and be prepared to provide evidence of the TFC account application being submitted, or claims will only be backdated to the TFC activation date.
- Service personnel must keep evidence of their invoice, proof of payment and screen shot of the online claims calculator calculation for two years.

Q. Does the TFC account have to be under Service personnel's name?

A: To be eligible to claim WAC payments, a TFC account must be in place for each child that you want to claim WAC funding for. The childcare provider must also be signed up to the TFC scheme.

The TFC Account does not need to be set up by the serving parent. There must be a TFC account for each eligible child that is taking part in the WAC scheme. The serving parent must be financially responsible for the child/ren and the child/ren must live with the serving parent for the majority of the time. Please keep an eye on defnet for further information on how to register for WAC and check full eligibility requirements once the DIN is released.

Q. Why is having a Tax-Free Childcare account mandated to claim WAC?

A. Tax-Free Childcare (TFC) accounts - <https://www.gov.uk/tax-free-childcare> are an existing tax efficient Government scheme where the Government contributes £2 for every £8 that is paid into a Tax-Free Childcare account. This money is then used to pay for childcare at settings that are accredited either by Ofsted or their equivalent.

By mandating the use of TFC accounts, it allows eligibility checking to be carried out by HMRC. HMRC will confirm the salary of the applicant, the partner employment details, the age of the children, and that the provider is accredited. HMRC will also carry out the three-monthly verification check to ensure eligibility remains.

Before applying for a TFC account, Service families should check if their family will financially benefit more from having a TFC account or salary sacrifice childcare voucher schemes.

You cannot have both due to tax implications. Some families may be better off remaining with their salary sacrifice scheme, so need to carefully consider the benefits of both to see which scheme best suits your circumstances.

To make an informed decision about which scheme suits your family best, use the HMRC childcare calculator (<https://www.gov.uk/childcare-calculator>). You may wish to seek additional and independent financial advice as necessary. The criteria for TFC accounts and salary sacrifice accounts are different, and once you have left a salary sacrifice scheme you are not able to re-join it.

Q. Who is involved in the Wraparound Childcare scheme?

A. The project is led by the Wraparound Childcare Project Team, which is part of Armed Forces Families and Safeguarding.

Q. Why is the funding only available Monday to Friday, term-time only? What about weekend shift workers?

A. Wraparound childcare, which in some areas is known as out of school care, is meant to provide “wraparound” support for some families at the start and/or end of the school day to help parents manage their working hours; extra flexibility can help parents work longer or in some cases help them to work in a job more suited to their skills, which they previously would not have been possible due to school hours.

Further work may be undertaken to look at an expansion to cover weekend shift workers, however this cannot be guaranteed.

Q. Why can breakfast be included in a claim, but other meals can't?

A. The majority of Breakfast Clubs in school settings already provide some form of breakfast for children attending these. Evidence shows that when children eat breakfast, benefits include:

- Improved cognitive function, particularly memory, attention, and executive function.
- Improved academic performance, including school grades and achievement test scores.
- Increased on-task behaviour in the class.

Where breakfast is an additional cost, but within the capped hourly rate, it will be included in the funding.

Q. If hours can be pooled per family per week, why is the extra funding for disabled children in receipt of certain government allowances limited to 20 hours? If the family has hours left from another child that are being used by the disabled child, why is the funding limited to the standard capped rate?

A. Eligibility is linked to Tax Free Childcare (TFC), where disabled children meeting certain eligibility criteria are paid double the government top up (up to £4000 per year per child). The Defence policy caps the hours to 20 hours per week per child, so the higher rate is capped at 20

hours per child. The disabled child is still able to pool their hours within a family setting, however, any hours over 20 hours will be paid at the standard rate.

Q. Why are Service Personnel on Full Time Reserve Service Home Commitment (FTRS HC) and Limited Commitment (LC) contracts and Military Provost Guard Service (MPGS) not eligible?

This Wraparound childcare 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 need. Regulars and Full Commitment (FC) are eligible for the funding.

Q. Why is Full Rollout only in the UK and not overseas?

Under the current proposal, the Wraparound Childcare (WAC) scheme can only be rolled out to families where the WAC provider is working within the UK, registered by Ofsted (or equivalent), and able to take payments from Tax Free Childcare (TFC) accounts. Eligibility testing for TFC is carried out by Her Majesty's Revenue and Customs (HMRC), who determine that both parents (or the lone parent) is working the required hours, and their wage is under the threshold in terms of earnings.

Early discussions have taken place with HMRC to look at the possibility of using TFC overseas and during the first year of full operation within the UK. Further work will be carried out to look at what might be possible for those serving accompanied overseas to ensure they are not disadvantaged; however, it is unlikely that there will be a "one size fits all" solution.

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