

Child Care Tuition Assistance Toolbox for Parents

Updated September 2017

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Child Care Tuition Assistance Tool # 1
OPM Federal Child Care Subsidy Program

September 2017

The Federal Government supports employee engagement in the community and home in a variety of ways, in order to foster a workforce that best meets the needs of the American public. As the nation's largest employer, by supporting Federal employees in balancing the responsibilities of work, family, and community, we also help create healthy communities for all citizens

Dependent care programs and policies vary according to agency. Therefore, if you are looking for support with your dependent care needs, whether that be an adult dependent, a child or an elder, reach out to your agency's work-life or dependent care coordinator. They will be able to connect you with valuable resources that will help you to effectively integrate your work responsibilities with those of your dependents. Examples of such resources often include childcare subsidies for lower income families, resource guides for finding quality childcare, worksite lactation support for new and expectant parents, and webinars and lunch and learns that educate employees on the navigating the path of caring for aging parents or relatives with special needs.

Federal agencies, at their own discretion, can now use appropriated funds, including revolving funds otherwise available for salaries, to assist lower income employees with the costs of child care. This Child Care Subsidy Program applies to employees whose children are under the age of 13, or disabled and under the age of 18, and are enrolled, or will be enrolled, in licensed family child care homes or center-based child care. The child care must be licensed and/or regulated by State and/or local authorities.

With the passage of Public Law 107-67 in 2001 authority was made permanent for the use of appropriated funds by executive agencies to provide child care tuition assistance for lower income federal civilian employees. Each agency sets its own standards and program. OPM has issued regulations on the law's implementation. While the majority of agencies have not yet instituted this program for their employees, federal parents should check with their agency to determine if they have this program. Go to OPM's website for more information on child care subsidies for Federal employees:
<https://www.opm.gov/policy-dataoversight/worklife/dependent-care/#url=Child-Care-Subsidy>

OPM issued final regulations ([5 CFR Part 792 \(external link\)](#)) effective March 24, 2003 implementing the Child Care Subsidy Program legislation, entitled "Agency Use of Appropriated Funds for Child Care Costs for Lower Income Employees." In accordance with the childcare legislation, 40 USC 590 (g), enacted on November 12, 2001, executive agencies may use any appropriated funds, including revolving funds that are ordinarily used for salaries and expenses to assist lower income employees with the costs of childcare. The law and regulations allow maximum flexibility in interpreting the

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definition of “lower income Federal employee” provided the intent of the law specifying “lower income” is respected. (Retrieved from <https://www.opm.gov/policy-data-oversight/worklife/dependent-care/>)

OPM maintains a chart of participating agencies, points of contact for the Child Care Subsidy Program, and current income ceiling here: <https://www.opm.gov/policy-data-oversight/worklife/dependent-care/#url=Child-Care-Subsidy>.

If you have any updates to this information, please contact sandra.ore@opm.gov



WORK-LIFE

family & dependent care



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about the program

Family and Dependent Care in the Federal Government

Growing numbers of Federal employees, men and women, find themselves caring for a child, parent, spouse, other relative, or friend. Nearly half of Federal employees report having a child in their household, and one in five Federal employees report some responsibility for an adult dependent. With so many employees having caregiving responsibilities, the Federal Government is committed to providing an array of resources and solutions to help working caregivers effectively manage their work and family responsibilities while maximizing organizational performance.

What is Family and Dependent

Family and dependent care can look very different depending on the circumstances. Caregiving involves many types of assistance, including care that requires direct contact (e.g., meal preparation, bathing, driving, supervision) and care that does not (e.g., arranging for services, coordinating care, handling finances). Resources are available to support employees facing a range of care responsibilities for family members, friends, or relatives at all stages of the life course.

child care

includes care for infants, toddlers, school-aged children, and teenagers

adult care

includes care for adults who require assistance due to disability, illness, or other special needs

elder care

includes care for elderly and aging adults

Care?





workplace supports for family and dependent care

Just as family and dependent care responsibilities are varied and broad, supports for caregivers in the Federal workplace encompass a range of policies, benefits, and services that provide flexibility, financial support, direct services, and education and resources, including but not limited to the examples below.

flexibility

- Flexible work schedules
- Telework
- Part-time work
- Job sharing
- Phased retirement
- Phased return to work
- Leave policies

financial support

- Subsidies for care
- Flexible spending accounts
- Insurance programs
- Discount programs

direct services

- On-site care
- Respite care
- Emergency back-up care
- Nursing rooms
- Breast milk delivery
- Counseling
- Employee assistance program

education & resources

- Seminars
- Support groups
- Employee resource groups
- Resource libraries
- Referrals
- Toolkits
- Manager and employee training

the value of supporting family and dependent care

Family and dependent care supports provide significant benefits for Federal agencies, employees, and families.

benefits for agencies

- Increases retention
- Improves recruitment
- Reduces the need for unscheduled leave
- Increases employee engagement
- Improves productivity

benefits for employees and families

- Allows for better work-life integration
- Decreases stress
- Increases flexibility
- Improves concentration at work
- Improves overall health and well-being
- Reduces costs associated with care
- Increases job satisfaction
- Facilitates return-to-work after care-related leave





5 tips for working caregivers

1

tell the boss.

Your success in managing work and life priorities will often depend on the support you receive from your supervisor and colleagues. If you feel comfortable, let your manager and/or trusted coworkers know about your work-life challenges and goals. This conversation may foster understanding and could even be a big help to you.

2

identify flexibilities you need and ask for them.

Consider if changing your work schedule, having a flexible schedule, or teleworking would help you better manage and integrate your work and caregiving responsibilities. Propose solutions to your manager that are advantageous to achieving the organization's goals and your well-being, and if your manager seems skeptical, suggest a trial run.



3

use the employee assistance program.

The EAP not only provides caregivers with valuable services and information, it's also free and confidential. There is an EAP Counselor who is waiting to talk to you right now about resources related to back-up care, locating quality dependent care, financial assistance, and other caregiving topics.

know your rights.

You may be entitled to certain benefits and legal protections. For example, all Federal employees have entitlements related to sick leave, family and medical leave, protection from pregnancy discrimination, nursing at work, and reasonable accommodations for short- or long-term disabilities. Your first step should be contacting your local human resources office to learn more about benefits and protections available to you. The U.S. Office of Personnel Management, Department of Labor, and Equal Employment Opportunity Commission can also help answer questions about your legal rights and discrimination against workers with caregiving responsibilities.

4

take a break.

Time is not a luxury many caregivers have, but it is important to give yourself a break, even if it's a small one. Try closing your eyes and taking a few deep breaths, standing up and stretching, or going for a walk with a coworker or friend. You deserve it!

5

did you know...

Workplace supports for caregivers can reduce absenteeism, improve performance, and help retain valuable employees.

In recent decades, the proportion of men who are family caregivers has nearly doubled. It is critical for coworkers and supervisors to create inclusive work environments that offer support to all caregivers.

More than one in six American workers are caregivers.

60% of working caregivers report that they have made some work-related adjustments as a result of their caregiving responsibilities.

Nearly half of middle-aged adults have a parent 65 or older and are also caring for or financially supporting a child.

more information

Contact your local HR office to find your agency work-life or dependent care coordinator or search OPM's Work-Life Contact Tool available at:

<https://www.opm.gov/CCLContact/>.

Additional information is available at
www.opm.gov/worklife.

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Current agencies in the area that offer these subsidies. Please include agencies from which your typically serve at your program.

Child Care Tuition Assistance Tool # 2 Child Care Board Tuition Assistance Programs

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Since the federal subsidy provided by free space and equipment is not enough to provide for both high quality programs and subsidized low tuition costs for parents, GSA has focused our space subsidy on improved quality and tasked the Child Care Center Boards for GSA child care centers to provide fundraising for tuition assistance, not only to keep child care affordable, but also so child care can be offered to federal employees in lower GS positions.

Knowing the cost of high quality care is too high for many families to pay, the Nonprofit Child Care Center Boards should assume the responsibility for fundraising and tuition assistance programs. Active fundraising is a significant component of a Board's responsibility to insure equitable salaries for staff and tuition subsidies for lower graded federal employees.

A major emphasis in child care programs for children of Federal families is to provide care for employees from all grade levels. Equity can be addressed through active fundraising and tuition assistance programs. Most fundraising efforts, in fact, should be targeted for the tuition assistance program. Tuition assistance is generally offered as a partial reduction in tuition fees. The amount of the reduction will depend on monies available as well as the financial situation of the individual family who applies. Fundraising for the tuition assistance program is conducted by the Board of Directors. It is imperative that the program is well-publicized throughout the agency or agencies and potential applicants know how and where to make application.

Providing tuition assistance to a sizable number of Federal families should be a goal for every federal child care center. A minimum of 5% of the gross operating budget is suggested. Tuition assistance programs help to maintain quality centers through quality staffing while, at the same time, insuring accessibility to all families.

The primary reason for raising funds beyond those needed for the administrative functioning of the Board itself is to support a tuition assistance program. The need for a tuition assistance program is explicit in the Special Conditions to the Licensing Agreement that the center signs with GSA to occupy federal space. The Special Conditions address the need for "a tuition assistance program for families in economic need shall be established through a nonprofit organization." The Federal Government is committed to ensuring that all employees have the opportunity to send their children to child care centers in GSA space. The Nonprofit Board of Directors, after qualifying for tax-exempt status is the organization most suitable for establishing and administering the tuition assistance program. Tuition assistance funds raised by the Board should be kept in a separate account and not be comingled with center operating funds. While other groups may raise additional funds for tuition assistance purposes, it is the ultimate

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responsibility of the Board to ensure that a tuition assistance program exists. There are a number of restrictions on generating and conducting fundraising activities, which the Boards must follow during the process.

Since not all GSA child care centers have Boards, another parent organization with non-profit status can also create the same type of tuition assistance program. If you need help creating these programs, or to find out about an existing tuition assistance program, please contact the Board or Parent Group or the GSA Child Care Program Manager for your center.

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Contact information (Name, Phone Number and E-Mail Address) for:

Board or Parent Group Contact for Center Tuition Assistance Program

GSA Child Care Program Manager



Child Care Tuition Assistance Tool # 3
Local and Community Tuition Assistance Programs

September 2017

State Child Care Assistance: Each state receives funds from the federal government for their state's child care fee assistance program. Your state may refer to this program as vouchers, fee assistance, subsidy, or a specific program name. These programs assist low-income families with paying for child care so that they can work or attend school. Eligibility requirements vary by state.

If you are thinking about applying for subsidy, visit your state's child care assistance website. You may be able to check your eligibility before you even apply. It may also be possible to apply for the program online, read about how the program works, and learn about who is eligible. You can find your state's child care subsidy website on the Child Care Aware [State by State Resource Map](#). Click on your state and locate Child Care Assistance under the "Financial Assistance" tab. Federal families at the lowest grade levels may also qualify for local community vouchers. These programs are usually administered at the county level so contact your county to determine your eligibility.

In some States, families can apply by telephone or mail. In many communities there also are child care resource and referral agencies that can provide information about how to apply for child care assistance. A list of child care resource and referral agencies is available from Child Care Aware. Visit www.childcareaware or call 1-800-424-2246 to locate an agency near you.

Families are able to select from a variety of authorized providers, including those sponsored by faith-based organizations that may engage in religious activities as part of the daily services they provide, and some states also provide these subsidies for family child care homes.

If you are a high school student in need of child care in order to finish school, you may be able to receive subsidy funds set aside for high school students. Follow the steps listed above to access the State by State Resource Map and find your state's subsidy office. Contact your state or local office, and ask if there are funds set aside for high school students.

Some child care centers offer a sliding scale or a scholarship for low-income families who can't afford the regular rates. Investigate centers to find your top five and then ask about rate options to see if they have a sliding scale or scholarship option.

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Information available about local subsidy, scholarship, and sliding scale options.

Child Care Tuition Assistance Tool # 4
Flexible Spending Accounts (Cafeteria Plans)

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A Flexible Spending Account (FSA) or a Cafeteria Plan is a benefit provided by your employer which allows you to set aside money, on a pre-tax basis, for certain health care and dependent care expenses. That means you keep more of your money. At the beginning of each plan year, participating employees determine an amount to set aside for the plan year on a non-taxed basis to pay their child care expenses. The employee will then submit vouchers, with receipts from the child care provider, requesting reimbursement for those expenses as they are incurred. The employee will be reimbursed with tax-free dollars. Generally, the employer will determine who is eligible to participate when establishing and qualifying the plan. See your employer for more information.

If you're an employee who works for an Executive branch agency or an agency that has adopted the Federal Flexible Benefits Plan ("FedFlex"), you can elect to participate in the Federal Flexible Spending Account Program (FSAFEDS). FSAFEDS offers an account for families with young children or elder care expenses. This account allows you to set aside money to pay for your child care expenses. The average FSAFEDS participant [saves 30%](#) on their eligible out-of-pocket expenses as a result of being enrolled. For information about the FSAFEDS program, <http://www.FSAFEDS.com>. FSAFEDS Benefits Counselors are available Monday through Friday from 9 a.m. until 9 p.m. Eastern Time at 1-877-FSAFEDS (TTY Line: 1-866-353-805) (Retrieved from <https://www.opm.gov/healthcare-insurance/insurance-faqs/flexible-spending-account/?cid=31cd0123-d5dd-44ab-bb21-d49c15579d7b>)

Employees with child care expenses can do a comparison between a FSA/ cafeteria reimbursement and the tax credit to determine which would be better for him or her.

Does a DCFSA or the Dependent Care Tax Credit provide better savings?

It depends on your particular tax situation. You may apply up to \$3,000 of expenses paid in a year for one qualifying individual, or \$6,000 for two or more qualifying individuals to your taxes through the Dependent Care Tax Credit.

If you have two or more dependents and your household adjusted gross income is less than \$43,000, you might find the federal tax credit to be more beneficial. However, if your household adjusted gross income exceeds \$43,000, it is likely the DCFSA will provide greater tax savings

See [Dependent Care Tax Credit Worksheet \(PDF\)](#) to help you determine which option is best for you. Please seek guidance from your tax advisor to determine which option is best for you. (Retrieved from <https://www.fsafeds.com/support/faq/dcfsa>)

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Procedure at this center for requesting the needed documentation to submit for these plans.



Child Care Tuition Assistance Tool # 5
Tax Credits for Child Care

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Tax credits do not provide immediate help with paying for child care, but they reduce the amount of tax owed and help to maximize your refund. A tax refund, if received, can be set aside for other costs throughout the year.

Child Tax Credit: The IRS child tax credit is a credit that may reduce your tax by as much as \$1,000 for each of your qualifying children. (Retrieved from <https://www.irs.gov/publications/p17/ch34.html>)

Child and Dependent Care Tax Credit: Credit is available to people who are paying for child care so that they can work or look for work. You may be able to claim the credit if you pay someone to care for your dependent who is under age 13 or for your spouse or dependent who isn't able to care for himself or herself. The credit can be up to 35% of your expenses. To qualify, you must pay these expenses so you can work or look for work. See the IRS Child and Dependent Care Expenses Publication 503 for guidance. (Retrieved from <https://www.irs.gov/forms-pubs/about-publication-503>)

Your Child Care Provider's Information: You must identify all persons or organizations that provide care for your child or dependent. You must report the name, address, and TIN (either the social security number or the employer identification number) of the care provider on your return. If the care provider is a tax-exempt organization, you need only report the name and address of the organization on your return. You can use [Form W-10 \(PDF\)](#), *Dependent Care Provider's Identification and Certification*, to request this information from the care provider. If you can't provide information regarding the care provider, you may still be eligible for the credit if you can show that you exercised due diligence in attempting to provide the required information. If you pay a provider to care for your dependent or spouse in your home, you may be a household employer. If you're a household employer, you may have to withhold and pay social security and Medicare taxes and pay federal unemployment tax. For more information, refer to *Employment Taxes for Household Employers* in [Publication 503](#), [Publication 926](#), *Household Employer's Tax Guide*, or [Topic 756](#). (Retrieved from <https://www.irs.gov/taxtopics/tc602.html>)

For more information about qualifying for this credit and dependent care benefits, refer to [Publication 503](#), *Child and Dependent Care Expenses*, and [Am I Eligible to Claim the Child and Dependent Care Credit?](#)

Consult a tax specialist or visit www.irs.gov for more information on tax credits. Your local CCR&R may be also able to assist you with this information. [Search for your local CCR&R here](#) or call Child Care Aware[®] at 1(800) 424-2246.

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Procedure at this center for getting the needed documentation to submit for these tax credits.

ORGANIZATION AND UNION INVOLVMENT

Unions: Unions generally participate in efforts to advance family-friendly workplace policies at the local, state and national level.

Child Care Aware: Provides information on how to get involved and take action on child care policy efforts in your state. usa.childcareaware.org

First Five Years Fund: Learn more about national child care policy efforts. www.ffyf.org

California Work & Family Coalition: Learn about and join the Labor Project's California-specific campaigns on issues such as family leave, caregiver discrimination, and paid sick days. <http://www.workfamilyCA.org/>

Family Values @ Work: Learn about and join efforts in states with labor-community coalitions working for paid sick days, family leave insurance and other policies that value families at work. <http://familyvaluesatwork.org/>

Help from Your Employer

In addition to offering an FSA, your workplace might offer subsidies or benefits to help pay for child care costs. Some companies, like the [National Institutes of Health](#), offer subsidies to help families pay for child care. Check with your company's human resources department for any available benefits. Learn more about the [workplace care benefits you could be getting](#).

Help for Students

If you or your spouse are a student, check with your school to see if they offer financial assistance for child care and the type of care they cover. For example, [Oregon State University](#) offers a plan that helps pay for various types of care. Some universities also offer low-cost, on-campus child care for eligible students.

Some states also have grants for degree-seeking students to help pay for child care, but they're often distributed through offices of varying names. In Massachusetts, the funds are issued through the [Executive Office of Education](#); in Oregon, it's through the [Office of Student Access and Completion](#); and in Utah, it's through the [Office of Child Care](#). Your school may be able to point you in the right direction.

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Information about any local workplace and student child care assistance.



Child Care Tuition Assistance Tool # 7
State-Funded Pre-K Programs

September 2017

State-Funded Pre-K

Pre-K programs are geared towards children 3 to 5 years old. The focus is on early education and school readiness, and they may be part- or full-day programs. Some states offer Pre-K programs at low or no cost to eligible families. Other states have made pre-K available to all families. Your local Child Care Resource and Referral agency (CCR&R) can tell you if your state funds pre-K for some or all families. They can also help you find pre-K programs where you live. [Search for your local CCR&R here](#) or by calling Child Care Aware[®] at 1(800) 424-2246

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Information about locally funded Pre-K programs



Head Start Programs

Head Start programs promote the school readiness of children and provide a wide range of services to support children's mental, social, and emotional development. These programs are funded by the federal government. Early Head Start serves children from birth to 2 years old, and Head Start serves children 3 to 5 years old. Families with an income at or below the poverty level may be eligible for Head Start. Other factors that affect eligibility include homelessness, children in foster care, or receiving certain types of public assistance.

Head Start programs provide services in every U.S. state and territory, in farm-worker camps and in more than 155 American Indian and Alaska Native tribal communities. To apply for Head Start, [contact your nearest Head Start grantee](#). They will be able to provide you with information on openings in the program and how to apply. You can also [learn more on the Head Start website](#).

Contact the Head Start or Early Head Start agency serving your community. Your local Head Start agency will provide the required forms and answer questions about the program. The local agency will also help you find the Head Start Center closest to your home. To find a local Head Start or Early Head Start program to contact in your area, use the on-line national [Head Start Program Search Tool](#).

Use the search tool to browse through the list of Head Start programs in your State. Then contact the listed programs closest to your community, even if they are some distance away. These are the main program offices which can tell you if there is a Head Start center closer to your area. Many of the organizations found in the Search Tool operate additional Head Start centers that are not listed, so there may be a program closer to your home than it appears.

If you need more help to find a Head Start or Early Head Start program in your area, call the Head Start Information and Publication Center at 1-866-763-6481.

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Information about local Head Start programs.



Child Care Tuition Assistance Tool # 9
Military Subsidies

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Military and DoD Fee Assistance

If you're in a military family, the government offers subsidies through various agencies, depending on the military branch your family serves.

Child Care Aware[®] of America offers child care fee assistance to eligible members of the military and DoD. Eligibility requirements are determined by each branch of service or agency. Visit [Child Care Aware[®] of America's website](#) to find out if your branch or agency is covered.

The military and DoD fee assistance programs are funded separately from the Child Care Aware program website (www.childcareaware.org). For that information, use the Child Care Aware of America organization website for the most direct and up-to-date resource for the information. A good starting place is:

<http://usa.childcareaware.org/fee-assistancerespite/military-families/>

Eligibility questions should be directed to: 1-800-424-2246 or via the website, and you also need to determine if your Child Care Provider is eligible to participate in this program.

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Provider, insert page here:

The program's eligibility to participate in the military subsidy program and procedure at this center for getting the needed documentation to submit for these military subsidies.