

## Child Care Financial Assistance Options

Child care is often a family’s biggest expense after housing, food, and taxes. Financial assistance is available to help qualifying families afford child care and early education. Each type of financial assistance ***has specific qualifications and eligibility guidelines.*** Your local Child Care Resource and Referral (CCR&R) Agency can assist you in finding local support in your area. To locate the agency that serves your county, click here <https://ocrra.org/member-agencies/>.

### Publically Funded Child Care

Publically Funded Child Care (PFCC) is the state subsidized care assistance program that is available for low-income parents who are working, or in school or a training program. The Ohio Department of Job and Family Services administers the PFCC program for eligible families. Click <https://ssp.benefits.ohio.gov/apspsp/index.jsp> to complete an online application. For additional application instructions visit <https://jfs.ohio.gov/cdc/docs/ChildCareApplicationJobAid.stm>.

Family Size	Maximum Gross Income, Monthly*	Maximum Gross Income, Yearly*
2	1,868	22,412
3	2,353	28,236
4	2,838	34,060
5	3,324	39,884
6	3,809	45,708

\*Income guidelines are based on 2020 federal poverty guidelines (130%).

### Discounts, Scholarships, Sliding Fee Scales

Child care programs may offer scholarships, tuition discounts, or sliding fee scales based on certain criteria, such as income, family size, or multiple children enrolled. Be sure to ask programs about options they offer to families.

### Head Start and Early Head Start

Head Start and Early Head Start programs are free, federally funded programs designed to promote school readiness for children from low-income families. Early Head Start serves pregnant women and families with children under age 3. Head Start programs serve children between 3 and 5 years old. Services may include part-day, or full day child care, home visiting or other health and wellness services. It is free for income eligible families with children birth to 5 years of age. Eligibility is based on income, age of children, and household size.

\*Current income eligibility guidelines by family size are: <https://aspe.hhs.gov/poverty-guidelines>

Family Size	Maximum Gross Income, Monthly*	Minimum Gross Income, Yearly*
2	\$1,436	\$17,240
3	\$1,810	\$21,720
4	\$2,183	\$26,200
5	\$2,556	\$30,680
6	\$2,930	\$35,160

\*income guidelines are based on 2019 federal poverty guidelines

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### Ohio Early Childhood Education (ECE) Grant

The Early Childhood Education Grant provides high-quality preschool services to eligible children in order to prepare children for success in kindergarten. The state-funded grant is awarded to preschool programs in high needs area of the state who are required to provide comprehensive services that support a child's growth and learning using developmentally appropriate practices.

In order for your child to qualify for the grant he or she must be four years old at the beginning of the school year. Your family must also meet income requirements. If your child is four and on an Individualized Education Plan, your child can attend without your family meeting income requirements.

For more information, visit <http://education.ohio.gov/Topics/Early-Learning/Early-Childhood-Education-Grant/Early-Childhood-Education-Grants-for-Families>

### Pre-Kindergarten (Pre-K) Programs

Preschool programs are offered by many public school districts for free or low-cost classes for 3-and 4-year old children. Eligibility requirements vary by District. The goal of all Pre-K programs is to make sure that children are prepared for kindergarten. If your child is 4 **and** on an Individualized Education Plan (IEP), your child can attend without meeting income requirements. Contact your local school district for more information on enrollment and eligibility criteria.

### Employer/University Assistance or Benefits

Employers may provide scholarships or discounts to certain child care programs, or offer on-site child care at reduced rates to eligible employees. Colleges and Universities may also have on-site child care for faculty, staff, and students.

Some employers offer a Flexible Spending Account (FSA) to assist employees with dependent child care expenses. This plan allows employees to reserve a portion of their pre-tax wages for child care.

Contact your human resource department to inquire about child care assistance options.

### Family Tax Credits

While tax credits can only be accessed after filing taxes, you may be able to use your tax refund to apply money toward child care costs. Click the links below to determine your eligibility.

**Earned Income Tax Credit**, also known as EITC is a credit for people who earn low-to-moderate incomes. EITC can reduce your taxes and can mean a refund. In simple terms, working families and individuals keep more of what they earn. <https://www.irs.gov/credits-deductions/individuals/earned-income-tax-credit>

**The Child and Dependent Care Tax Credit** can add money you paid out of pocket for child care expenses into your income tax refund. <https://www.nerdwallet.com/article/taxes/qualify-child-child-care-tax-credit#:~:text=The%20Child%20and%20Dependent%20Care,for%20two%20or%20more%20dependents>