

Stretched and Banked Hours Guidance

What are stretched hours?

As you will know, funded hours are 15 universal hours (or an additional 15 hours if extended) over 38 weeks of the year. This potentially leaves 14 weeks of the year where parents / carers will not receive any funding if their child attends a childcare provider for more than 38 weeks.

Fortunately, the government's guidance allows childcare providers to offer stretched hours if they so choose. Effectively this means parents / carers can receive funding all year round if they choose, by spreading their 570 hours (universal 15 hours for 3- and 4-year-old children / 15 hours for children aged 2-years-old whose families are receiving some additional forms of government support / or children from aged 9 months and upwards who are entitled to the 15 hours working parent entitlement) or an additional 570 hours (extended 15 hours FEEE) to total 1,140 hours over the number of weeks their child physically attends.

We also wish to clarify that you should be splitting your universal and extended hours cautiously. If you use your universal hours first across the year and save your extended hours to bank for the summer holidays, if you only have these hours left, when it gets to the summer break, you can still only claim 15 hours per week (even if you have 300 spare extended hours). This is due to Synergy and the fact that the DfE states you can only claim a maximum of 570 universal and 570 extended hours. So, this split must be adhered to.

If you wish to use any hours in the holidays, whether these hours are "banked" or "stretched", you must tick the "stretched" box. This box should be ticked if you are using any hours outside of the term time dates set out by the FEEE Team. For example, if there are 12 term time weeks in Summer, and your setting is doing 12 weeks and 1 day (13 weeks) due to the schools staying open and the child having hours remaining from the previous periods, you should tick stretched. If this is not done, the system will assume that hours are to be claimed during term time and it will not allow you to claim for the additional hours requested. Please note that it will not be possible for the FEEE Team to correct this for you if you input this incorrectly. For example, you submitted a child without the stretched tick during the Headcount and wish to change it at the Adjustment Task, this will not be possible.

Is there a demand for stretched hours?

Stretched hours are usually utilised by parents / carers when their child attends a setting all year round, allowing them to use **less of their funded hours over more weeks**. Stretching their hours allows for their FEEE hours, as well as the additional costs to be spread in equal payments over the number of weeks their child attends, meaning parents aren't hit with large bills in holiday periods. As a result, stretched hours are a popular choice for parents / carers.

Should I offer stretched hours?

Whilst there is no obligation to offer stretched hours, if you can accommodate a request, we would recommend you doing so. As stretched hours are a popular choice with parents and carers, it is an additional selling point for your provision if you do have this as an option for them.

How to stretch hours

When stretching the funded hours, you need to be aware of the maximum hours a parent / carer can claim in a period. Details of the periods can be found in the funding payment dates document on the [FEEE webpage](#).

The number of hours a child can stretch depends on the hours (15 universal hours / 15 hours extended per week) they are entitled to and which period they start claiming from. If they start in the:

- **Autumn** they are entitled to stretch a maximum of 240 universal / 240 extended hours (if eligible) in that period (the autumn period has 16 term-time weeks).
- **Spring** they are entitled to stretch a maximum of 165 universal / 165 extended hours in that period (the spring period has 11 term-time weeks).
- **Summer** they are entitled to stretch a maximum of 165 universal / 165 extended hours in that period (the summer period has 11 term-time weeks).

If a child receives funding for the first time in either the Spring or Summer period and wants to stretch their hours, they will not be able to claim 11.4 / 22.8 hours per week from when they start (if the setting is open for 50 weeks of the year) as the funding has been pro-rated as per the Statutory Guidance '*A1.8 Secure a pro-rated number of free hours for children who first take up their place part-way through the year*'. **Only children starting in the Autumn period will be able to access the full 570 / 1,140 hours for the year.** Please see the example below:

Example of how to calculate stretching for a setting open for 50 weeks

Period child starts claiming	Number of hours the child can claim for the academic year	Divide the total hours the child is entitled to by the number of the weeks in the remaining periods to give the weekly allocation	Autumn – what to claim (weekly allocation x number of weeks in period)	Spring – what to claim (weekly allocation x number of weeks in period)	Summer – what to claim (weekly allocation x number of weeks in period)	Total claim in hours over the periods
Autumn	570 universal / 570 extended (totaling 1,140) (autumn, spring and summer) The child has 50 weeks to stretch their hours across	570 ÷ 50 weeks = 11.4 hours p/w or 1,140 ÷ 50 weeks = 11.4 hours p/w universal 11.4 hours p/w extended	11.4 universal hours x 17 weeks = 193.8 hours or 11.4 universal hours x 17 weeks = 193.8 + 11.4 extended hours x 17 weeks = 193.8 Total = 387.6 hours	11.4 universal hours x 12 weeks = 136.8 hours or 11.4 universal hours x 12 weeks = 136.8 + 11.4 extended hours x 12 weeks = 136.8 Total = 273.6 hours	11.4 universal hours x 21 weeks = 239.4 hours or 11.4 universal hours x 21 weeks = 239.4 + 11.4 extended hours x 21 weeks = 239.4 Total = 478.8 hours	570 hours or 1,140 hours
Spring	330 universal / 330 extended (totaling 660) (spring and summer) The child has 33 weeks to stretch their hours across	330 ÷ 33 weeks = 10 hours p/w or 660 ÷ 33 weeks = 10 hours p/w universal 10 hours p/w extended	N/A	10 universal hours x 12 weeks = 120 hours or 10 universal hours x 12 weeks = 120 + 10 extended hours x 12 weeks = 120 Total = 240 hours	10 universal hours x 21 weeks = 210 hours or 10 universal hours x 21 weeks = 210 + 10 extended hours x 21 weeks = 210 Total = 420 hours	330 hours or 660 hours
Summer	165 universal / 165 extended (totaling 330) (just summer) The child has 21 weeks to stretch their hours across	165 ÷ 21 weeks = 7.85 hours p/w or 330 ÷ 21 weeks = 7.85 hours p/w universal 7.85 hours p/w extended	N/A	N/A	7.85 universal hours x 21 weeks = 164.85 hours or 7.85 universal hours x 21 weeks = 164.85 + 7.85 extended hours x 21 weeks = 164.85 Total = 329.7 hours	164.85 hours or 329.97 hours

Banked hours

What are banked hours?

Children not claiming their full entitlement of 15 universal / 15 extended hours during term-time, can bank their funded hours for use in the holiday periods. Banked hours are most commonly claimed when parents / carers decide they want their child to do extra hours in the holiday periods, and have spare hours accrued from previous periods within the current academic year where they haven't previously claimed their full entitlement.

Example (for a child who is eligible for the universal 15 hours)

Joe Bloggs is entitled to 15 universal hours funding and is claiming 10 hours per week for 16 weeks in the Autumn period. They essentially have 5 hours per week spare (or a total of 80 hours (5 hours x 16 weeks)) to bank and claim during holiday time when they otherwise wouldn't be entitled to receive funding. Allowing parents / carers to bank their entitled hours is particularly helpful for disadvantaged families.

Claiming banked hours

To claim banked hours, you need to either add them to the current period's headcount form, e.g.:

Joe Bloggs attends your setting for 10 hours per week for 12 weeks in the summer period, during term time (10 hours x 12 weeks = 120) – this will leave an additional 5 hours x 12 weeks = 60 hours that the child can bank in the summer holidays. The child will be attending your setting for 11 hours per week during the holidays, so you will be able to claim the spare hours remaining and this will need to be added to the total figure on the headcount. Any additional hours attended over and above the additional 60 hours will need to be charged to the parent / carer privately.

Or any banked hours missed off the headcount form can be claimed via the adjustment task.

Please be aware that when adding hours onto the headcount / adjustment tasks that you ensure that you only claim for hours to be attended in that current period and that you tick the 'stretched offer' box and input the relevant number of weeks that the child will be attending during the summer holidays. Please note that if you are planning to claim stretched hours for a child, that the 'Stretched offer' tick box is ticked at headcount. If you try and tick this box at adjustment time for an existing child who has already been processed at the headcount, Synergy will not allow you to claim stretched hours at the adjustment task. This does not apply to new children who are added to the adjustment task. By ticking this box, it will allow you to claim more than the term time weeks and therefore incorporate the holiday weeks.

Please see 2 examples at the bottom of this guidance which shows how you can claim banked hours.

What's the difference between stretched and banked hours?

Stretched hours means taking less hours over more weeks (spreading the 38 weeks entitlement over and up to a maximum of 52 weeks). Banked hours are for children not using up their full entitlement and therefore having hours saved (in the bank) for ad hoc use at a later date within the academic year.

Payment for banked hours

Payment for banked hours submitted on the headcount task will be paid with the actual payment amount, or if you have submitted any banked hours on the adjustment task, when this payment is processed. If you submit a late adjustment for any stretched or banked hours, these will be paid on an ad hoc basis at some point in the following period. Please be aware however, that we will not backdate funding for any stretched or banked hours that took place earlier in the period and could have been included on the headcount or adjustment tasks as per the FEEE policy.

Terms and conditions

- FEEE regulations still apply to holiday periods and hours banked for use during this time. Hence, a maximum of 15 universal / 15 extended hours, if eligible, per week still applies throughout the holiday periods.
- If you want to claim stretched funding for a child that starts mid-way through a period, they can only claim stretched funding for the remaining weeks left of the funding year. The weeks that were unclaimed cannot be factored into their stretched offer as this would be classed as backdating hours for a time when the child was not in attendance.

Example:

A child starts claiming on the first week in December (part-way through the autumn period), so would be entitled to 3 term time weeks of funding. The child then attends for the full period in the spring and summer period, stretching their hours.

We can only calculate the FEEE hours from the date they started at the provision, i.e., in the autumn they can have a max of 45 universal hours / 45 extended hours (15 universal hours x 3 weeks and 15 universal hours x 3 weeks) as they were not in attendance between the 1st September – 30th November, they **have not** accrued their full entitlement hours to bank and use at a later point.

Example 1 of how to calculate banking for a setting open for 45 weeks (opens during the 7 weeks summer holiday from July to August)

Period child starts claiming	Number of hours the child can claim for the academic year	Divide the total hours the child is entitled to by the number of the weeks in the remaining periods to give the weekly allocation	Autumn – what to claim (weekly allocation x number of weeks in period)	Spring – what to claim (weekly allocation x number of weeks in period)	Summer – what to claim (weekly allocation x number of weeks in period)	Total claim in hours over the periods
Autumn	570 universal / 570 extended (totaling 1,140) (autumn, spring and summer) The child has 45 weeks to use their hours across	570 ÷ 45 weeks = 12.66 hours p/w or 1,140 ÷ 45 weeks = 12.66 hours p/w universal 12.66 hours p/w extended	12.66 universal hours x 16 term time weeks = 202.56 hours or 12.66 universal hours x 16 weeks = 202.56 + 12.66 extended hours x 16 weeks = 202.56 Total = 405.12 hours	12.66 universal hours x 11 term time weeks = 139.26 hours or 12.66 universal hours x 11 weeks = 139.26 + 12.66 extended hours x 12 weeks = 139.26 Total = 278.52 hours	12.66 universal hours x 18 weeks = 227.88 hours or 12.66 universal hours x 18 weeks = 227.88 + 12.66 extended hours x 18 weeks = 227.88 Total = 455.76 hours	569.7 hours or 1,139.4 hours
Spring	330 universal / 330 extended (totaling 660) (spring and summer) The child has 29 weeks to use their hours across	330 ÷ 29 weeks = 11.37 hours p/w or 660 ÷ 29 weeks = 11.37 hours p/w universal 11.37 hours p/w extended	N/A	11.37 universal hours x 11 term time weeks = 125.07 hours or 11.37 universal hours x 11 weeks = 125.07 + 11.37 extended hours x 11 weeks = 125.07 Total = 250.14 hours	11.37 universal hours x 18 weeks = 204.66 hours or 11.37 universal hours x 18 weeks = 204.66 + 11.37 extended hours x 18 weeks = 204.66 Total = 409.32 hours	329.73 hours or 659.46 hours
Summer	165 universal / 165 extended (totaling 330) (just summer) The child has 18 weeks to use their hours across	165 ÷ 18 weeks = 9.16 hours p/w or 330 ÷ 18 weeks = 9.16 hours p/w universal 9.16 hours p/w extended	N/A	N/A	9.16 universal hours x 18 weeks = 164.88 hours or 9.16 universal hours x 18 weeks = 164.88 + 9.16 extended hours x 18 weeks = 164.88 Total = 329.76 hours	164.88 hours or 329.76 hours

Example 2 of how to calculate banking for a child claiming 10 / 20 hours per week at a setting which is open for 45 weeks (opens during the 7 weeks summer holiday from July to August)

Period child starts claiming	Number of hours the child can claim for the academic year	Autumn – what to claim (weekly allocation x number of weeks in period)	Spring – what to claim (weekly allocation x number of weeks in period)	Summer – what to claim (weekly allocation x number of weeks in period)	Total claim in hours over the periods
Autumn	570 universal / 570 extended (totaling 1,140) (autumn, spring and summer) The child has 45 weeks to use their hours across	10 universal hours x 16 term time weeks = 160 hours or 10 universal hours x 16 weeks = 160 + 10 extended hours x 16 weeks = 160 Total = 320 hours	10 universal hours x 11 term time weeks = 110 hours or 10 universal hours x 11 weeks = 110 + 10 extended hours x 11 weeks = 110 Total = 220 hours	16.66 universal hours x 18 weeks = 299.88 hours or 16.66 universal hours x 18 weeks = 299.88 + 16.66 extended hours x 18 weeks = 299.98 Total = 599.96 hours	569.88 hours or 1,139.96 hours
Spring	330 universal / 330 extended (totaling 660) (spring and summer) The child has 29 weeks to use their hours across	N/A	10 universal hours x 11 term time weeks = 110 hours or 10 universal hours x 11 weeks = 110 + 10 extended hours x 11 weeks = 110 Total = 220 hours	12.22 universal hours x 18 weeks = 219.96 hours or 12.22 universal hours x 18 weeks = 219.96 + 12.22 extended hours x 18 weeks = 219.96 Total = 439.92 hours	329.96 hours or 659.92 hours
Summer	165 universal / 165 extended (totaling 330) (just summer) The child has 18 weeks to use their hours across	N/A	N/A	9.16 universal hours x 18 weeks = 164.88 hours or 9.16 universal hours x 18 weeks = 164.88 + 9.16 extended hours x 18 weeks = 164.88 Total = 329.76 hours	164.88 hours or 329.76 hours