

Do you need help paying for child care?



Attention. If you want free help translating this information, call the number below for your language.

ملاحظة: إذا أردت مساعدة مجانية في ترجمة هذه المعلومات، فاتصل على الرقم 1-800-358-0377.

កំណត់សំគាល់ បើអ្នកចង់បានជំនួយបកប្រែព័ត៌មាននេះដោយមិនគិតថ្លៃ សូមទូរស័ព្ទទៅលេខ 1-888-468-3787 ។

Pažnja. Ako vam je potrebna besplatna pomoć za prevod ove informacije, nazovite 1-888-234-3785.

Ceeb toom. Yog koj xav tau kev pab txhais cov xov no rau koj dawb, hu 1-888-486-8377.

ໂປດຊາບ. ຖ້າຫາກທ່ານຕ້ອງການການຊ່ວຍເຫຼືອໃນການແປຂໍ້ຄວາມດັ່ງກ່າວນີ້ຟຣີ, ຈົ່ງ ໂທຫາຕາມເລກໂທ 1-888-487-8251.

Hubaddhu. Yoo akka odeeffannoon kun sii hiikamu gargaarsa tolaa feeta ta'e, lakkoofsa kana bilbili 1-888-234-3798.

Внимание: если вам нужна бесплатная помощь в переводе этой информации, позвоните по следующему телефону 1-888-562-5877.

Ogow. Haddii aad dooneyso in lagaa kaalmeyo tarjamadda macluumaadkani oo lacag la'aan ah, wac lambarkan 1-888-547-8829.

Atención. Si desea recibir asistencia gratuita para traducir esta información, llame al 1-888-428-3438.

Chú Ý. Nếu quý vị cần dịch thông-tin này miễn phí, xin gọi số 1-888-554-8759.

LB33-0001 (1-08)

This information is available in alternative formats to individuals with disabilities by calling your county worker. TTY users can call through Minnesota Relay at (800) 627-3529. For Speech-to-Speech, call (877) 627-3848. For additional assistance with legal rights and protections for equal access to human services benefits, contact your agency's ADA coordinator.



It is important to know that your child is well cared for while you are at work. You also want the best possible start for your kids so that they are ready to learn when they enter school. Minnesota's Child Care Assistance

Program (CCAP) can help make quality child care affordable for families with low incomes.

Paying for child care can be difficult as you look for a job, go to work or go to school to prepare for work. Help is available from the following Child Care Assistance Programs:

- **MFIP Child Care** is for families who receive assistance from the Minnesota Family Investment Program (MFIP) or Diversionary Work Program (DWP).
- **Transition Year Child Care** is available to families for a full year after their MFIP or DWP case closes. If there is a waiting list for the Basic Sliding Fee Child Care Program, you may get help from this program for more than a year.
- **Basic Sliding Fee Child Care** is for other families with low incomes.

How does the Child Care Assistance Program work?

- CCAP can help you pay child care costs for all children age 12 and younger, and for children ages 13 and 14 who have special needs. Talk to your county worker if your child care costs are higher due to your child's special needs.
- Child care costs may be paid for the time you are working, looking for work or attend training.

- There is no time limit on how long you may receive child care assistance, as long as your income is within the program limits for your family size.
- Your child care must be provided by a legal provider over the age of 18. For more information about selecting a provider, see the **How do I choose a child care provider?** section.
- You must cooperate with child support for all children in your family.

It is important to know the rules of the Child Care Assistance Program and ask questions if you don't understand something. Keep three important policies in mind:

- You must report changes in your household within 10 days from the time the change occurs. This is very important if you move to a new county and want to keep getting benefits and not have an overpayment.
- Changes in your household may change the amount of child care costs paid. Changes can include the number of people living with you, your income, your address, your employment and your school schedule.
- You must pay the part of your child care costs that the CCAP does not pay.

Your case might be closed if program rules are not followed.

How much do I pay?

The Child Care Assistance Program may not cover all your child care costs. The amount you will have to pay depends on your family's income, the number of people in your family and how much your child care provider charges.

How do I get started?

Fill out an application to find out if you qualify for help with your child care costs. Contact your county's human service office or the Child Care Resource and Referral Agency in your area to begin the application process.

What types of assistance are available through the Child Care Assistance Program?



Minnesota Family Investment Program (MFIP) Child Care assistance

MFIP/DWP are Minnesota's cash assistance programs that help families become self-sufficient. MFIP Child Care Assistance may help pay for your child care costs while you look for work or while you work an average of at least 20 hours per week. Most people will develop an employment plan with an MFIP Employment Services job counselor. Your child care costs may be covered for education, training or other activities you need to prepare you to go to work, if these activities are listed in your employment plan.

Families on MFIP Child Care Assistance may have a co-payment, depending on their income and family size.

Contact your financial worker or job counselor if you are unable to find appropriate child care.

Transition Year (TY) Child Care assistance

TY helps pay child care costs while you work for up to one year (longer in some cases) after your MFIP/DWP case closes if:

- You participated in MFIP/DWP for three out of the past six months
- You work an average of 20 hours per week and earn at least minimum wage
- You meet income eligibility requirements
- You are looking for a job and
- Your MFIP/DWP case did not close due to fraud.

It is important to talk to your financial worker about Transition Year Child Care when you know your MFIP/DWP case will be closing.

When TY ends, you may be eligible to get help paying for child care from Basic Sliding Fee (BSF) Child Care assistance. There may be a waiting list in your county, and your name will be added on the waiting list. You may get an extension to your child care assistance until your name comes to the top of the waiting list.

Basic Sliding Fee (BSF) Child Care assistance

BSF may help you pay child care costs *if* you do not receive MFIP *and* your income is within program limits. BSF can help you with child care costs for any combination of:

- **Work:** You may get help with child care costs if you are working an average of at least 20 hours per week and earn at least minimum wage.
- **Job search:** You may get help with child care costs for a limited time to look for work.
- **School or training:** You may be able to get child care assistance for the amount of time your school says it takes to complete your degree. Your child care worker will help you develop an education plan that includes school or training to prepare for work.

Counties have a limited amount of money to spend on Basic Sliding Fee Child Care. If there are no openings in your county, ask your county worker to put your name on their waiting list. The county will contact you when your name reaches the top of the list.



What other child care assistance programs are available?

Post-Secondary Child Care Grant Program

The Post-Secondary Child Care Grant Program helps students who do not receive MFIP with their child care costs so they can attend public colleges and universities, technical and community colleges, private colleges and some vocational schools. For more information on this program, check with your school's financial aid office.

Dependent Care Assistance Programs (DCAPs)

DCAPs are accounts set up by an employer that allow employees to contribute money through payroll deductions to pay for child care expenses. The deduction lowers your taxable income. As a result, you and your employer pay less federal and Social Security taxes. This may save you hundreds of dollars annually.

You, as an employee enrolling in a DCAP, determine how much of your annual wage should be directed to a DCAP account each year. That amount is divided by the number of pay periods per year, set aside before taxes and placed into your DCAP account. Five thousand dollars per family is the maximum amount that can be deducted each year. The money deposited in your DCAP account is used to reimburse your child care expenses.

DCAP accounts interact with Social Security, state and federal tax deductions. You need to determine what is the best option for your situation and

income level. It is important to carefully estimate child care expenses when deciding the annual amount to direct to a DCAP. By law, any money not used for reimbursement and left in a DCAP account at the end of the year is forfeited.

Child Care Programs for military families

There are a number of child care programs available for military families, some specific to a branch of service, others for all branches of service. These programs include:

- Military Child Care in Your Neighborhood
- Operation Child Care
- Operation Military Child Care
- Quality Family Child Care

These programs are administered by a network of the National Association of Child Care Resource and Referral Agencies (NACCRRA) member agencies. For more information about any of these child care programs, contact the Child Care Aware (a NACCRRA program) hotline at (800) 424-2246 or go online at www.childcareaware.org for help with applying for the subsidy and location assistance.



How do I choose a child care provider?

You have the right to choose your own child care provider who you trust to meet the needs of your family and who will provide a safe

place for your child to play and learn.

- Choose from several different kinds of child care, including care provided by friends or relatives, child care centers or licensed family child care providers.
- Consider any special needs your child may have when you select a child care provider.
- Choose more than one child care provider to care for your children. If your child is sick, you may not be allowed to use your regular child care provider.

How do I find quality child care?



Asking the right questions will help you choose the best child care for your family. Child care resource and referral agencies (www.mnchildcare.org) provide suggested questions to ask when you are looking for child care. You can also search for child care online at www.mnchildcare.org/internetreferral.php.

Some of the things they suggest you look for include:

- Child development training and education
- Experience caring for young children and getting them ready for school
- Programs that meet accreditation standards
- Ability to respond to your child's individualized needs, including any special needs
- Clean, safe buildings and play areas
- Use of best practices for guiding challenging behaviors
- Emergency plan and process for contacting you
- Small numbers of children per adult

- Programs that carry liability insurance
- Licensed programs in compliance with state licensing standards

You can look up information about a program's licensing compliance by visiting the Licensing Information Lookup Web site at licensinglookup.dhs.state.mn.us. This free service tells you if the program is licensed and whether or not the State of Minnesota has issued fines or other punitive measures for not complying with state licensing standards. For other information needed in your child care search, such as hours of operation or to find programs with spaces available, contact the child care resource and referral agency nearest you (www.mnchildcare.org/ccrrmap.php).

Child care providers must let you see your children at anytime. CCAP will not pay providers who do not allow you total access to your children.

What are licensed and legal nonlicensed child care providers?

Child care providers may be licensed or nonlicensed. The purpose of licensing is to help protect the health and safety of your children. Licensing rules are minimum standards; they set the number of adults who must be present to work with groups of children. Licensed programs must display their license at all times.

Licensed child care providers are eligible to participate in the Child and Adult Care Food Program. The food program helps providers serve healthy and nutritious meals to children in their care.

There are several kinds of **licensed child care**:

- Family child care programs, which are provided in a provider's home
- Child care centers
- Nursery school and preschool programs, which do not provide full-time care.

A licensed program does not guarantee quality. Carefully check all programs, whether licensed or not, to make sure you are comfortable with them.

Some child care providers are not licensed. They usually care for fewer children at a time than licensed providers. Nonlicensed child care providers who register with the county may become authorized for payment from CCAP.

There are several kinds of **legal nonlicensed child care**:

- Family providers, who care for children in their home
- In-home providers, who care for your children in your home

Note: If you choose this type of child care, you are considered the employer of the provider. As an employer, you are responsible for withholding employment taxes, verifying eligibility to work, and other employment-related requirements. Resources for Child Caring has developed a booklet, *Hiring a Nanny in Minnesota*. This booklet discusses your responsibilities as the employer of an in-home provider. For a copy of this booklet, or for more information on employer responsibilities, call (800) 423-8309. The booklet is also available at: www.redleafinstitute.org/pdfs/nannymn.pdf

- Relative care
- School-age care programs operated by schools, which must meet standards of the local board of education
- Short-term programs, like summer camp, for kids.

What else should I know about child care providers?

Health and safety

All child care programs are required to meet state and local laws that protect the health and safety of children, but the state and county are not required to inspect legal nonlicensed child care.

Your local Child Care Resource and Referral Agency can help you figure out how to choose child care. It has information on child care in your community, as well as tips for selecting the best provider for you and your child. See the last section of this brochure for a list of referral offices across the state and their phone numbers.

Immunizations (shots)

By law, licensed child care providers and programs that care for children in school require that your child's shots are current. All child care providers must keep immunization records for each child in their care. A child care provider can refuse to admit your child if he or she has not received verification of the required shots for diphtheria, polio, measles, mumps, hepatitis and other diseases that can cause serious illness or, in some cases, death.

As a parent, you can protect your children by making sure they get all their shots. Immunizations, especially those given between birth and two years, prevent diseases that can cause serious health problems and may even result in death. For information on how and where to get free or low-cost shots, call the Minnesota Immunization Hotline at (800) 657-3970.

Complaints

If you believe that a provider is caring for children in a way that is not healthy or safe, you may file a complaint. You also may ask if complaints have been made by anyone else about a provider. Parents are encouraged to check the history of providers before selecting one. Complaints are handled by different agencies depending on the type of care:

Licensed centers: Call the Minnesota Department of Human Services at (651) 296-3971.

Licensed family care: Contact your county licenser or child care office.

Registered nonlicensed providers: Contact your county child care office.

If you believe a person who is not eligible is getting child care assistance, call the Fraud Hotline at (651) 431-3968 or (800) 627-9977.



What other opportunities for children and families are available?

Early Childhood Screening

All public school districts in Minnesota screen children when

they are 3 to 4 years old to identify if there are any possible health or developmental problems that may interfere with children's learning. The Early Childhood Screening program connects families to many different types of community resources and provides parents with child development and health information. Early Childhood Screening is required for your child to enter kindergarten in Minnesota public schools.

For more information about the Early Childhood Screening program, call your local school district or the Minnesota Department of Education at (651) 582-8412 or go to the Website at education.state.mn.us, select "Learning Support" then "Early Learning Services" then "Early Childhood Screening."

Infants & Toddlers with Disabilities Services

This interagency family-centered program is for infants and toddlers with disabilities, ages birth to 3, and their families. Early childhood intervention services may include: assessment and evaluation, audiology, early childhood special education, speech therapy, transportation and vision screening.

For support or information, call (651) 201-3650 or (800) 728-5420 outside the Twin Cities metro area.

School Readiness

School Readiness is a public school program for 3 to 4 year olds in Minnesota. This program provides early childhood experiences to help prepare children for kindergarten. School Readiness programs work with many community programs and agencies.

Call your local school district or the Minnesota Department of Education at (651) 582-8412 or go to the Website at education.state.mn.us, select "Learning Support" then "Early Learning Services" then "School Readiness Program."

Early Childhood Family Education (ECFE)

Early Childhood Family Education is a program for all Minnesota families with children from birth to kindergarten enrollment. This public school-based program invites parents to learn how to guide their children's growth and strengthen their families. Parents share experiences and learn from other parents and highly skilled licensed early childhood and parent educators. The program includes parent discussion groups, home visits, education activities with their children and special events for the entire family.

For more information on Early Childhood Family Education programs, call your local school district or the Minnesota Department of Education at (651) 582-8412 or go to the Website at education.state.mn.us, select "Learning Support" then "Early Learning Services" then "Early Childhood Family Education."

Head Start

Head Start helps families with low incomes by encouraging financial independence for parents and improving the health and social skills of children from birth to age five. Head Start provides education, parent involvement and health and social services. Head Start encourages parents to be their child's first teacher, volunteer in the classroom and participate in adult activities they have planned. For more information on Head Start programs, call (651) 582-8412.

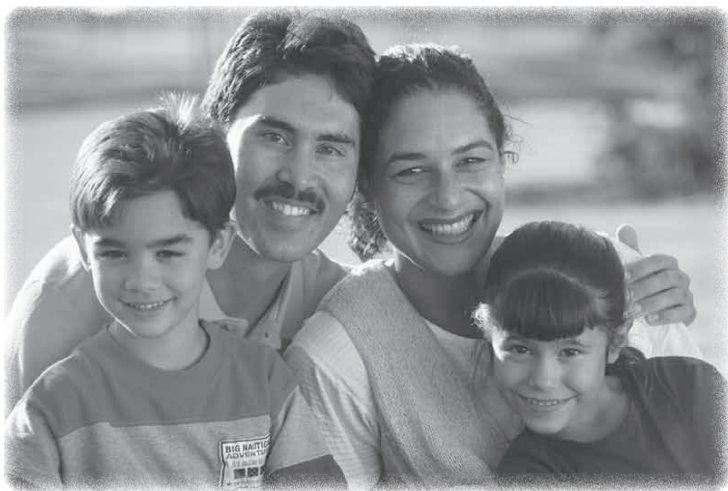
MinnesotaCare

MinnesotaCare helps you pay for medical, dental and preventive care. You pay a monthly premium for this health insurance; the less money you make and the larger your family, the less you pay for MinnesotaCare. For information and to request an application call (800) 657-3672.

211

211 Minnesota and United Way 211 are community services that provide information and referral to community resources. You will receive confidential, anonymous information about health, education, legal services, counseling, food shelves, diapers, formula and more.

In the Twin Cities metro area, call 211 anytime, 24 hours a day. Outside the metro area, call (800) 543-7709.



What tax credits are available?

Federal Earned Income Credit and the Minnesota Working Family Credit

The Earned Income Credit (EIC) is a special credit for low-income working families that reduces the amount of federal tax that you owe (if any). The credit is subtracted from the amount of tax you owe, so you pay less tax or get money back from the government. Even if you do not have a tax

liability, you might still get some money back. You must meet certain eligibility requirements in order to claim the credit.

Taxpayers who qualify for the federal EIC qualify for the Minnesota Working Family Credit.

For more information on federal tax credits and refunds and to see if you are eligible, call (800) 829-1040. For information on state tax credits, call (651) 296-3781.

Federal and State Child and Dependent Care Credits

If you paid someone to care for your child in order to work or look for work, you may be able to claim federal and state tax credits for child care costs if:

- You paid someone to care for your child under 13 (or disabled dependent) so that you could work or look for work; or
- You operated a licensed family child care home while you cared for your own child under seven years.

If you stayed at home with your newborn and did not pay for child care, you may be able to claim a state tax credit.

Minnesota Renters and Homeowners Refunds

The Minnesota Renters and Homeowners Property Tax Refunds provide tax relief to homeowners and renters whose property tax or rent is relatively high compared to their household income.

For more information on state refunds, and to see if you qualify, call (651) 296-4444.

Tax filing help

Between February 1 and April 15, trained volunteers are available at sites around Minnesota to help families with their tax preparation. For more information and to see if you qualify for help, call (651) 296-3781.

Where can I get more information about child care?

Financial help

More information or help with child care is available on the Child Care Financial Aid Web site at www.childcarefinancialaid.org

- **Parents** can use the Web site to:
 - Get an estimate of eligibility for tax credits, fee subsidies, scholarships and program options
 - Get help with finding a child care provider
 - Learn about options for parenting education.
- **Employers** can find information about offering child care benefits and offer a convenient, confidential information source for parent employees.
- **Child care providers** can find out about grants and education scholarships. They can also share the Web site with parents.

Child care in your county

To find out more about child care in your county, contact the Minnesota Child Care Resource and Referral Network Statewide Information and Referral Line (888) 291-9811) or online at www.mnchildcare.org.

Information about child care providers

You can find licensing information about child care providers at the Licensing Information Lookup Web site licensinglookup.dhs.state.mn.us.

Minnesota's Child Care Resource and Referral Network

Statewide information and referral

(888) 291-9811

www.mnchildcare.org

Minnesota's Child Care Resource and Referral (CCR&R) Network is a system of agencies that provide families, child care programs and providers, and communities with free referral information and support for quality child care. You can also search for child care online at www.mnchildcare.org/internetreferral.php or by calling (888) 291-9811. Licensing information about child care programs is available at the DHS Licensing Information Lookup Web site at licensinglookup.dhs.state.mn.us.

Northeast district	Northwest district
<p>Region 7E CCR&R (<i>Chisago, Isanti, Kanabec, Mille Lacs and Pine Counties</i>)</p> <p>Region 3 CCR&R (<i>Aitkin, Carlton, Cook, Itasca, Koochiching, Lake and St. Louis Counties</i>)</p> <p>Region 5 CCR&R (<i>Cass, Crow Wing, Morrison, Todd and Wadena Counties</i>)</p> <p>Leech Lake CCR&R (<i>Leech Lake Reservation</i>)</p>	<p>Region 1 CCR&R (<i>Kittson, Marshall, Norman, Pennington, Polk, Red Lake and Roseau Counties</i>)</p> <p>Region 2 CCR&R (<i>Beltrami, Clearwater, Hubbard, Lake of the Woods and Mahnomen Counties</i>)</p> <p>Region 4 CCR&R (<i>Becker, Clay, Douglas, Grant, Ottertail, Pope, Stevens, Traverse and Wilkin Counties</i>)</p>
Metro district	
<p>Anoka County Community Action Program - CCR&R (<i>Anoka County</i>)</p> <p>Resources for Child Caring - CCR&R (<i>Hennepin and Ramsey Counties</i>)</p> <p>Washington County Community Services - CCR&R (<i>Washington County</i>)</p>	<p>CAP Agency, Inc. - CCR&R (<i>Carver and Scott Counties</i>)</p> <p>Community Action Council - CCR&R (<i>Dakota County</i>)</p>
Mid-West district	Southern district
<p>Region 6W CCR&R (<i>Big Stone, Chippewa, LacQui Parle, Swift and Yellow Medicine Counties</i>)</p> <p>Region 6E CCR&R (<i>Kandiyohi, McLeod, Meeker and Renville Counties</i>)</p> <p>Region 7W CCR&R (<i>Benton, Sherburne, Stearns and Wright Counties</i>)</p> <p>Region 8 CCR&R (<i>Cottonwood, Jackson, Lincoln, Lyon, Murray, Nobles, Pipestone, Redwood and Rock Counties</i>)</p>	<p>Region 9 CCR&R (<i>Blue Earth, Brown, Faribault, LeSueur, Martin, Nicollet, Sibley, Waseca and Watonwan Counties</i>)</p> <p>Region 10 CCR&R (<i>Dodge, Fillmore, Freeborn, Goodhue, Houston, Mower, Olmsted, Rice, Steele, Wabasha and Winona Counties</i>)</p>
Tribal district	
<p>Minnesota Tribal Resources for Early Childhood Care (MN TRECC) <i>Statewide – Serving Tribal Child Care Programs (800) 551-0969</i></p>	



Minnesota Department of **Human Services**

Transition to Economic Stability Division • PO Box 64951 • St. Paul, MN 55164-0951