

The cost of care can be a significant barrier for families searching for quality programs for their child. Fortunately, there are several financial aid programs and tax relief plans that can help make high-quality care more affordable.

By planning ahead, you can improve your chances of finding a quality program at a cost you can afford. Families may use the checklist below as a financial aid guide. Remember, you can call Parent Aware at 888.291.9811 or visit ParentAware.org/learn/paying-for-care-and-education for additional information and support.

1. Plan ahead.

Finding resources to help pay for quality child care can take some time. Some financial aid programs have waiting lists.

2. Use a screening tool.

Use Financial Aid Screening Tool from Bridge to Benefits (mn.bridgetobenefits.org) to find out if your family is eligible for financial help. If the screening tool shows that you might be eligible for the Child Care Assistance Program (CCAP), contact your county human services office and complete an application. Some counties have waiting lists for this program.

3. Early Learning Scholarships.

Early Learning Scholarships for 3- and 4-year-old children are available in many counties. Scholarships of up to \$5,000 are available to income eligible families living in designated counties and may be used at any program that is on the way to or has a Parent Aware Rating. Find out if Early Learning Scholarships are available in your area and if your family is eligible by calling 888.291.9811.

4. Military benefits.

If the child's parent or guardian is in the military, call Child Care Aware® of America at 800.424.2246 for information about possible benefits.

5. Student options.

If the child's parent or guardian is a college student, contact the college's financial aid office for information about on-campus child care options and the Minnesota Postsecondary Child Care Grant Program.

6. Local community support.

Ask child care and early education programs you are considering and local community service organizations (like the United Way) if they offer any financial aid.

7. Employer assistance.

Ask your employer if they offer Dependent Care Assistance Accounts or on-site care.

8. Tax credits.

Once you find child care, file for tax credits on your annual Minnesota and Federal tax returns, whether or not you expect to owe taxes.