

## Check It Out!

Ask these questions to evaluate your child care options:

- Does the person who will be caring for your child have special training in early childhood education, First Aid, and CPR?
- How long has the caregiver been in the same program or providing child care in the home?
- Are just a few children being cared for by one caregiver (low child/adult ratio)?
- If there is more than one caregiver in the setting, is the total number of children in the group still fairly small (group size)?
- If you are considering a more formal child care program, is it nationally accredited, and is it state licensed or regulated?
- Does the caregiver welcome drop-in visits and parent ideas and involvement?
- Does the caregiver get on the children's eye level, and give them lots of attention and encouragement?
- Are there planned things for children to do as well as lots of time for free play?
- Are materials—such as books, blocks, toys, and art supplies—available to children all day long?
- Does the place look clean and safe, and is hand washing done often?
- Does the caregiver have written policies and procedures, including emergency plans?
- Does the caregiver have references?
- You know your child best—will your child be happy there?



**Helpful Hint:** You can copy and take this checklist with you on visits, or use the **Evaluating Child Care Worksheet** that has additional information and room for writing notes. This worksheet is available on the Child Care Aware Web site, [ChildCareAware.org](http://ChildCareAware.org), or by calling 1-800-424-2246.

**ChildCareAware**  
America's most trusted child care resource.™

Child Care Aware is a national initiative, conducted by NACCRRA, The Nation's Network of Child Care Resource and Referral, committed to helping parents find the best information on locating quality child care and child care resources in their community. Child Care Aware, in partnership with local child care resource and referral centers, builds consumer awareness and supports families in making choices for the care and education of their children.

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For additional resources, or for help in locating your local child care resource and referral center, call:

**1-800-424-2246**  
[ChildCareAware.org](http://ChildCareAware.org)

**Child Care Bureau**

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# Finding Help Paying for Child Care



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**1-800-424-2246** [ChildCareAware.org](http://ChildCareAware.org)



## Your child is priceless.

But paying for good child care can be a struggle. In fact, child care is probably the second largest expense in your budget after rent or mortgage.

Child care is expensive, but you may be able to reduce your child care costs or get some help paying your child care bills.



**Follow these five steps to healthy child care budgeting...**

# Five Steps to Healthy Child Care Budgeting:



## STEP 1 Plan Ahead

Start thinking about child care options and costs as far in advance as possible—finding care or help with child care expenses can take some time.

## STEP 2 Call the Experts

This brochure will get you started, but a call to your local child care experts—your child care resource and referral (CCR&R) center—will give you a lot more information about child care financial assistance available in your community. Your CCR&R can also help you with finding and selecting child care and other parenting needs.

Call **1-800-424-2246** or visit **ChildCareAware.org** to find the CCR&R center in your area.

## STEP 3 Be a Smart Consumer

Like all parents, you want the best for your child. You want your child to get the kind of care children need to be ready for school.

Child care is a big expense, so you want to make sure it is high quality. No matter what type of care you choose to buy—a child care center or care in someone else's home or your own home—use the **Check It Out** checklist in this brochure to help you evaluate it.

If you have good child care, the money you are paying is going for caregivers' salaries, so that they can stay in their jobs, and so that they can receive education and training that will help them best meet your child's care and early learning needs. Your child care fees are also helping to purchase food, toys, equipment, and supplies.

Once you have evaluated your child care setting or options, be an actively involved and informed consumer. Visiting and participating in events at your child's provider sends a strong message. It tells your child and your child's caregiver that you think what your child is doing and learning is important.



## STEP 4 Find Out What Kind of Help May Be Available

Each type of child care financial assistance has different qualifications, like income level, employment status, or residency, so make sure you get all the facts. Some of the options are:

### State Child Care Subsidies

Find out if you are eligible to receive state-funded child care subsidy. State child care subsidy is available in every state, but the eligibility guidelines vary. Usually, child care subsidies are available for lower-income families who are working and in some cases in school. If you are eligible, you pay part of the cost, and the rest is paid directly to your selected child care provider.

### Local Programs

Ask if your local government, United Way, or other community or faith-based organization provides child care scholarships.

### Employer/College Support

Does your employer (or college, if you are a student) provide child care scholarships, discounts to certain programs, or on-site child care at reduced rates?

### Child Care Program Assistance

Ask if your child care provider offers scholarships, discounts, or a sliding fee scale.

### Pre-Kindergarten (Pre-K) Programs

Many states now offer free or low cost pre-k programs for 3 and 4 year-old children. Eligibility requirements vary from state to state, but the goal of all pre-k programs is to make sure that children

are better prepared for kindergarten. Pre-K programs are offered in public schools and other child care settings.

### Head Start and Early Head Start

Head Start and Early Head Start are federally and sometimes state funded full- or part-day programs that provide free child care and other services to help meet the health and school readiness needs of eligible children. Most, but not all, families who access Head Start or Early Head Start must have incomes that meet federal poverty guidelines.

### Federal Earned Income Tax Credit (EITC)

You may be able to lower your taxes and even get up to several thousand dollars back if you qualify for the EITC. To qualify you must be working full- or part-time and make less than a certain amount based upon family size. You don't have to owe any taxes to get the EITC.

### Federal Child Tax Credit (CTC)

If you have a dependent child under age 17, you may be able to get the Child Tax Credit, which can be worth hundreds of dollars per child. The income limit for the CTC is much higher than for the Earned Income Tax Credit, but you still don't have to owe any taxes to get the Child Tax Credit.

### Federal Child and Dependent Care Tax Credit

If you have a child under 13, and owe federal income taxes, this tax credit can help cover a portion or all of the taxes you owe if you qualify.

### State Earned Income and Dependent Care Tax Credits

Many states offer their own Earned Income or Child and Dependent Care tax credits. These credits are similar to the federal ones, except that in some states, you don't have to owe any taxes to get the State Child and Dependent Care credit. You



can get both federal and state Earned Income and Child and Dependent Care credits.

### Dependent Care Assistance Programs (DCAPs)

Your employer may offer a Dependent Care Assistance Program, which allows you to have money (up to \$5,000 a year) taken out of your paycheck tax-free and put into a special account to be used for child care tuition reimbursement.

The main purpose of this type of program is to help you lower the amount of taxes you have to pay during the year. You should never put more money into this account than you will actually spend, because in most cases you will lose any leftover at the end of the year. You also can't claim any money you put in a DCAP for the Child and Dependent Care Tax Credit.

## STEP 5 Consider All Options

Think about what your family needs, and take a close look at your budget. Are there alternatives to paying for full-time child care? Is it possible or desirable to work fewer hours or share some hours of child care if you are in a two-parent household and working at different times? Could you share child care expenses with another family?

The most important thing is that your family and child are healthy and happy. By planning ahead, getting the facts, and using all of the resources available to help you—especially your local CCR&R—you are off to a good start in making the best choice for your family.

Visit **ChildCareAware.org** or call **1-800-424-2246** for more information on financial assistance and other child care and parenting resources.