

Stretched and Banked Hours Guidance

What are stretched hours?

As you will know, funded hours are for 15 hours (or 30 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 want, by spreading their 570 hours (universal FEEE) or 1,140 hours (extended 30 hours FEEE) over the number of weeks their child physically attends.

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 definitely 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 / 30 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 / 480 hours in that period
(The autumn period has 16 term-time weeks)
- **Spring** they are entitled to stretch a maximum of 150 / 300 hours in that period
(The spring period has 10 term-time weeks)
- **Summer** they are entitled to stretch a maximum of 180 / 360 hours in that period
(The summer period has 12 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 cannot have 11.17/22.35 hours per week from when they start (if the setting is open for 51 weeks of the year). **This will only occur for children starting in the Autumn period**. This is due to the Spring and Summer periods having less weeks than the Autumn period. Please see the below example:

Example of how to calculate stretching for a setting open for 51 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 you 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	570/1140 (autumn, spring and summer) The child has 51 weeks to stretch their hours across	570 ÷ 51 weeks = 11.17 hours p/w or 1140 ÷ 51 weeks = 22.35 hours p/w	11.17 x 17 weeks = 189.89 hours 22.35 x 17 weeks = 379.95 hours	11.17 x 13 weeks = 145.21 hours 22.35 x 13 weeks = 290.55 hours	11.17 x 21 weeks = 234.57 hours 22.35 x 21 weeks = 469.35 hours	569.67 hours or 1139.85 hours
Spring	330/660 (spring and summer) The child has 34 weeks to stretch their hours across	330 ÷ 34 weeks = 9.705 hours p/w or 660 ÷ 34 weeks = 19.41 hours p/w	N/A	9.705 x 13 weeks = 126.17 hours 19.41 x 13 weeks = 252.33 hours	9.705 x 21 weeks = 203.81 hours 19.41 x 21 weeks = 407.61 hours	329.98 hours or 659.94 hours
Summer	180/360 (just summer) The child has 21 weeks to stretch their hours across	180 ÷ 21 weeks = 8.57 hours p/w or 360 ÷ 21 weeks = 17.14 hours p/w	N/A	N/A	8.57 x 21 weeks = 179.97 hours 17.14 x 21 weeks = 359.94 hours	179.97 hours or 359.94 hours

Banked hours

What are banked hours?

Children not claiming their full entitlement of 15 / 30 hours during term-time, can bank their funded hours for use in the holiday periods. Banked hours are most commonly claimed when parents / carers might decide they want their child to do extra hours, and have spare hours accrued from not previously claiming from their full entitlement.

Example

Joe Bloggs is entitled to the 15 hours funding and is claiming 10 hours for the 16 weeks in the Autumn term. They essentially have 5 hours per week spare (or a total of 80 hours) 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 the 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 the school's term time ($10 \times 12 = 120$ hours) – this will leave an additional 5 hours \times 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 the hours 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.

What's the difference between stretched and banked hours?

Stretched hours means taking less hours over more weeks (spreading the 38-week hours 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 / 30 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 04/12/2023 (part-way through the autumn period), so would be entitled to 4 weeks of funding. The child then attends for the full period in the spring and summer period, stretching their hours, claiming 20.52 hours per week.

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 120 hours (30 hours x 4 weeks). As they were not in attendance between the 1st September – 30th November, they **have not** accrued these hours to bank and use at a later point.