

FINDING HELP PAYING FOR CHILD CARE

Follow these four easy steps to healthy child care budgeting



STEP ONE: 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 TWO: Call the Experts or Check Online

Your local Child Care Resource and Referral agency can offer information on child care assistance programs or benefits which may be available in your community. Call 1-888-291-9811 to be connected to your local agency or visit www.MNChildCare.org. Your CCR&R agency can also help you with finding and selecting quality child care. CCR&Rs work to help parents become informed consumers of child care and ensure that every child receives nurturing, learning-based care.

To find out if your family is eligible for tax credits, pre-tax child care dollars, tuition subsidies or scholarships, visit www.ChildCareFinancialAid.org. Completing the site's brief survey generates an immediate, individualized estimate of the tax credits, subsidies and other benefits your family qualifies for and how and where to apply.

STEP THREE: Apply for Benefits and Plan for Tax Credits

Use the online tools at www.ChildCareFinancialAid.org to compare information on what local programs cost, the benefits/programs your family is eligible for and what your family can afford to pay.

THE TYPES OF HELP AVAILABLE INCLUDE:

Tax Credits:

Your family could save:

- Up to \$2,100 from the federal Child and Dependent Care Tax Credit
- Up to \$1,440 from the Minnesota Child and Dependent Care Tax Credit
- Up to \$4,400 from the federal Earned Income Credit
- Up to \$1,529 from the Minnesota Working Family Credit
- Up to \$1,000 per child from the federal Child Tax Credit

To receive any of the federal and state tax benefits listed above, you need to apply when you file your taxes.

Employer Supports:

Employer sponsored Dependent Care Assistance Accounts—Parents can set aside up to \$5,000 for child care expenses from your annual salary in an employer sponsored Dependent Care Assistant Account or DCAP. This program saves you money by deducting the FICA taxes you pay on the amount for child care that you set aside. DCAPs are offered through employers so you need to find out if your employer offers this benefit.

Families earning low wages may be eligible for:

- *Minnesota Child Care Assistance Program* (sliding fee subsidies.) Applications for the Child Care Assistance Program are available online at the Minnesota Department of Human Services website: <http://edocs.dhs.state.mn.us/lfsrver/Legacy/DHS-3550-eng> or through county social services offices or some CCR&R agencies.
- *Minnesota Higher Education Child Care Subsidy Program*. Applications at your college financial aid office.
- *Head Start*. Applications at your local Head Start program.
- *Minnesota School Readiness Program* through local school districts. Check with your local elementary school.

All Minnesota families can take advantage of parenting support and education through *Early Childhood Family Education* classes offered by local school districts.

Programming for children with special physical or developmental needs may be available through *Early Childhood Special Education* via your local school district.

Local Scholarship Programs:

- Ask your local city, United Way or other community organizations if they provide child care scholarships.
- Check with the local child care program(s) you're interested in to see if they have special scholarships or support from a sponsoring group.

STEP FOUR: 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? Could you exchange child care with another family or shift work schedules?

The most important thing is that your family and child are happy and healthy. By planning ahead, getting the facts and using all of the resources available to you, you are off to a good start in finding care you can trust at a cost your family can afford.

Call 1-888-291-9811 or visit www.mnchildcare.org to connect with your local CCR&R agency for information on finding, choosing, and affording quality child care and early education.

Minnesota Child Care Resource & Referral Network

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