
CHILD CARE GUIDE



3 Day Guarantee – Child Care Subsidy Fact Sheet

From 5 January 2026, the Australian Government is introducing an important reform to the Child Care Subsidy (CCS) known as the 3 Day Guarantee. This change ensures families have access to a minimum level of subsidised childcare, even when work or study hours are low or irregular.

What is the 3 Day Guarantee?

The 3 Day Guarantee provides eligible families with at least 72 hours of subsidised childcare per fortnight (equivalent to three days of care per week). It replaces the lower end of the activity test so that families are no longer locked out of CCS due to limited or fluctuating activity hours.

Key facts

- Applies from 5 January 2026
- Guarantees a minimum of 72 subsidised hours per fortnight
- Available to all families eligible for Child Care Subsidy
- First Nations families may be eligible for up to 100 hours per fortnight
- CCS income percentages and hourly rate caps still apply

How does the 3 Day Guarantee affect child care costs?

By guaranteeing subsidised hours, more families will receive financial assistance for part-time or irregular care. Families who previously received limited or no CCS may now see a meaningful reduction in out-of-pocket costs.

Your final costs will still depend on your family income, your CCS percentage, the hourly rate charged by your provider, and the applicable hourly rate cap for your care type.

Example

A family using two days of long day care per week may now receive CCS on all sessions within the 72-hour guarantee. Under previous rules, this family may have received fewer subsidised hours or none at all.

What the 3 Day Guarantee does not change

- CCS percentages are still based on family income
- Hourly rate caps continue to limit the amount subsidised per hour
- Families must use an approved childcare service
- Enrolments must be confirmed through Centrelink

What families should do next

- Check your CCS eligibility in myGov
- Update your income estimate if circumstances change
- Use a Child Care Subsidy Calculator to estimate new costs
- Speak with your childcare provider about session options

This fact sheet is general information only. Final eligibility and payment amounts are determined by Services Australia.