

Child Care

Affording the Best for Your Child



There's nothing more important than knowing your children are safe, happy and in a healthy environment.

Here are options for child care and ways to find it that may help you maintain regular employment while providing a safe environment for your children.

Options for Child Care:

- A. Child Care Centers
- B. Family Child Care
- C. In-home caregivers
- D. Care Provided by Relatives, Friends and Neighbors

How to find Child Care:

1. Start early, looking as far in advance as possible
2. Make a call or talk to local child care experts to find out what your options are.
3. Visit your potential sites/options and ask questions.

Consider the following:

☀ Adult to Child Ratio:

Ask how many children there are for each adult. The fewer the children for each adult, the better for your child. You want your child to get plenty of attention. The younger your child, the more important this is. Babies need an adult to child ratio of no more than 1:4

(one adult for four infants), while four-year-olds can do well with a ratio of 1:10 (one adult for ten children).

☀ Group Size:

Find out how many children are in the group. The smaller the group, the better. Imagine a group of 25 two-year olds with five adults, compared to a group of 10 with two adults. Both groups have the same adult to child ratio, but which would be calmer and safer? Which would be more like a family?

☀ Caregiver Qualifications:

Ask about the caregivers' training and education. Caregivers with degrees and/or special training in working with children will be better able to help your child learn. Are the caregivers involved in activities to improve their skills? Do they attend classes and workshops?

☀ Turnover:

Check how long caregivers have been at the center or providing care in their homes. It's best if children stay with the same caregiver at least a year. Caregivers who come and go make it hard on your child. Getting used to new caregivers takes time and energy that could be spent on learning new things.



☀️ **Accreditation:**

Find out if the child care provider has been accredited by a national organization. Providers that are accredited have met voluntary standards for child care that are higher than most state licensing requirements. The National Association for the Education of Young Children (NAEYC) and The National Association for Family Child Care (NAFCC) are the two largest organizations that accredit child care programs.

How to pay for Child Care:

For many working mothers and families, child care expenses can take up a large portion of the family budget. These expenses may diminish when children begin attending school, but the need for quality care often remains a strain on finances.

There are some resources available to help you pay for your child's care. Depending on your place of employment, you may be eligible for a "**flexible spending account**" that can reduce the burden of care expenses.

☀️ **Flexible Spending Accounts**

Also known as "flex-spending" or "cafeteria" accounts, flexible spending accounts provided by some employers allow you to direct a portion of your paycheck into an account that can be used to pay for child and dependent care expenses.

The benefit of these accounts is that, because they are set aside for child care funds, they are not considered taxable income by the IRS. This money is withheld from your pay as a pre-tax deduction, which helps lower your adjusted gross income for tax purposes. However,

there is a limit on the amount that can be put into the accounts from your paycheck.

☀️ **Child Care Credit**

The Child and Dependent Care Credit is tax credit available to people who have to pay for child care services for dependents under 17 in order to work or to look for work. With it, you may reduce the federal income tax you owe by up to \$1,000 for each qualifying dependent.

To learn if you might be eligible for the Child Care and Dependent Care Credit, visit **the Internal Revenue Service (IRS)** online at <http://www.irs.gov/newsroom/article/0,,id=106182,00.html>.

For a discussion on which may be better for you, a flex-spending account or the Child Care Credit, visit **the Baby Center** at www.babycenter.com/expert/baby/babyfinance/14445.html

☀️ **Head Start**

This program allows parents who meet certain income restrictions to give their children (from birth to age 5) care through its comprehensive child development programs. These programs include:

- **Early Head Start** - promotes healthy prenatal outcomes, enhances the development of infants and toddlers, and promotes healthy family functioning
- **Head Start** - designed to foster healthy development in low-income children
- **American Indian-Alaska Native Program Branch (AI-ANPB)** -- provides American Indian and Alaska Native children and families with comprehensive health,

educational, nutritional, socialization and other developmental services promoting school readiness. To see if you are eligible to receive Head Start care, please call the Head Start Information and Publication Center toll-free at: **1-866-763-6481**.



To find a head start program in your area go to:
<http://eclkc.ohs.acf.hhs.gov/hslc/HeadStartOffices>

Other Resources for Funding Child Care

State Agencies

A list of state agencies can be found on the web at www.childcareaware.org/en/

Contact your state agency directly to find out what assistance might be available to your family. You can also try the **Child Care Bureau** (through the Department of Health and Human Services) at <http://www.nccic.org/>
Phone: 1-800-616-2242



Nation's Network of Child Care Resource and Referral

www.naccrra.net
Phone: 703-341-4100

Child Care Aware

<http://www.childcareaware.org/en/>
This site includes the Child Care Connector for locating resources in your area, and materials in Spanish.

National Association for Family Child Care

<http://www.nafcc.org/>
(801) 269-9338