

# Child Care Subsidy



**SA MONTESSORI**  
quality early childhood education and care

Child Care Subsidy (CCS) provides assistance to help you with the cost of child care.

## How does it work?

If you are eligible to receive the Child Care Subsidy (CCS), your entitlements will be paid **directly to the service** your child is attending. The service will then deduct CCS from your child's regular fees, leaving you with only a gap to pay for your child's enrolment.

Some basic requirements must be satisfied for an individual to be eligible to receive Child Care Subsidy for a child. These include:

- the age of the child (must be 13 or under and not attending secondary school)
- the child must meet immunisation requirements
- the individual, or their partner, must meet the residency requirements.

## How much will I receive?

Centrelink will consider the following points to determine a family's level of Child Care Subsidy:

1. A family's annual adjusted **taxable income** will determine the percentage of subsidy they are eligible for
2. Families with **more than one child aged 5 or under in care** can get a higher subsidy for their second child and younger children.
3. All CCS eligible families can get a '**3 day guarantee**' of subsidised child care of at least 72 hours per fortnight, regardless of work or study hours. Some families may qualify for up to 100 hours per fortnight, subject to a test around you and your partner's levels of **recognised participation** (e.g., work, study, or volunteering): <https://www.servicesaustralia.gov.au/recognised-participation-types-for-child-care-subsidy?context=41186>.
4. The **type of child care service** will determine the hourly rate cap.
5. If you have a **CCS overpayment**, Centelink may use some of your CCS each fortnight to pay this back.

## ONLINE ESTIMATOR

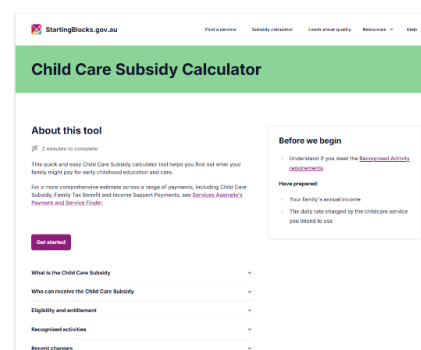
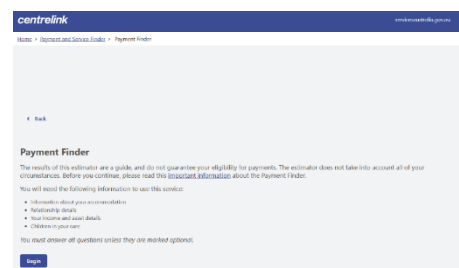
The government has an online estimator to assist you with determining your expected entitlements. To work out how much money you may get, answer the questions available on the Centrelink website (click on 'Payment Finder'):

Click on this link: [Payment Finder](#) to estimate how much Child Care Subsidy (CCS) you may get.

## OR

Starting Blocks also offers a Child Care Subsidy calculator on their website.

<https://www.startingblocks.gov.au/child-care-subsidy-calculator>



## Ccs Information as at 6/7/26:

Please refer to the following link for further information: <https://www.education.gov.au/early-childhood/providers/child-care-subsidy#toc-family-entitlement>

### CCS rates 2026-27

Family income	Subsidy rate
Up to \$88,520	90%
More than \$88,520 to below \$538,520	Between 90% and 0% The percentage decreases by 1% for every \$5,000 of income a family earns
\$538,520 or more	0%

### 3 Day Guarantee

All CCS eligible families can now get 3 days of subsidised child care per week.

Families can get 100 hours of subsidised child care each fortnight for each child if they:

- care for an Aboriginal and/or Torres Strait Islander child
- have more than 48 hours of recognised participation each fortnight
- have an [exemption](#) or experience [exceptional circumstances](#)
- receive [Additional Child Care Subsidy \(ACCS\) child wellbeing, temporary financial hardship or grandparent payments](#).

Families that already receive CCS will automatically get 72 or 100 hours of subsidy based on their circumstances. They do not have to provide any additional information.

For new families applying for CCS, or families wishing to update their CCS claim from 5 January 2026, a simplified application process will apply.

Families must still pay a gap fee, except in certain circumstances.

### Rates for second and younger children 2026-27

Family income	Second and younger children subsidy rate
\$0 to \$146,437	95%
More than \$146,437 to below \$191,437	Decreasing from 95% The percentage decreases by 1% for every \$3,000 of income a family earns
\$191,437 to below \$270,727	80%
\$270,727 to below \$360,727	Decreasing from 80% The percentage decreases by 1% for every \$3,000 of income a family earns
\$360,727 to below \$370,727	50%
\$370,727 or more	Higher CCS rates no longer apply, all children in the family will receive the standard CCS rate

### 2026–27 hourly rate caps

Care type	Hourly rate cap for children below school age	Hourly rate cap for school-age children
Centre Based Day Care	\$15.19	\$13.30
Outside School Hours Care	\$15.19	\$13.30
Family Day Care	\$14.08	\$14.08
In Home Care (per family)	\$41.31	\$41.31

**Please be aware of the Cap on Centre Fees, and take this into consideration when applying your entitlements to SA Montessori Preschool fees.**

# How to Apply for Child Care Subsidy

In order to apply for Child Care Subsidy, you will need a Centrelink CRN (Customer Reference Number).

## If you have already set up a CRN with Centrelink:

You can usually find your CRN on any correspondence from Centrelink. You should already have a CRN if you have received Centrelink payments before. It would be noted in a letter from Centrelink. The CRN consists of 10 characters – 9 numbers and a letter in the end, for example, 123456789A. If you can't locate your CRN, please call Centrelink directly to obtain this.

## If you have never set up a CRN with Centrelink:

- You will need to visit a service centre to confirm your identity in order to receive a CRN. Make sure you have your ID with you. Please refer to the following link for further information about this: <https://www.humanservices.gov.au/individuals/enablers/confirm-your-identity>
- During your visit, we recommend you also ask to set up a Centrelink online account.

## Once you have your CRN, follow the steps below:

### Step 1. Sign in to your **myGov** account. If you don't have one, you will need to **create a myGov account**.

To create a MyGov account, go to [www.my.gov.au](http://www.my.gov.au) and click on 'Create an account'. Follow the instructions from there.

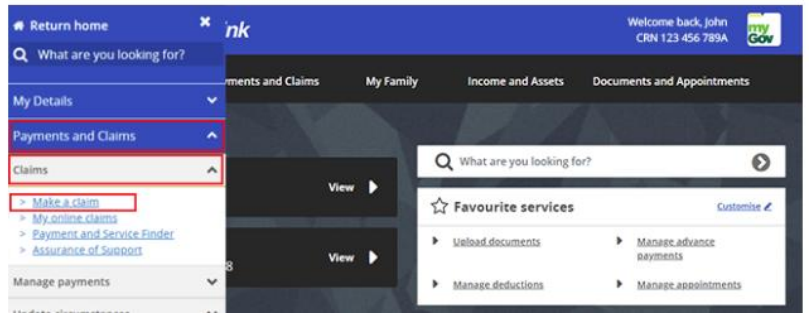
### Step 2. Link myGov to Centrelink. You can do this under Account Settings.

To connect Centrelink with myGov, you will need an Online account with Centrelink OR a linking code that was given to you by Centrelink OR your **Customer reference number (CRN)**. If you don't have a CRN or a linking code and you haven't created a Centrelink account before, you will need to visit your nearest Centrelink office to receive either one,

Please refer to the following link for further information: <https://www.servicesaustralia.gov.au/individuals/online-help/link-service-mygov-using-linking-code>

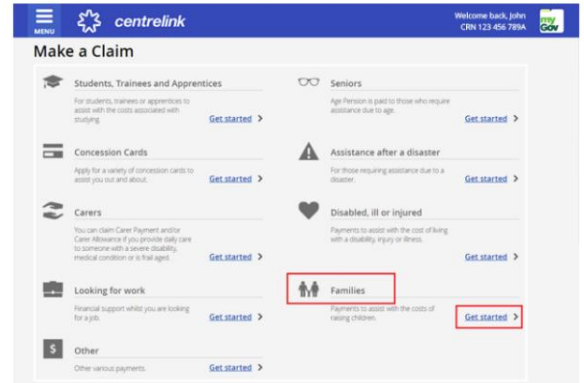
### Step 3. Get into the Centrelink Account, and Select Menu from your homepage.

**Step 4.** Select Payments and Claims  
Select Claims  
Select Make a claim.



**Step 5.** On the Make a Claim page, select Get started in the Families category.

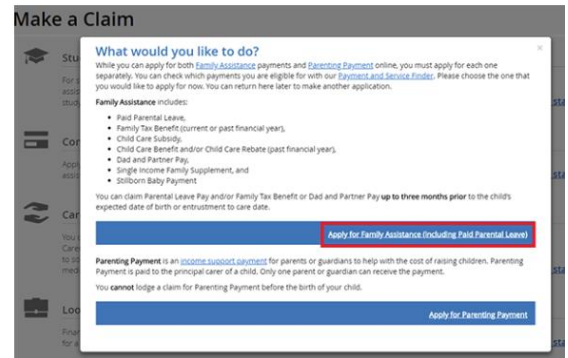
On the Make a Claim page, select **Get started** in the **Families** category.



**Step 6.** Select Apply for Family Assistance (including Paid Parental Leave).

Answer all the questions. You may need to work through more than 1 page.

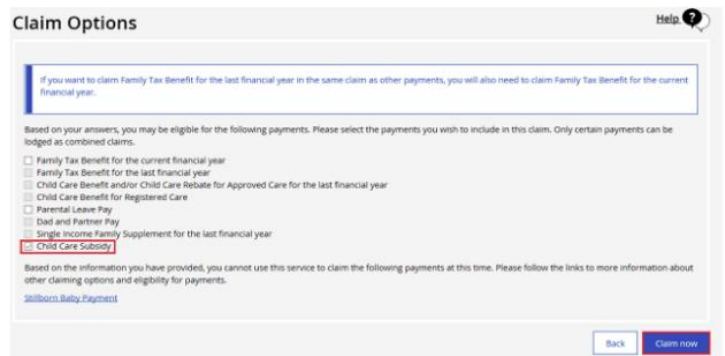
Then select Next.



**Step 7.** Claim for Child Care Subsidy

Select Child Care Subsidy, then select Claim now.

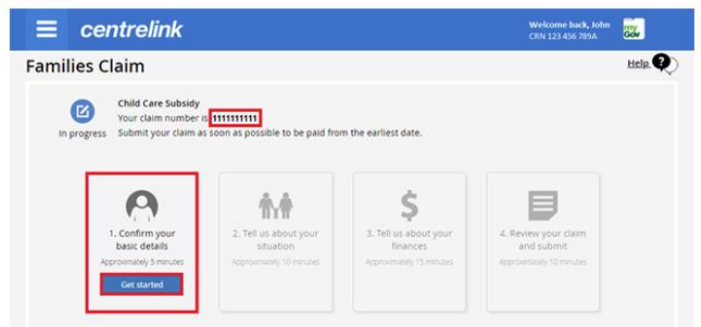
Check your details in My Profile to make sure they're up to date.



**Step 8.** Complete a Child Care Subsidy Assessment.

To begin your claim, select Get started in Confirm your basic details.

You will need to supply details about your situation and finances, and may need to provide supporting evidence. You will have the opportunity to Review your claim before submission.



**For further information about applying for the Child Care Subsidy, please refer to the following:**

<https://www.servicesaustralia.gov.au/individuals/online-help/centrelink/claim-child-care-subsidy>