



The CACFP Sponsor's Association 2010 Training Modules

The 2010 TSA Calendar and Record Keeping System is designed as a business tool for the child care provider. Each month features an activity page containing a CACFP-approved recipe, a nutrition tip, and fun physical activity to do with the children. The calendar page has oversized squares for recording important events, a monthly business tip, holidays and important tax dates. The *"Business Expenses and Income"* page and the *"Attendance and Payment Record"* page follow the calendar page and allow providers to record monthly child care expenses and income and track daily attendance by time in/time out. Providers will find the *"Utilities and Home Business Expenses Worksheet," "Federal Tax Worksheet,"* and *"Telephone Contact"* pages at the back of the 2010 TSA Calendar and Record Keeping System to further assist them in organizing their business records.

This training module contains two components: **Sandwiches: Under Construction** and **Business Records: Keys to Success**. We recommend you review the information in the modules and calendar, consider how it applies to your child care and complete the quizzes. Quizzes must be completed to earn the training hours (one hour per module is recommended). Sample certificates are available on this website (www.cacfp.org). You may choose to print the quiz on the back of the Certificate of Completion.

These two training module components are flexible and can be adapted to fit your needs. Since training requirements and guidelines may vary by state, you may modify or supplement the material as needed.

Module 1

Sandwiches: Under Construction

A general introduction to this topic can be found in the 2010 TSA Calendar and Record Keeping System. This training component highlights the provider's role in offering good nutrition practices in the child care setting.

Module 2

Business Records: Keys to Success

The 2010 TSA Calendar and Record Keeping System provides a variety of forms to assist you in maintaining your business records. This training component focuses on the why and how of record keeping and gives tips for making record keeping easy in a busy child care setting.



Sandwiches: Under Construction



Whether for breakfast, lunch, snack or supper there's nothing like a sandwich!
They are easy to make, delicious, nutritious and kids love them!

The Foreman and the Construction Crew: Sharing Responsibility

Before we begin the actual construction phase of sandwich building, understand that feeding children works best when you share the responsibility. Ellyn Satter, a professional in child feeding practices, authored the Division of Responsibility in Feeding:

- The parent or caregiver is responsible for *what, when* and *where*
- The child is responsible for *how much* and *whether*



Drawing Up the Blueprint: The Caregivers Responsibility

Think of yourself as an architect or designer of a nutrition blueprint. You plan *what to feed* the children in your care. Children's eating habits are formed during early childhood years and may last a lifetime. Good eating habits do not just happen--they must be learned and you can help them learn to make nutritionally sound food choices. You choose and prepare meals and snacks by following the guidelines and recommended serving sizes of the Child and Adult Care Food Program (see chart below for CACFP Meal Pattern). Present children with a variety of nutritious foods and limit their access to low-nutrient foods. To pique their curiosity, involve a child's senses by choosing foods with different textures, smells, and colors. Plan your curriculum around a new or unfamiliar food and introduce the food through stories, games or other activities. If your preschooler refuses to eat what you have prepared, there is no need to go back to the drafting table to design another meal. Remember, there will be another meal or snack in 2 or 3 hours.

CACFP Meal Pattern for 1-12 year old:

Breakfast will consist of:

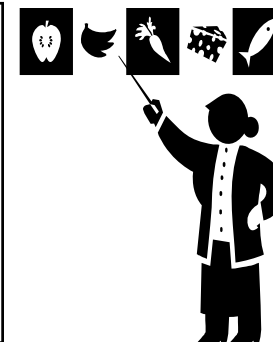
- Milk
- Fruit/Vegetable
- Bread/Grain

Lunch or Supper will consist of:

- Milk
- Meat/Meat Alternate
- Two choices of Fruit/Vegetable
- Bread/Grain

Snack will consist of 2 of the 4 food groups:

- Milk
- Meat/Meat Alternate
- Fruit/Vegetable
- Bread/Grain



Secondly, as the child care provider, you are responsible for *when to eat*. Think of yourself as the foreman of the construction crew. Your young crew is counting on you to establish the routines of the day. Set regularly scheduled meals and snacks every 2-3 hours. Because young children cannot tell time, use routines so children are able to predict what happens next. Offer a 5 minute “warning” before every meal or snack time. This allows children to calm down, wash hands and get ready to eat. Similarly, plan an ending time for each meal. Generally, twenty minutes is enough time for children to consume whatever they are going to eat. Avoid letting the children “graze” on foods or beverages (other than water) between meal times. In addition, make it a policy that parents do not bring food or candy when dropping off their children at your child care facility.

Finally, make it your responsibility to decide *where to serve food*. Be sure your table, chairs and eating tools are the appropriate size for toddlers and preschoolers. Similarly, make the eating zone comforting. Encourage positive table manners, pleasant conversation, and remember mealtime is not a time for watching television or arguing.



The Child Care Crew: The Child’s Responsibility

Each member of the crew is responsible for *how much food to eat and whether or not to eat the food*. Encourage the crew to help build meals and snacks. Youngsters can rinse apples and carrots, spread butter on bread, peel and slice bananas, tear lettuce, and stir batter. The more children are involved in meal preparation, the more likely they are to participate in the meal. Secondly, involve the children in setting the table. Plates, cups, utensils and napkins can be counted out and placed on the table. Older children can help carry the food to the table. Allow your crew to involve all their senses during meal time with a little help. When they look at the food, talk about the color and size of the food. What does the new food feel like? Is it hot or cold? Can they pick it up with their fingers or do they need to use a fork or spoon? Discuss the smell of the food. Can the

children compare it to another familiar smell? Eventually, encourage the children to taste the food. Does it make a sound when they bite into it? Don’t despair if they refuse to taste the new or unfamiliar food, it may take up to 15 times before they actually try the food! Remember, it is the child’s responsibility to decide whether or not they will eat it.



Now let’s build a sandwich, starting with the foundation...

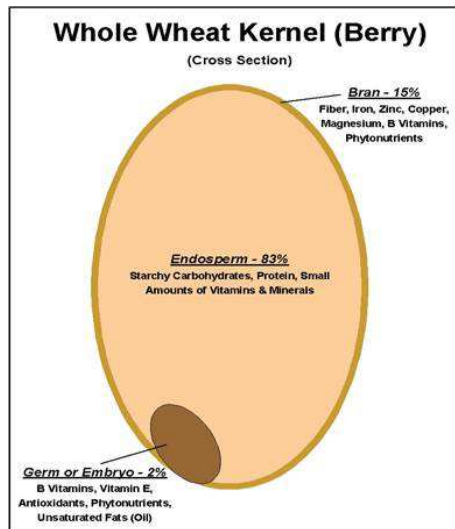


Start with the Foundation: Breads/Grains

In a typical sandwich blueprint, the foundation of a nutritious sandwich is the bread or grain product. Bread, and any food made from wheat, rice, oats, corn, or other cereal, is a grain product. There are two types of grain products: **whole** and **refined**.

Whole grains contain the entire grain kernel--the innermost germ, the endosperm that surrounds the germ, and the bran that envelopes both (see diagram below). Most of the kernel's nutrients are locked into the germ and bran. Examples of whole grains include whole-wheat flour, bulgur, oatmeal, and whole cornmeal. Some processed foods, such as rye or whole wheat crackers are also whole grains. Food products labeled with the words *multigrain*, *100% wheat*, *cracked wheat*, *seven-grain*, or *bran* are usually not whole-grain products. Color is not an indication of whole grain, either. Bread can be brown because of molasses or other ingredients, not necessarily because it contains whole grains.

Refined grains have been milled--the bran and germ are removed leaving only the endosperm. This process also removes much of the B vitamins and dietary fiber. B vitamins are required for the proper breakdown of carbohydrates in the body; without them, food cannot be properly metabolized. Dietary fiber supports the digestive and metabolic processes in the body and helps control blood sugar levels. Some examples of refined grains are wheat flour and enriched bread. Most refined grains are enriched. This means certain B vitamins (thiamin, riboflavin, niacin, folic acid) and iron are added back after processing. Fiber is not added back to enriched grains.



How can I tell if a grain product is a whole grain?

Food companies make it more difficult than it should be to spot a whole-grain food. Read the ingredient list on the food label carefully. For many true whole-grain products, the words "whole" or "whole grain" will appear before the grains name on the ingredients list. The whole grain should be the first ingredient listed. Wheat flour, enriched flour, and degerminated cornmeal are **not** whole grains.

Watch for the new Whole Grain Stamp on products to make your search for whole grains easier! The stamp features a sheaf of grain on a golden background. Each stamp displays the number of grams of whole grain in a serving of the food. All foods bearing the stamp offer at least 8 grams or more of whole grain. Foods in which all the grains are whole grains--no refined grain is added--list 100% on the stamp.



Although the most traditional of sandwich foundations is white bread or toast it is healthier and more nutritious to opt for whole grain breads as described on the previous page. Try some of these breads/grains for variety following the guidelines and recommended serving sizes of the Child and Adult Care Food Program:

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- A large, stylized crane with a lattice structure is shown in profile. A hook is attached to the end of its boom, and it is lifting a large, light blue rectangular box. The box has a list of bread and grain options written on it. The crane is positioned on the right side of the page, and the box is centered in the lower half.
- French toast
 - Pancakes or waffles
 - Biscuits or dinner rolls
 - Flatbread
 - Pita or pocket bread
 - Crackers, matzo, or graham crackers
 - Bagels
 - English muffins
 - Rye crispbread
 - Hamburger or hot dog buns
 - Pumpernickel bread
 - Sourdough bread
 - Tortillas
 - Sub rolls



Raising the Roof: Constructing a Nutritious Sandwich

After establishing the foundation, the rest of the typical sandwich construction can consist of spreads, fillings and condiments:



- Spreads, like butter, mayonnaise, mustard, catsup, salad dressings, and cream cheese can add to the flavor of the sandwich and they can make an otherwise dry or bland sandwich moist and tasty. However, they may be high in calories and should be used sparingly.
- Spreads are not counted toward any food group on the CACFP
- Meats/meat alternates, like turkey, ham, roast beef, tuna, chicken, eggs, cheese, peanut butter, and cooked dry beans are the usual sandwich fillings. When building a sandwich be sure to offer enough meat/meat alternate following the CACFP meal pattern.
- Luncheon meats must be all meat with no fillers, extenders or binders and should be low in sodium. Meats that are *mechanically separated* are not all meat and therefore are **not** creditable of the CACFP. Mechanically separated meat is a paste-like and batter-like product produced by forcing beef, chicken or pork bones with attached edible meat, under pressure through a sieve or similar device to separate the bone from the edible meat tissue.
- *Natural cheese, cheese spread* and *cheese food* are creditable on the CACFP. *Cheese product* and *imitation cheese*, including cheese slices wrapped in plastic, are **not** creditable. Velveeta cheese is now labeled as a cheese product and therefore is not creditable. Check the food labels carefully before purchasing.
- Peanut butter and other nut butters are the most popular of kids sandwich fillings. Avoid serving peanut butter to children under the age of four years due to choking hazards. If children with a peanut allergy are present at your child care facility it is best to avoid using peanut butter at all. The serving size recommended by the CACFP meal pattern may be impractical for young children so it is best to supplement peanut butter or other nut butters with another meat/meat alternate.



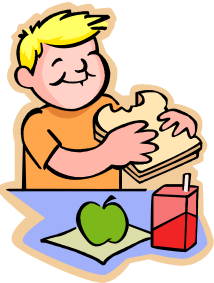
- Condiments, in this case, are the extras added to sandwiches, such as vegetables or fruits.
- Loading up on fresh vegetables can really increase the nutritional value of a sandwich. Usually we think of tomatoes and lettuce, right? How about trying different varieties of lettuce other than iceberg? Try romaine, butter or arugula. Other vegetables like alfalfa sprouts, mushrooms, spinach, bell peppers, zucchini, and onions can accessorize a sandwich, as well.
- Instead of adding sugary jams and jellies to peanut butter sandwiches, try sliced fruits like bananas or strawberries. Some fruits can be pureed and spread on sandwiches, too.
- Limit high sodium condiments like olives and pickles, reserving their use as a garnish only.
- Because children are more sensitive than adults to spicy, sour, sweet and salty, use seasonings and added sugars sparingly.

The End Result: Healthy, Nutritious and Sure to Satisfy!

As you can see, sandwiches don't have to be a plain and boring. By choosing healthy foods sandwiches can be a very yummy meal or snack sure to satisfy your child care crew. Start with a wholesome bread/grain foundation, add nutritious ingredients and encourage your little "engineers" to participate in building a unique sandwich. The CACFP considers sandwiches to be a combination dish and can be counted up to three different food groups (a bread/grain, a meat/meat alternate and one fruit/vegetable component); just follow the CACFP meal pattern guidelines and serving sizes. Have a great time building!



Resources: *Dietary Guidelines for Americans*
www.mypyramid.gov
www.alive.com
www.ag.ndsu.edu



Using the Dietary Guidelines, our goal as providers is to:

- Offer more fruits and vegetables
- Offer more whole grains — half the grains we eat should be whole grains
- Offer low-fat dairy products to children over the age of 2 years
- Offer less high-fat and fried meats
- Choose more beans and low-fat proteins
- Use liquid oil instead of hard fats
- Get 30 - 60 minutes of physical activity each day



Quiz for Sandwiches: Under Construction

(Use a separate piece of paper to record answers if needed)

1. According to Ellyn Satter, a professional in child feeding practices, what is the Division of Responsibility in Feeding?
 - A.
 - B.
2. List some suggestions for developing a child's good eating habits:
3. List some ways a child can help with sandwich building:
4. What are the two types of grain products? Briefly describe each type:
5. True or False: If a wheat bread is labeled with "wheat flour" as its ingredient it is a whole grain product. Please explain:
6. True or False: Mechanically separated chicken is not creditable on the CACFP. Please explain:
7. True or False: Velveeta cheese is a natural cheese and is creditable on the CACFP. Please explain:
8. Using the suggestions in this module for a bread/grain, a meat/meat alternate and a fruit/vegetable, create 3 different sandwiches:
9. Using the Dietary Guidelines, list three ways you personally are going to help children in your care develop healthy eating habits:

THIS IS TO CERTIFY THAT



HAS COMPLETED **2** HOURS OF CREDITABLE Child Care Training as listed below:

1 HOUR ADULT AND CHILD HEALTH
1 HOUR PROFESSIONAL DEVELOPMENT



NOTE: Completed Quiz Must Accompany Certificate

UNIT NAME: **Sandwiches under Construction and Business Records: Keys to Success**

DATE OF COMPLETION : _____

CERTIFIED BY:

NUTRISERVICE, INC.
2306 GUTHRIE RD. # 260-h
GARLAND, TX 75043

972-203-9490

NUTRISERVICE, INC.



Business Records: Keys to Success

What is a Family Child Care Provider?

A family child care provider is many things — among them, a family child care provider is a *small business owner*.

As a family child care provider, you are a self-employed professional operating a business out of your home. This defines you as a small business owner. As a taxpayer and self-employed proprietor you are required by the Internal Revenue Service (IRS) to file an accurate tax return at the end of the year.

Keeping Business Records

As a small business owner, you need to keep track of *business income* (money coming in) and *business expenses* (money paid out). This is called “record-keeping.” Keeping a good, organized account of income and expenses will help you file an accurate tax return. Record-keeping not only is necessary for tax purposes, it helps you determine if your tuition rates are enough to maintain your desired level of *net profit* (money left over after paying all expenses associated with your business). It helps you see just where and how you are spending your hard-earned money.

Where Do You Start?

With the TSA Calendar and Record Keeping System!

Record Income and Expenses

Let's start with income, or money coming in. Each month a provider receives money. Income can come from the CACFP and from tuition — money charged for child care. In most cases, tuition is based on attendance.

Monthly Attendance and Payment Record

Use the monthly *Attendance and Payment Record* to record arrival time (Time In) and departure time (Time Out) for each child on a daily basis. The amount owed is entered as money due (\$ Due). When a payment is made, the amount paid is entered as money paid (\$ Paid). In this example, J. Smits was present 4 days this week. His tuition is \$25 per day. On the 5th his parents paid \$100.

Child's Name	JANUARY	1	2	3	4	5
J. SMITS	Time In		7	7	7	7
	Time Out		5	5	5	5
	\$ Due		25	25	25	25
	\$ Paid					100

Monthly Business Expense and Income Record

The monthly *Business Expense and Income Record* gives you a place to record both your income and expenses. At the end of each month, carry over the total monthly income from the *Attendance and Payment Record* to the Monthly Income Received section on the right side of the *Business Expense and Income Record*. Next, record the monthly income received from the CACFP in the same area.

MONTHLY INCOME RECEIVED
CACFP AMOUNT / DATE RECEIVED
\$ _____ / _____
+ TOTAL PAYMENT RECEIVED FROM PARENTS THIS MONTH (Use total from Monthly Attendance and Payment Record)
\$ _____

Now let's look at your expenses, or money going out. Most of the *Business Expense and Income Record* is devoted to your expenses. This is where monthly purchases and other monthly business expenses are recorded. As purchases are made, record the date, place of purchase, check number, and the type of purchase. It's important to keep all your business receipts, whether you pay with cash, credit card, or check. Most columns on our form match the tax deductible items on the IRS Form Schedule C.

Date	Purchased From	Chk #	Food	Household Supplies	Program Supplies	Office Supplies/ Postage/ Bank Charges	Toys & Equipment
1/07	Acme Superstore	5456	\$123.45	\$23.00			\$34.56

Standard Meal Allowance Record

Business food expenses can be calculated for tax purposes in two ways. You can total your actual food receipts (for business use only) or you can use the Standard Meal Allowance method. With this method, the provider keeps track of all meals and snacks served to children in your care (not just CACFP-reimbursed meals and snacks*). You can claim up to one breakfast, one lunch, one dinner, and three snacks per child per day for tax purposes. Do not include meals or snacks served to your own children or other residential children, even if income eligible. These totals are recorded monthly using the *Standard Meal Allowance Record* on the *Business Expense and Income Record*.

FOR STANDARD MEAL ALLOWANCE RECORD TOTAL NUMBER OF MEALS AND SNACKS SERVED THIS MONTH:	
Breakfasts	_____
AM Snacks	_____
Lunches	_____
PM Snacks	_____
Dinners	_____
Eve Snacks	_____

*The CACFP reimburses no more than three meals, one of which is a snack, per child per day.

Utilities and Home Expense Worksheet

A separate page called the *Utilities and Home Expense Worksheet* is found near the back of the calendar. This page is used to record your monthly utility and home expenses such as electric, water, gas, trash and other categories from IRS Form 8829. Simply record the date paid and the dollar amount spent on the utility or home expense. This example shows what the provider paid for electric, natural gas, water and sewer, trash and recycling, and homeowner's insurance in the month of January.

MONTH	Electric		Natural Gas		Water and Sewer		Trash and Recycling	
	Date Paid	Amount	Date Paid	Amount	Date Paid	Amount	Date Paid	Amount
January	1/30	\$45.00	1/30	\$55.00	1/15	\$23.00	1/15	\$34.00

File Your Receipts in an Orderly Way

After entering your expense information, file each receipt in a folder, envelope or file labeled with the name of that category. For example, the receipt from Acme Food Market would go in a file named "Food Expenses." The receipt from Bill's Toy Store would go in a file named "Toys and Equipment."

Extra Features Come in Handy

There are many features on the monthly *Business Expense and Income Record* in addition to the ones we have discussed. TSA has included a *Federal Income Tax Worksheet* to put the finishing touches on organization for tax time. Enjoy the record-keeping portion of the calendar and make use of it. Take the time to get a jumpstart on organization and take some of the stress out of tax time!

Quiz - Business Records: Keys to Success

1. Why is a family child care provider considered a small business owner by the IRS?
2. What are some records a small business owner must keep for tax purposes?
3. True or False: Record keeping is NOT necessary for tax purposes. Please explain:
4. Business income is money _____. A business expense is money _____.
5. Net profit is:
6. What are the two methods used for calculating food expenses:
7. Where should receipts be kept?
List an example of filing receipts in an orderly way:
8. Name two IRS forms that are used for small business owners: _____
9. True or False: Well-organized records of income and expenses will help you file an accurate tax claim.
10. True or False: Tuition is money received for caring for children.