

# Minnesota Postsecondary Child Care Grant

## Child Care Assistance for College Students with Children

Many students in Minnesota need affordable, high quality child care in order to continue their education. The Minnesota Office of Higher Education administers the Postsecondary Child Care Grant Program. It allocates funds to eligible colleges, which then select and make awards to students. Applications are available from the financial aid administrator at campuses participating in the program.

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### Eligibility

You are eligible to apply for a Postsecondary Child Care Grant if you meet the following criteria:

- Are a resident of Minnesota;
- Have a child 12 years of age or younger (14 years of age or younger for those with a disability), who is receiving or will receive care on a regular basis from a licensed or legal non-licensed care giver;
- Meet the program's income eligibility guidelines. Your college's financial aid office has a chart showing qualifying income ranges;
- Are not receiving Minnesota Family Investment Program (MFIP) benefits during the same term you receive Postsecondary Child Care benefits. A student who receives a Postsecondary Child Care Grant award and then receives benefits from the MFIP program during the same term must inform the school within 10 days;
- Are enrolled at least half time (six or more credits) in an eligible institution;
- Have not earned a baccalaureate degree or have enrolled full-time for fewer than eight semesters, 12 quarters, or the equivalent; if you withdrew from college during a term because you were called up for active military service after December 31, 2002 (please provide documentation to your college financial aid administrator);
- Are pursuing a nonsectarian program or course of study that applies to an undergraduate degree, diploma or certificate;
- Are in good academic standing and making satisfactory progress toward a degree, diploma or certificate;
- Are not participating in tuition reciprocity; and
- Are not in default on any educational loan or, if in default, have made satisfactory arrangements to repay the loan with the holder of the note.

If you do not meet the above criteria, or if you need additional child care assistance, you should contact your school's child care office or your county's human services office for information on other forms of public child care assistance.

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### Eligible Institutions

All Minnesota public postsecondary institutions and private baccalaureate degree-granting colleges and universities located in Minnesota are eligible to participate in the program. Included are community and technical colleges, state universities, University of Minnesota campuses, most private colleges and non-profit two-year vocational technical schools granting associate degrees. Some eligible schools, however, may choose not to participate.

To learn if the school you attend or plan to attend participates, contact the financial aid office at the school or visit [www.getreadyforcollege.org/sPagesGR/childCareSchools.cfm](http://www.getreadyforcollege.org/sPagesGR/childCareSchools.cfm). If your school does not participate, contact the social service agency in your county to apply for child care assistance.

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## Application Process

To apply for a Postsecondary Child Care Grant, contact the financial aid administrator at the school you attend (or plan to attend) and complete an application form. Each school may set its own application deadline and priority procedures for making awards. There is no application fee. The financial aid administrator at your school will inform you whether or not you will be able to receive a child care award.

The award is made for the entire school year, but you may need to verify some information each term.

If you qualify for an award but the school does not have enough money to make an award, your name will be placed on a waiting list. If a student who received a child care award discontinues enrollment, your school may be able to provide funding later in the year. Eligible students may receive a Postsecondary Child Care award during summer school.

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## Award Calculation

If you are not receiving MFIP benefits for a term, you may be eligible to receive a Postsecondary Child Care Grant. The maximum full-time Postsecondary Child Care Grant award for a full-time student (15 credits per term) is \$2,600 for each eligible child per academic year. The amount of the full-time award will be decreased for six to 14 credits. The Office of Higher Education staff or the college financial aid administrator will contact child care providers to verify the information on your application.

The maximum award is subject to change each year so check with the financial aid administrator at your school. The award calculation is based on family income, the number of eligible children and your level of enrollment. The campus financial aid administrator has a chart showing the grant amount you can expect. The institution may increase the maximum award by 10 percent for higher infant care costs in certain counties.

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## Child Care and Other Financial Aid

The financial aid administrator will add child care costs to your budget, which also includes tuition and fees, room and board, books and supplies and transportation. The Postsecondary Child Care award will be included in a financial aid package that helps you pay your expenses. The package may include grants, work study and loan funds from state and federal governments, your school and private sources.

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## Disbursement

You will receive the Postsecondary Child Care money at the beginning of the term or as soon as you become eligible for the funds, whichever comes first, but not before the first day of class for that term. Postsecondary Child Care awards typically are divided evenly and disbursed to recipients each quarter or semester, depending upon the type of school you attend. Your school is likely to pay you, but may choose to pay the child care provider directly.

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## Renewal

If you receive a Postsecondary Child Care award and enroll at the school the following year, you will continue to receive an award if you remain eligible and if funds are available. However, you must apply for a continuation of funds by the deadline set by your school. Ask your school for its application deadline.

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## Other Financial Assistance

You should contact the financial aid administrator at the school you attend or plan to attend to discuss sources of assistance. *Your Guide to Paying for College* (formerly called *Focus on Financial Aid*), also published by the Office of Higher Education, provides an overview of what financial aid is, where it comes from, and how to apply for it. To request a copy, call (651) 642-0567 or (800) 657-3866, or write the Office of Higher Education at: 1450 Energy Park Drive, Suite 350, St. Paul, MN 55108-5227. Or visit [www.getreadyforcollege.org](http://www.getreadyforcollege.org).

## Child Care Tax Credits

Through the Child Care Tax Credit, you can receive credit on your state and federal taxes for dependent care expenses. This may reduce both your state and federal taxes. Dependents include children under the age of 13, disabled dependents or disabled spouses.

The federal tax credit is available to people of all income levels. The maximum federal credit is \$1,050 for one child and \$2,100 for two. The Minnesota tax credit is based on income. You are eligible for the tax credit if your 2007 income was less than \$35,530. The 2008 level has not been set yet.

Even if you receive child care assistance, you may be eligible for a federal and state tax credit, but only on the portion that you have paid out of your own pocket. For more information, see *Internal Revenue Service Publication 503, Child and Dependent Care Expenses* ([www.irs.gov](http://www.irs.gov)).

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## Earned Income Tax Credit and Working Family Credit

In 2007, families who qualified for the federal Earned Income Credit and the state Working Family Credit earned as much as \$5,895 more in combined tax refunds. Refunds vary because they depend on such factors as income level and number of children. For more information, see *Internal Revenue Service Publication 596, Earned Income Credit* ([www.irs.gov](http://www.irs.gov)).

### You can receive the Earned Income and Working Family Credits if:

- You have a qualifying child and your 2007 household earned income is less than \$33,241 for single filers and \$35,241 for married couples filing jointly; or you have two or more qualifying children and your 2007 household earned income is less than \$37,783 for single filers and \$39,783 for married couples filing jointly; and
- You do not file taxes as married filing separately but, instead, file as single, head of household, married filing jointly or widow(er).

### You may qualify for the Earned Income Tax Credit without qualifying children if:

- Your principal residence is in the United States for more than one-half of the taxable year;
- Either you or, if married, your spouse is at least 25 years old, but not 65 years old at the end of the taxable year;
- You cannot be claimed as a dependent on another person's return; and
- Your household earned income is less than \$12,590 for single filers and \$14,590 for married couples filing jointly.

The Earned Income Tax Credit and the Working Family Credit normally have no effect on a family's food stamps, Social Security, Medical Assistance or subsidized housing benefits.

Families can get the credits even if they owe no tax or make so little money that they are not required to file a tax return. However, you need to file a tax return even if you are otherwise not required to do so to receive the Earned Income Tax Credit and Working Family Credit.

To claim the federal Earned Income Tax Credit, fill out the federal form, including Schedule EIC. To claim the state Working Family Credit, fill out the Minnesota form including Minnesota schedule M-IWFC. The instructions and forms are available at most libraries and post offices.

If you think you will be eligible for the Earned Income Tax Credit, you can take part of the credit in advance. To receive the credit in advance, you must fill out form W-5, Earned Income Credit Advance Payment Certificate. You must complete this form each year.

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## For More Information

If you have questions about the Earned Income Tax Credit, please contact the IRS ([www.irs.gov](http://www.irs.gov)) at (800) 829-1040 or (800) 829-4059 TTD.

To find out more about Minnesota's Working Family Credit, call the Minnesota Department of Revenue ([www.taxes.state.mn.us](http://www.taxes.state.mn.us)) HELP Line at (651) 296-3781 or (800) 652-9094, or e-mail [indinctax@state.mn.us](mailto:indinctax@state.mn.us). If you use a telecommunication device for the deaf (TTY), you can get help to fill out your tax form during business hours. TTY users can call 711 for Minnesota Relay.

The referral service or county social service in your area can provide more detailed information on additional financial assistance programs in your area and also may be able to supply further information on choosing child care, parenting classes, and other child care resources for parents.

## Finding and Selecting Child Care

You can begin by calling your local Child Care Resource and Referral Service. The referral service has information available on all licensed child care providers in your community. Visit [www.mnchildcare.org](http://www.mnchildcare.org) or call the statewide hotline at 1-888-291-9811 to be directed to your local referral service.

The Child Care Resource and Referral Service makes referrals, not recommendations; it does not guarantee the quality of the programs. Be sure to interview several child care providers before you make your choice.

### In addition to using the referral service, you may look for child care on your own:

- Look in your local yellow pages under Child Care.
- Look for ads in your local newspaper.
- Place an ad in your local newspaper.
- Look for notices or post your own on bulletin boards in grocery stores, your church, community centers and other public places.
- Ask your local school employment office if any students are looking for work.
- Tell your friends, neighbors, co-workers, or students that you are looking for child care. The more people who know you need care, the more likely you will find someone.

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## Choosing a Child Care Provider

There is no “best” type of care for everyone, but you can determine whether a facility has the quality that meets your child’s needs and reflects your values. State laws require that in all licensed child care settings children will be safe, healthy, well-nourished, provided with ample space and equipment and cared for by staff that have some training and experience. A high-quality program will have additional characteristics that you can identify by observing and questioning.

### Research shows that three factors are the most critical in the quality of child care:

1. **Training in Child Development.** Perhaps the most important factor in a child care program is that the adult understands what kind of behavior can be expected from children at different ages. Specialized training is more important than experience; however, training along with experience results in the most skilled care giver.
2. **Smaller Groups of Children.** State licensing rules set standards for how many children, at different ages, may be cared for by one adult. Some homes and centers have fewer children or smaller group sizes. This means your child is likely to get more attention.
3. **A Program Focused on the Child’s Needs.** A child care program should be responsive to each child’s needs. These needs will change as the child grows older. Activities should be designed to meet the child’s physical, social and emotional abilities.

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## Investigating Child Care Programs

The state of Minnesota has one set of licensing rules for family child care homes and another set for child care centers. The purpose of licensing is to protect the health, safety and well being of children. Among other things, licensing rules set minimum standards for the number of adults who must be present with groups of children, require background studies on family child care providers and center staff and require that homes and centers be free of health and safety hazards. A license does not always mean quality. A licensed child care provider is only required to meet minimum standards. You should carefully screen all programs, whether licensed or not.

The licensing rules are available online ([www.revisor.leg.state.mn.us](http://www.revisor.leg.state.mn.us)) under Minnesota Statutes, Chapter 245A.03 (click on *Retrieve Entire Chapter*). The rules can be found under Agency Rules Chapter 9502 (for family day care) and Chapter 9503 (child care centers). If you do not have access to the Internet, visit your local library and ask for assistance in looking up this information or you can call Minnesota’s Bookstore at (651) 297-3000 or (800) 657-3757.

**Call child care providers to ask:**

- How many children are in your care?
- How long have you been in the child care field?
- What kind of food do you serve?
- Who are the other adults who will be around my child?
- Have they received any training in early childhood development?
- How much do you charge?
- Are meals included in the fee?
- What hours are you open?
- What are your policies when a child is sick or you are on vacation?
- Are you welcome to visit during nap, lunch, early morning?
- How often are parent meetings and conferences held?
- How are children disciplined?
- How will the provider reach you during emergencies?
- How will you be told if children are taken on field trips?
- Ask other questions pertaining to your personal preferences, such as smoking, fenced yard, or children with special needs.
- Ask for a copy of any written policies or contracts used by the provider.

**Visit the child care setting and observe:**

- Care giver attitudes;
- Care giver disposition and interaction with children; and
- Overall environment.

**During the visit, ask about:**

- Licensing and accreditation status, group size, and adult/child ratios;
- Care giver's qualifications and training;
- Policies related to discipline; and
- Health, safety and emergency precautions.

**Talk with the people who will be directly caring for your child about:**

- Their early childhood training and their experience related to the present job; and
- How they handle discipline problems, and when and how punishment is handled.

**Ask for references from other parents:**

- Call and ask the references about their experiences with the program or provider.
- Would they select this care giver or program again?

**When you have completed the visit, ask yourself:**

- Will I feel comfortable leaving my child each day?
- Will I feel that I can trust the care giver to provide for my child while I am absent?

If you have any doubts, it may mean that you are not finished looking. When you decide to enroll your child in a home or center, you may want to request a two- to four-week trial period to ensure that the situation is working well for you, for the care giver, and, most importantly, for your child.

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## **Working with the Care Giver**

No matter what type of child care you use, it is most important to develop a good relationship with the provider. Regular communication is important.

A written contract that spells out policies and expectations of both the parents and the provider is recommended. The contract might cover policies, provider fees, arrival and pickup times, contingency plans if the provider is ill, and process for changing or ending the contract.

Put as much as possible in writing. Negotiate with the provider for what you want. Any changes can be made in the contract if both parties agree. Read all contract terms carefully and make sure you understand everything before signing. Consult a lawyer if you are unsure about a proposed contract.

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## **Expressing Your Concerns or Dissatisfaction**

If a disagreement or complaint arises, set a specific time to talk about it. If complaints are not resolved, consider finding a new provider. If serious violations persist, report the situation to the appropriate licensing department and child protection office.

If you think the safety or health of the child or other children is endangered, immediately contact the state or county licensing department and/or the county child protection office. If you suspect child neglect or abuse, contact your county social service agency or the police. If it is an emergency, call 911.

For questions or complaints on family or group family day care licensing, call the county licensing office for your area.