

## FINDING HELP PAYING

There are programs and resources available to help families with the cost of child care.

*Ask your local CCR&R if any of the following options may be available to your family:*

### Child Care Assistance Programs

Government-funded assistance programs are available in every state to help families with the cost of child care. Eligibility requirements vary by program. These programs are often available to working families who are earning low incomes, receiving TANF, or in some cases enrolled in school. Funds may be reserved for high school students who need child care to attend school. Programs are also available for American Indian/Native American families and Native Hawaiian families. If eligible, you may need to pay part of the cost while the rest is paid directly to your selected child care provider. These programs go by many names such as subsidy, vouchers, fee assistance, or a specific name.



## WHO WE ARE

Child Care Aware® of America is our nation's leading voice for child care. We advance a child care system that effectively serves all children's growth, development and educational advancement and creates positive economic impact for families and communities.

To learn more about our mission, visit [childcareaware.org](http://childcareaware.org)



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## Paying for Child Care



All across the country, child care is one of the highest costs in a family's budget. Many families find themselves in need of help paying for child care or finding affordable options that meet their needs.

*Learn where to find information on child care costs in your area and what kinds of programs exist to assist with the costs.*

## COSTS OF CHILD CARE

Child care costs vary based on where you live, the type of child care you use, your schedule of care, and your child's age. The best way to learn about the average cost of care in your area is to contact your local Child Care Resource & Referral (CCR&R) agency. The child care experts at your local CCR&R can tell you how much you might expect to pay based on type of care and age group. They can also provide you with a list of local child care options that can meet your family's needs.

You can search for your local CCR&R agency at <http://childcareaware.org/ccrr-search-form/>.

There may also be other child care costs in addition to the weekly or monthly tuition costs. Many programs charge an annual registration fee, and some also charge fees for materials, uniforms, field trips, meals, and snacks. Once you have a list of child care providers from your local CCR&R, you can call each program on the list and ask about tuition rates and any other fees they may charge.



[childcareaware.org](http://childcareaware.org) | 1-800-424-2246



**Local Programs**

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

**Pre-Kindergarten (Pre-K) Programs**

Many states offer free or low-cost Pre-K programs for 3- and 4-year-old children. Eligibility requirements vary by state. The goal of all Pre-K programs is to make sure that children are prepared for kindergarten. Public schools and other child care settings may offer Pre-K programs during school hours.

**Head Start and Early Head Start**

Head Start and Early Head Start are federally- and sometimes state-funded programs. Early Head Start serves children birth – 2 years old. Head Start serves children ages 3-5 years old. Services may include free part- or full-day child care, home visiting, and other health and wellness services. These programs are designed to meet the health and school readiness needs of children in income-eligible families.

*Ask your employer/school if these options exist to help you with child care costs:*

**Employer/College Support**

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

**Dependent Care Flexible Spending Account (FSA)**

Some employers have plans that allow employees to reserve a portion of their wages for child care. Money from each pay check is taken out pre-tax and placed in a special fund that can only be used for child care costs. Talk to your Human Resources department to learn if this is an option where you work.

*Ask the child care providers on your referral list if they offer:*

**Discounts, Scholarships, Sliding Fee Scales**

Some child care providers offer discounts, such as sibling discounts or military discounts. Other providers may offer scholarships to eligible families or sliding fee scales that allow families to pay a rate based on their income.

*Ask your tax professional about tax credits you can claim to help offset the cost of care:*

**Tax Credits**

While tax credits can only be accessed after filing your taxes, you may be able to use your tax refund to put toward child care costs. You may be eligible to claim credits such as the Child Tax Credit, the Child and Dependent Care Tax Credit, and the Earned Income Tax Credit. These credits and others may help you to receive a tax refund.



**OTHER OPTIONS**

If you are not eligible for help paying for child care or you find that child care costs are still out of your reach, consider other possibilities or changes:

- ☐ 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?
- ☐ Are there other types of child care that may have lower rates that you haven't yet considered? Think state licensed Family Child Care Homes, non-profit or religious-affiliated child care programs, or child care cooperatives.

The most important thing is that your family and child are healthy, safe, and happy. By planning, getting the facts, and using all available resources – especially your local CCR&R – you are working to make the best choice for your family. Find your local CCR&R and learn more about how to find and choose quality child care at <http://childcareaware.org>.

