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 child care provider been providing child care?

❑ If there is more than one child care provider in the setting, is the total number of children in the group still small (group size)?

❑ Is one child care provider caring for just a few children (low child/adult ratio)?

❑ If you are considering a more formal child care program, is it state licensed or regulated? Is it nationally accredited?

❑ Have satisfactory criminal history background checks been conducted on each adult present?

❑ Has the program been inspected by the licensing agency within the last 12 months?

❑ Does the child care provider welcome drop-in visits, parent ideas and involvement?

❑ Does the child care provider get on the children’s eye level to talk with them and give them lots of attention and encouragement?

❑ Are there planned activities 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 does everyone wash his or her hands often?

❑ Does the child care provider have written policies and procedures, including emergency plans?

❑ Does the child care provider have references?

❑ You know your child best—will your child be happy there?


For additional resources or help in finding your local Child Care Resource & Referral agency (CCRR&R), call:
1-800-424-2246
TTY Line: 1-866-278-9428
ChildCareAware.org

For local information contact:

For a more in-depth list of child care questions, download our booklet, “Is This the Right Place for My Child?: 38 Research-Based Indicators of High-Quality Child Care” at www.naccrra.org or by calling 1-800-424-2246.

Finding Help Paying for Child Care

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 payments.

By following these steps to child care budgeting, you may be able to reduce child care costs or get some help paying child care bills.
Five Steps to Healthy Child Care Budgeting:

1. **Plan Ahead**
   - Start thinking about child care options and cost as far in advance as you can. No matter what type of care you are considering—a child care center, care in someone’s home, or care for an infant, toddler, preschooler or school age child—finding the right child care option or help with child care expenses can take some time.
   - ChildCareAware.org provides information that can take some time. If you are considering a child care option or help with child care expenses, planning well in advance is important. No matter what type of care you are considering—a child care center, care in someone’s home, or care for an infant, toddler, preschooler or school age child—finding the right child care option or help with child care expenses can take some time.

2. **Call the Experts**
   - Begin the search by calling your local experts—your Child Care Resource & Referral agency (CCRR). CCRRs can help you find local child care options that meet your needs and available financial assistance in your area.
   - ChildCareAware.org provides information and resources for finding child care providers and child care subsidies. Call 1-800-424-2246 or visit ChildCareAware.org to find the child care provider in your area.

3. **Be a Smart Consumer**
   - When you are at work, you want to know that your child is getting the kind of high-quality care that all children need to be healthy, happy and ready for school.
   - The Check It Out checklist in this brochure helps you evaluate the quality of child care and daycare options. Use the checklist to identify the child care center, family child care home (care in someone else’s home), or for an in-home provider who comes to your home.
   - If you are planning to look for child care, use the checklist to evaluate various child care options. This checklist includes criteria such as cleanliness, safety, staffing levels, curriculum, and communication practices.

4. **Find Out What Kind of Help May Be Available**
   - The following child care assistance programs help families with the high cost of child care. Each type of child care financial assistance has different qualifications, so work with your local CCRR and your employer’s human resources department to make sure you get all the facts.

   - **State Child Care Subsidies**
     - Child care subsidies are available in every state to help families with the cost of child care. Usually, child care subsidies are available for working families earning low incomes, receiving TANF, or in some cases enrolled in school. If eligible, you will pay part of the cost while the rest is paid directly to your selected child care provider.

   - **Local Programs**
     - Local government, United Way agencies, or other community or faith-based organizations sometimes provide child care scholarships.

   - **Employer/College Support**
     - Your employer may provide child care scholarships, discounts to certain programs or on-site child care at reduced rates. Colleges or universities may also have programs to help with child care costs.

   - **Child Care Program Assistance**
     - Child care programs may offer financial assistance, discounts or a sliding fee scale.

   - **Pre-Kindergarten (Pre-K) Programs**
     - Many states offer free or low cost pre-kindergarten programs for 3- and 4-year-old children. Eligibility requirements vary by state, but the goal of pre-kindergarten programs is to make sure that children are prepared for kindergarten. Public schools and other child care settings offer pre-kindergarten programs during school hours.

   - **Head Start and Early Head Start**
     - Head Start and Early Head Start programs are federally-funded and sometimes state-funded full- or part-day programs that provide free early education and other services to help meet the health and school needs of children in income eligible families.

   - **State Earned Income and Dependent Care Tax Credits**
     - State earned income tax credits (EITC) are available for working families earning low incomes. You may be able to lower your taxes and even get money 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 on family size. If you do not have to owe any taxes, you may be eligible for a refund using EITC.

   - **Federal Child Care Tax Credits**
     - If you have a dependent child under age 17, you may be eligible for the Child Tax Credit, which can be worth hundreds of dollars per child. The income eligibility for the credit is higher than for the Earned Income Tax Credit, but you still do not have to owe any taxes.

   - **Federal Child and Dependent Care Tax Credit**
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   - **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. In some states, you do not have to owe any taxes to get the State Child and Dependent Care Tax 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 up to $5,000 of child care expenses reimbursed. You should never put more money in this account than you will actually spend because you will lose unspent funds at the end of the year. You cannot claim any money you put in a DCAP for the Child and Dependent Care Tax Credit.

5. **Consider All Options**
   - Think about what your family needs and take a closer look at your budget. Are there alternatives to paying full-time child care? Is it possible or desirable to work fewer hours? If you are in a two-parent household, can you work at different times and share some hours of child care? 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, getting the facts and using all available resources—especially your local CCRR—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.

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