



Resources for Child Caring

Raising the standard of care for children

Getting Started in the Business of Family Child Care

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10 Yorkton Court, St. Paul, MN 55117-1065
(651)641-0305 phone • (651)645-0990 fax • TDD (651)641-0305 • www.resourcesforchildcare.org



Getting Started in the Business of Family Child Care

Congratulations on becoming a family child care provider! You are among a special group of individuals who have chosen the profession of caring for young children. You have chosen this work because you love children. You also have an opportunity to earn money to support your family. Each year tens of thousands of providers have successfully set up their businesses, and we welcome you to this caring profession.

This booklet introduces the most important topics that every family child care provider needs to know about in order to run a successful business. Resources for additional information are listed in the back of this booklet.

Resources for Child Caring helps to advance quality care and education of children in their crucial early years. The Business of Child Care division provides business training, information, research, and advocacy on issues related to the business of family child care.

Tom Copeland, Director

Phone: 651-641-6626

Email: tcopeland@resourcesforchildcare.org

Web site: www.resourcesforchildcaring.org

Contents

How to Begin	3
How to Promote Your Business	4
How to Create Contracts and Policies.....	6
How to Keep Records	9
How to Reduce the Risks of Running a Business	12
How to Manage Your Money and Plan for Retirement.....	14
How Resources for Child Caring Can Help You.....	16
How Redleaf Press Can Help You	17
Other Resources	19

How to Begin

- 1. Find out what the child care regulations are for your area, and follow them.**

Each state has its own child care rules that govern health and safety issues. They also cover how many children you can care for, what type of training you must have, and much more. If you do not follow these rules, you could be held liable for any injuries to the children in your care.

There are many benefits to being regulated (some states call this licensing), such as extra tax deductions and sometimes higher subsidy payments for low-income parents. In addition, you can get access to the Food Program, the child care resource and referral (CCR&R) agencies, and local grant and loan programs.

- 2. Join your local family child care association.**

Family child care associations are groups of providers who help each other and improve the child care profession. They can offer monthly support meetings, professional growth, discounts on products and services, newsletters, public policy advocacy, and much more.

- 3. Sign up with your local Child Care Resource and Referral Agency (CCR&R).**

These agencies help parents find child care in their local communities by keeping up-to-date information on providers. They also train providers and offer access to other community resources, such as grants.

- 4. Join the Child and Adult Care Food Program (CACFP).**

This federal program offers education on nutrition and pays providers monthly for some of the cost of the food they serve to children. All providers are eligible for this program. Depending on where you live and your household status, you will be paid about \$400 or \$850 a year per child.

All of the organizations mentioned above can help you get started in your business. To contact the organizations in your area, see Other Resources (page 19) at the end of this booklet.

How to Promote Your Business

If you offer a safe, caring, and high-quality program, the word will get out to parents, and your business is likely to succeed. As providers increasingly face competition from other child care programs, however, those who know how to market their program will have an advantage.

Marketing is much more than advertising, business flyers, and business cards. A good marketing strategy continually promotes your program to parents who might use your services.

Start by making a list of the benefits of your program. Benefits are the things about your program that make a difference to the parent or the child, such as child-centered curriculum with planned learning activities; an enclosed yard for safe, fun outdoor activities; individual care and attention to help children learn quickly; an energetic provider who supports families; accreditation by the National Association for Family Child Care; or a Child Development Associate (CDA) credential.

If you have already begun providing child care services, ask your regulator what she feels is unique about your program. Ask the parents and children in your care what they like best. Add these to your own list, pick three or four to memorize, and then find ways to get the word out. Don't forget that a client's impression of your home will be some of your best advertising, especially for new or prospective clients.

- Create a positive, professional impression when you record a message on your telephone answering machine. Identify yourself and your business. Indicate that you can answer the phone because you are with the children.
- When a parent calls, try to identify her specific needs to help in your screening process. Describe the benefits of your program. Set up a time for the parent to come for an interview.
- Keep the outside of your home clean and uncluttered. Mow the lawn, clean the front windows often, and plant flowers.
- Create a welcome feeling in the foyer or entry by putting children's items on a child's level. Eliminate bad odors. Post photos of children (with parent permission), credentials, and an activity schedule on a bulletin board.
- When interviewing a prospective client, offer written materials describing the benefits of your program. Give the parent a tour of your home. Point out things that make it a safe, fun, and creative place for children to learn. Introduce your own family members.
- Use photo albums and scrapbooks to illustrate the benefits of your program.

- Tell parents on a regular basis what their children are learning.
- On the first day of care, give parents and children a welcome note, perhaps with a photo. Have the child bring a favorite toy or nap blanket.
- Offer a finder's fee (free day of care, free night out, or money) if a parent refers a prospective client whom you end up enrolling.
- Keep track of the children after they leave your care by sending them birthday and holiday cards. Post any letters or photos you receive (with permission) on your bulletin board or in your scrapbook.
- Create a business name (Country Munchkins, The Small School) and register it with your Secretary of State's office. This prevents other programs from using the same name.
- Make a coupon that offers a beginning discount on your services. Hand them out like business cards. Everyone loves a sale.
- Distribute flyers about your business in the community grocery stores, Laundromats, elementary school, hospitals, real estate agencies, and so on.
- Use other organizations to help you promote your business. Talk every so often with your regulator and your child care resource and referral agency about how to attract new parents. Attend local family child care association meetings. Get advice and encouragement from other providers.

Don't try to run the cheapest program around. Someone will always charge less than you. Instead, stress the benefits and the value of your program. When competing against child care centers, focus on your advantages. When competing against unregulated caregivers, emphasize the health and safety aspects of your program. These may include individual attention that helps children learn faster, home environment, availability for all ages of children, or flex hours.

For more ideas and strategies to promote your business, see the *Family Child Care Marketing Guide*, available from Redleaf Press (www.redleafpress.org or 1-800-423-8309).

How to Create Contracts and Policies

As a family child care provider, you get to be your own boss. You set the rules for your business. To get parents to treat you like a business owner, you need to establish clear rules and communicate them effectively.

1. Set rules and policies.

You are not required to provide care for every family that approaches you, and you can and should work with families who will follow your rules. (See How to Reduce the Risks of Running a Business (page 12) for rules about accepting children with special needs.) Question parents carefully at an interview about what they want. Trust your instincts about whether the family is a good fit for your program. If you enroll a family and then end the relationship after six months, that is not good for the children. Don't admit children beyond the number you feel comfortable with. Many providers set up a two-week trial period when the care begins. This allows either party to walk away without a penalty.

Use a written contract to describe your rules about payment and hours. Every contract should contain the following elements: names of the child and parent(s); amount due hourly, weekly, or monthly; days and hours you are open; holidays, vacations, sick days, payment due dates; rules on late fees, registration fees, activities fees, holding fees, and so on; termination plan, and dated signatures of provider and parents.

Some organizations (such as regulatory agencies or the military) may require that you cover other topics in your contract.

Use written policies that are separate from your contract to spell out your other rules. What your policies say are up to you. Don't adopt a policy unless you are willing to enforce it. Most providers' policies cover discipline and guidance, meal and nap schedule, activity schedule, emergency procedures, child rearing philosophy, substitute care arrangements, illness policy, field trips, infant supplies, and toilet learning.

2. Communicate the rules to the parents.

Review each term in your contract and policies with the parents at least yearly to make sure everyone understands them. Use a bulletin board, a parent newsletter, daily notes to parents, e-mails, and regular parent meetings to communicate the rules about your business.

Take notes if there is a conflict with a parent or a problem concerning the care of their child. If you have trouble resolving the problem with the parent, seek outside help from local regulators, providers, and other community resources. Don't hesitate to try to negotiate a solution with the parent to solve the problem. You can adopt different policies with different parents.

Consider including two key rules: Parents will pay for the care in advance; and parents must give two weeks notice before leaving your program. Let's say the parent normally pays you on Friday. If so, ask to be paid a little extra each Friday until you have one full week of payment in advance. If the parent receives government help and is paying a co-payment, require that the co-payment be paid up front.

Require parents to pay you up front for the final two weeks that you will provide services, whenever that time comes. If parents can't afford to pay it all at once, have them pay you in installments. If you participate in a subsidy program, their rules may prevent you from adopting this policy. Ask the administrator of the subsidy program whether you may do this.

3. Enforce the rules.

Any change to your written contract must be put in writing; otherwise it's not enforced. You can have the parents sign a note that you attach to your current contract. Or you can rewrite your contract and have the parents sign it again. It is up to you to set the limits of what parents and children can do in your program.

To enforce your rules you must establish consequences if they are not followed. The consequences can include additional fees or the ending of care. You can charge a late fee if the parent doesn't pick her child up on time. If the parent fails to bring an extra set of clothes, you can buy the clothes and bill the parent. You can end the contract with a parent who does not follow your rules.

Enforcing your rules may feel awkward. However, you are better off if you establish your rules, communicate them clearly, and then enforce them. This is true even if it means you occasionally lose a parent because of it. Providers who follow these steps rarely regret a parent's decision to leave.

4. Congratulate yourself for being professional about contracts and policies.

Being professional about your business will leave you with more time and energy to focus on the love and care of the children.

For more information about what to include in contracts and policies, see *Family Child Care Contracts and Policies*, available from Redleaf Press (www.redleafpress.org or 1-800-423-8309).

How to Keep Records

Taking the time to keep good records of your business is a sign of professionalism as well as a means to save you money. For every \$100 of business expenses you track, you will save approximately \$25–50 in taxes.

- You will owe taxes on all income you receive from your business. This includes money from parent fees and government payments for low-income parents. It also includes Food Program payments and grants to purchase equipment. At the end of the year, get the parents to sign a receipt indicating how much they paid you.
- You can deduct 100% of items used exclusively for your business (advertising, training, activity supplies). You can deduct a portion of items used by your business and your family (cleaning supplies, utilities, furniture).
- You are entitled to claim expenses for all the household furniture and appliances you owned before you went into business that you are now using in your business. Make a detailed list of all the items used in full or in part for your business. The *Family Child Care Inventory Keeper* can help you keep track of your property.
- Items costing more than \$100 may have to be deducted over a number of years using depreciation rules. See the *Family Child Care Tax Workbook and Organizer* for a detailed explanation of how depreciation works.
- You can begin deducting expenses as soon as your business begins. It begins when you are ready to care for children and are advertising that you are ready. This may come before you are officially regulated. For a tax advantage, postpone smaller expenses until your business has already begun.
- Keep track of your car mileage for trips that are primarily for business: to the grocery store, bank, park, school, library, and so on. The *Family Child Care Mileage-Keeper* can help you keep track of mileage for business and personal reasons.
- The IRS doesn't want to wait until the end of the year to get your taxes. You may have to pay federal or state estimated taxes each quarter. If you do need to file tax returns quarterly, the deadlines will be April 15, June 15, September 15, and January 15. See the *Family Child Care Tax Workbook and Organizer* for information on this rule. You can avoid quarterly payments if your spouse withholds enough at work.

Here are the three most important things to do throughout the year to keep good expense records:

- save all receipts for all expenses associated with your home or apartment;
- save all food receipts (including personal food) and track the number of all business meals served (even if not paid for by the Food Program);
- record all hours your home is used for business, particularly when the children in your care are not present (cleaning, activity preparation, phone calls, and so on).

- If you hire a substitute or helper in your business, you need to treat this person as an employee. This means withholding federal and state payroll taxes.
- Review your records at least monthly, if not weekly. Use envelopes to store receipts by different expense categories (food, toys, supplies, utilities, and so on). Keep canceled checks, credit card statements, calendar notations, photographs, and other written records to document your expenses.
- Keep your records for at least three years after filing your taxes. You can amend your tax return, and the IRS can audit you, back three years.
- Join the Child and Adult Care Food Program (CACFP). You are always financially better off joining the Food Program. Money you receive for the meals you serve the children in your care is taxable income. Any money you receive for your own children is not taxable. After paying taxes on the money you receive, you will keep at least half of it for your family. Business food expenses are deductible whether or not you are on the Food Program.
- Find a tax preparer on the Resources for Child Caring Web site (www.resourcesforchildcaring.org), which has a directory of tax preparers. Ask other providers in your area for referrals. Look for someone who has experience in family child care taxes or who has special training (an Enrolled Agent or Certified Public Accountant).

You are entitled to deduct all expenses that are "ordinary and necessary" for your business. This includes hundreds and hundreds of items around your home, such as **house expenses**: property tax, mortgage interest, utilities, cable TV, house insurance, house repairs, house depreciation, fence, landscaping, well, garage, rent (for renters), etc.; **items for the children**: food, arts and crafts supplies, toys, outdoor play equipment, children's books and magazines, video rentals, CDs, diapers, field trip expenses, etc.; **household items**: lightbulbs, toilet paper, paper towels, cleaning supplies, carpet cleaning, lawn maintenance service, kitchen supplies, fire extinguisher, household tools, yard supplies, lawn mower, laundry detergent, etc.; **furniture and appliances**: sofa, chairs, beds, TV, VCR, washer, dryer, tables, rugs, freezer, refrigerator, microwave, rocker, stroller, etc.; **other expenses**: advertising, car expenses (including car loan interest), business liability insurance, training workshops, computer, business books, etc.

See the *Family Child Care Record-Keeping Guide*, *Family Child Care Tax Workbook and Organizer*, and *Calendar-Keeper* for more help with record keeping and tax preparation.

How to Reduce the Risks of Running a Business

Running a family child care business creates a greater risk of accidents and injuries in your home. You can never eliminate these risks. But you can do a lot to reduce them and to protect your business and your family in the event of a major incident.

- When you start caring for children, you become a self-employed business owner. Other options include forming a partnership or a corporation. Carefully consider the pros and cons of each option. Most providers run their business as a self-employed owner.
- Comply with all local (child care and zoning) regulations. You are less likely to have an accident if you are following all regulatory standards. You are also more liable if an accident occurs while you are violating a rule. Check for any local zoning or deed restrictions in your town.
- Seek out training in health and safety.
- Screen families before enrollment. Look for signs of conflict and inflexibility.
- Communicate regularly with parents. Listen and respond to parent concerns.
- Screen potential helpers. You are responsible for the acts of anyone working for you.
- Follow reasonable business practices. Use medical release forms, field trip permission forms, and parent evaluations.
- Establish a transportation policy. Address what you would do if the parent comes to pick up the child and is drunk, on drugs, or without the appropriate car seat. Create a list of names of people who can take children home in these situations. Call 911 if the parent insists on taking the child.
- Parents cannot waive their right to sue you. If parents sign a liability waiver that says they will never sue you if something happens to their child, the court will not enforce such a waiver.
- Report child abuse or neglect. You are probably required to do so. Make sure you understand your responsibilities. Talk to your regulator or your county child protection services agency for advice.

- Update your insurance to provide protection against major incidents. Read the "exclusions" section of your homeowner's or renter's policy to see if you can run a business in your home. Find out if there are limits on how many children you can have in your care. Find out whether you need extra coverage for furniture and appliances that are used for business. Purchase business liability coverage. Ask your agent how many children you would have to transport, and how often, before you would need extra coverage for your car.
- Investigate other forms of insurance for yourself that are normally covered for employees of established businesses, such as medical, disability income, workers' compensation, and long-term care.
- For a list of insurance providers in your state, go to the Insurance Companies page of www.resourcesforchildcaring.org.
- Family child care providers may not discriminate against parents or children based on race, color, sex, religion, disability, or national origin. "Disability" includes physical handicaps, learning disabilities, HIV, and AIDS. It also includes other conditions that affect seeing, hearing, walking, or talking. Parents are not required to tell providers if their children are HIV-positive. There is no documented case of HIV being transmitted by one child biting another. To find out more about HIV and AIDS, contact your local child care resource and referral agency.
- You must take reasonable steps to make your program accessible to children with disabilities. Spending \$100 to modify your bathroom would be considered reasonable. Spending \$5,000 to build a wheelchair ramp probably would not. If making your program accessible would create a "significant" difficulty or expense, you do not have to provide care. However, it is not reasonable to refuse care for a child with a special need simply because the child would require more attention. You may not charge more to care for children with special needs. You may not discriminate against prospective employees who have disabilities.

How to Manage Your Money and Plan for Retirement

Learning to manage your money is a vital skill. You will need at least 70% of your current income when you retire. Social Security will generate less than half of this amount. You need to save money through your own retirement investments. You can expect to live approximately one-fourth of your life in retirement. Planning ahead will make a difference.

- Educate yourself about money. Two excellent books are *Personal Finance for Dummies* by Eric Tyson (New York: John Wiley, 2000) and *Making the Most of Your Money* by Jane Bryant Quinn (New York: Simon and Schuster, 1997). Learn more by attending classes and workshops in your community.
- Know what you spend your money on. For at least two months, track every dollar your family spends. Put your spending in categories under two headings: fixed expenses and flexible expenses. Examples of fixed expenses include mortgage, utilities, insurance, and loans. Examples of flexible expenses include food, clothing, entertainment, vacations, and so on. Set aside savings at the beginning of the month as a fixed expense. Cut something under flexible spending if you are short at the end of the month.
- Pay off all credit card debt. If you can't afford to fully pay off credit card bills at the end of each month, this is a sign of overspending. The money saved from paying interest on credit cards can be used toward your retirement.
- Use cash for all purchases. The only exceptions to this rule are the purchase of a house, home improvements, and a college education. You should set aside money each month in a car replacement fund so that you can pay cash for your next car.
- Start saving in small amounts. Some providers set aside the amount of a payment for one child as their retirement savings.
- Purchase insurance to protect yourself against major disasters. See *How to Reduce the Risks of Running a Business* for more information.
- Planning for retirement is a long-term goal. Before making long-term goals, make sure you have a plan to meet your short-term goals (one to five years). Short-term goals would be buying a car, making a down payment on a house, and so on. Also, plan how you will pay for your own children's college education.
- Set up a plan to meet your regular monthly expenses if you become disabled or out of work for three to six months. You don't want a short-term emergency to wipe out your retirement savings.

- Figure out how much you will need to retire, and make that your goal. Here are two Web sites that will help you estimate this: www.money.com and www.quicken.com.
- Target at least 10% of your net income (income minus business expenses) for retirement savings. If you are over 40 years old, then 20% is better!
- Don't wait until the end of the year to put money into a retirement account. Start putting a small amount away each month.
- If you don't know where to invest your money, put your retirement savings into a money market account. This is a safe starting point. Then start educating yourself and seek out advice about where to put your money. Don't invest in stocks or bonds until you understand their risks and rewards.
- Depending on your household and business income, you may be eligible to participate in several tax-deferred retirement plans. These include a traditional IRA, Roth IRA, SIMPLE IRA, or SEP IRA.

Saving money and planning for retirement is not simple. But you can educate yourself about finances. And doing so will give you more control over your future.

Time is money. The sooner you begin saving, the better.

<i>Name</i>	<i>Age at start of savings</i>	<i>Savings per year</i>	<i>Years saved</i>	<i>Total deposited in savings</i>	<i>Retirement savings at age 65*</i>
Susan	35	\$2,000	10	\$20,000	\$151,000
Rich	45	\$2,000	20	\$40,000	\$99,000

*money earned 8% annual interest

How Resources for Child Caring Can Help You

We are a nonprofit organization, and many of our services are free. We offer:

- Answers to your business questions on record keeping, taxes, contract disputes with parents, and much more. Call us at 651-641-6626 (the cost of the long distance call is 100% tax deductible!) or e-mail tcopeland@resourcesforchildcare.org. We'd love to hear from you.
- A comprehensive Web site with detailed information and resources on all aspects of running your business. You'll find numerous articles and handouts, documents from the IRS, a tax preparer directory, a listing of companies and agents that offer insurance (business liability, homeowner's, and car), and much more. Our Web address is www.resourcesforchildcaring.org.
- Books on the business of family child care, published by Redleaf Press (www.redleafpress.org or 1-800-423-8309). For a list of titles, see How Redleaf Press Can Help You (page 17).
- Advocacy on tax, business, and legal issues with the IRS and other government agencies. We assists providers who are being audited by the IRS. We also advocate for better treatment of providers by the IRS and other government agencies.

How Redleaf Press Can Help You

Redleaf Press is the nation's leading publisher and distributor of resources for early childhood professionals. Redleaf Press and Resources for Child Caring work together on behalf of family child care providers.

- **Calendar-Keeper:** Get organized with the most comprehensive family child care record-keeping system available. The Calendar-Keeper gives you monthly attendance and payment logs for parent fees; Food Program tallies for meals, expenses, and claims; weekly and quarterly income records; tax worksheets; nutrition information and fun activities; and more.
- **Minute Menu Kids / C-K Kids:** Our comprehensive and easy-to-use software includes Food Program management, detailed expense categories, income tracking, and attendance tracking. More than 80 reports and worksheets for every aspect of your business. Thirty days of free technical support. Includes 224-page indexed manual for easy installation and use. To download the software for a free 30 day trial period, visit www.minutemenu.com.
- **Online Learning:** Take a series of Web-based courses on family child care business topics from www.rcclearningcenter.org. These courses are interactive and include creative and fun exercises. Study from the comfort of your home.
- **Family Child Care Tax Workbook and Organizer:** Features step-by-step instructions to make it as easy as possible for you to do your taxes. Includes all the forms you'll need, perforated for easy tear-out. The Tax Organizer will help you gather all the information you need to give to your tax preparer. Revised each year and available in January.
- **Family Child Care Record-Keeping Guide:** Includes over 1,000 allowable deductions indexed alphabetically for easy reference, a detailed discussion of the Time-Space percentage, ways to calculate all the hours you work, ways to choose a qualified tax preparer, and a detailed explanation of the Food Program income and expenses.
- **Family Child Care Contracts and Policies:** A complete guide to establishing and enforcing contracts and policies with parents. Includes sample contracts, provider policies, and other important forms.
- **Family Child Care Legal and Insurance Guide:** Protect yourself and your business with legal and insurance strategies designed specifically for family child care providers. Includes a list of organizations and resources that help you research your options, as well as a sample transportation policy and business liability insurance checklist.

- **Family Child Care Marketing Guide:** Maximize your enrollment and income and find inexpensive ways to promote your business. Dozens of marketing tips, including ways to attract new parents, how to set rates, and where to advertise.
- **Family Child Care Inventory Keeper:** Easy-to-use log enables providers to track furniture, appliances, and other property they use for business. Once identified, these items can be depreciated as business expenses and stored with photographs for insurance purposes.
- **Family Child Care Mileage-Keeper:** Keep track of your business trips. Plenty of space for recording repairs, tolls, parking, and more for one year. Perfectly sized for your glove compartment.
- **Family Child Care Business Receipt Book:** Improve your record keeping with receipts designed specifically for family child care. Handy size will file easily and includes advice for income management and record keeping. Carbonless duplicate sets, total 150 sets.
- **Sharing in the Caring:** Establish a good business relationship and enhance your professional image. Formal two-part agreement forms. Fill-in contract terms for rates, holidays, vacations, payment dates, and illness. Available singly or in sets of 5 or 10.
- **Family Child Care Starter Kit:** Includes *Family Child Care Record-Keeping Guide*, *Calendar-Keeper*, *Sharing in the Caring* (one agreement-form packet), *Family Child Care Marketing Guide*, and *Family Child Care Contracts and Policies*. Does not include the *Family Child Care Tax Workbook and Organizer*.

To order, call Redleaf Press at 800-423-8309 (24 hours) or visit www.redleafpress.org.

Other Resources

- **Child and Adult Food Program Sponsors**
703-305-2286
www.fns.usda.gov/cnd/care/CACFP/cacfphome.htm
For the names of Food Program sponsors in your state, call and ask for the name of your state agency that oversees this program
- **Child Care Law Center**
415-495-5498
www.childcarelaw.org
Helps with legal questions and the Americans with Disabilities Act
- **Family Child Care Insurance**
www.resourcesforchildcaring.org
List of companies and insurance agents offering business liability, car, homeowner's, and other insurance
- **Family Child Care Regulatory Agencies**
www.nncc.org/Evaluation/stlicofc.html
Find out about family child care regulations in your state by calling your county social services office, or by contacting your state regulatory agency
- **Internal Revenue Service**
Tax questions: 800-829-1040
IRS publications: 800-829-3676
www.irs.gov
- **National Association for Family Child Care**
515-282-8192
nafcc@nafcc.org
www.nafcc.org
List of family child care associations; NAFCC also offers benefits to its members
- **National Association of Child Care Resource and Referral Agencies**
202-393-5501
info@naccrra.org
www.naccrra.net
To find the local agency in your area

- **National Association for the Education of Young Children**
800-424-2460
naeyc@naeyc.org
www.naeyc.org
Information about professional development, publications on child development, and conferences
- **National Child Care Information Center**
800-616-2242
info@nccic.org
www.nccic.org
For a comprehensive listing of links to other child care organizations and resources