

2026 CHILD CARE SUBSIDY

FAMILY FAQS: WHAT YOU NEED TO KNOW



WHAT IS CHANGING WITH THE CHILD CARE SUBSIDY?

From **January 2026**, changes to the Child Care Subsidy (CCS) will give families greater access to subsidised childcare. The key change is the introduction of a **minimum level of subsidised care**, often referred to as the **3-Day Guarantee**.

WHAT DOES THE 3-DAY GUARANTEE MEAN?

From January 2026, families who are eligible for CCS will be able to access **72 subsidised hours per fortnight (equivalent to 3 days per week) for each eligible child**, regardless of work or study hours.

This is designed to give families more certainty and flexibility, even when schedules change.

DO I STILL NEED TO MEET THE ACTIVITY TEST?

For the guaranteed three days of subsidised care, **no minimum activity hours will be required**.

If you work, study, volunteer, or meet certain exemption criteria, you may still be eligible for **more than three days of subsidised care**, just as you are now.

WHO WILL BENEFIT FROM THESE CHANGES?

These changes are expected to support a wide range of families, including:

- Parents working part-time, casually or shift-based roles
- Families returning to work after parental leave
- Families studying or training
- Families whose work hours change from week to week

The goal is to make childcare access more consistent for children and less stressful for families.

WILL MY CHILD CARE SUBSIDY PERCENTAGE CHANGE?

No, your **CCS percentage** (how much of your fees are subsidised) will still be based on factors such as:

- Family income
- Number of children in care
- Other eligibility criteria

The reforms relate to **access to hours**, not the percentage rate itself.

DO I NEED TO REAPPLY FOR CCS?

If you're already receiving CCS, **you won't need to reapply**. Services Australia will apply the changes automatically from January 2026.

If you're new to CCS, you can apply through Services Australia as usual.

WILL THIS REDUCE MY OUT-OF-POCKET COSTS?

It may, but this depends on your individual circumstances, including:

- Your CCS percentage
- Your childcare fees
- The number of days your child attends

Our team can help you understand how this may look for your family.

WHAT DOES THIS MEAN FOR MY CHILD?

Consistent access to care helps children:

- Build strong relationships with educators
- Feel secure in familiar routines
- Settle and thrive in their learning environment

These reforms aim to support that consistency, even when family schedules change.

HOW CAN STRIDE HELP?

At Stride Early Learning, we don't just share information – we support families through change.

Our teams can:

- Talk through what the CCS changes may mean for your family
- Help you plan care for 2026 and beyond
- Answer questions as they come up – now or later

There's no pressure to make decisions immediately. We're here to help when you're ready.

WHERE CAN I GET MORE OFFICIAL INFORMATION?

You can read the full details on the [Services Australia website](#), or speak with your local Stride centre team for personalised guidance.

**Please note subsidy entitlement does not guarantee a place with a childcare provider.*