

illinois CHILD CARE

for family home providers



Illinois Department of Human Services

Child Care Resource Service – University of Illinois

USDA Rural Development - Illinois

Illinois Network of Child Care Resource and Referral Agencies

Acknowledgments

This publication outlines the steps necessary for starting a child care business in your home, and includes a variety of agency and organizational contacts who can provide assistance throughout this process.

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Other publications in the *Illinois Child Care* series include:

Illinois Child Care: Developing Center-Based Programs
Illinois Child Care: Developing Community Programs
Illinois Child Care: Options for Employers

To obtain printed copies of these publications, call your local Child Care Resource and Referral Agency. See page 21 to locate the agency nearest you.

Electronic copies are available online with other business start-up and management guides at:
<http://www.commerce.state.il.us/>

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Illinois Needs You

If you're thinking you'd like to become a family home child care provider, there's no doubt that Illinois needs you. By 2025 there will be over 5.6 million children born in our state, according to United States Census projections. However, a recent study conducted by the Illinois Facilities Fund highlighted an already "alarming shortage" of licensed child care services throughout the state.

According to the IFF study, though many of Illinois' child care shortages are in urban areas, rural areas are not immune.

United States Department of Agriculture Rural Development coordinators say it isn't a matter of whether infant or evening care is nearby in some rural communities; it's a matter of whether these services exist at all. Rural parents also are finding it more difficult to afford quality child care. According to the U.S. Bureau of Economic Analysis, rural residents typically earn over one third less than residents of urban areas. Because most new jobs in rural areas are in lower-paying service industries, the number of rural residents below the poverty line is increasing. In order to attract higher-paying industries, communities will have to have ample supplies of quality child care or find themselves out of the running.

Starting a family child care business in your home can be both exciting and intimidating. This manual can help you decide whether becoming a family home child care provider is the right choice for you. It can provide you with basic information for planning and running a child care business, and tell you where to find additional help and information to get your business off to a good start.

Before You Begin

Licensed, license-exempt, infant care, school-age care, sick-child care, full-time care, part-time care—what does it all mean? The list of child care terms on page 20 explains what's what. The "Resource Directory," which begins on page 19 and is referenced throughout this publication, includes contact information for agencies, organizations, publications, and programs that can help you get your child care business off to a good start and keep it running smoothly. "Additional Technical Assistance" (page 26) also features professional training resources and scholarship information that can assist you in providing high quality child care.

Are You the Right Person for the Job?

As anyone who's done it knows, planning and running a family home child care business takes a great deal of time and energy. Because of this, it's important that you look at your motivations, personality, skills, and experience to determine whether child care is the right job for you. The following surveys can help you do this. Be objective—your future career happiness depends on the honesty of your answers.

Motivational Survey

Why do you want to become a family home child care provider? What's driving your decision? Ask yourself the following questions, checking all the answers that apply.

Motivational Survey

- _____ You want to stay home with your child or children
- _____ You desire freedom from the 9 to 5 routine
- _____ You want to be your own boss
- _____ You want to improve your standard of living
- _____ You are bored with your present job
- _____ You can't find a job you like
- _____ There is a demand for your service
- _____ Owning your own business would fulfill your hopes and plans
- _____ Owning your own business is something you've always wanted to do

Some reasons are better than others; but, none are wrong. Just remember that there are tradeoffs: You can escape a "9 to 5" routine, however you may replace it with a 6 a.m. to 7 p.m. routine. Those extra hours can be well worth it if you also want to spend more time with your own child.

Personal Characteristics Survey

You'll need certain personal characteristics (traits, skills, resources) to go into business. This survey will help you identify your strengths and weaknesses. Write Y for yes and N for no.

- _____ My health is good.
- _____ I am a leader.
- _____ I am a good problem solver.
- _____ I get along well with others.
- _____ I can be happy without a high income.
- _____ I usually take initiative and can work without supervision.
- _____ My ability to handle emergencies is good.
- _____ My financial assets are sufficient for at least one year.
- _____ I have good organizational and record keeping skills.
- _____ I am comfortable with other children around my family's personal possessions.
- _____ I have business experience.
- _____ I am generally warm, affectionate, and patient.
- _____ I enjoy working with children most of the time and have had positive experiences doing so.
- _____ I am able to guide and discipline children kindly and effectively.
- _____ I accept children as they are. I feel committed to them and to their parents.

If you answered yes to over half of the questions, you probably will be comfortable managing a family home child care business in your home. If you possess sufficient cash to operate through the critical first year (or feel confident that you can raise the money); if you are willing to work long hours for far less than an NBA player's salary; and if you have confidence in your skills and ability, you have a chance to succeed.

Skills and Experience Survey

It is likely that you already possess some the skills and experience to succeed in a family home child care business. You also can hire people, such as tax accountants, to provide some of the skills you may lack. The following questions will help you identify the skills you possess, and the ones you'll need to concentrate on developing further. Write Y for yes and N for no.

Do you know which basic skills you'll need to operate a successful family child care program in your home?	_____
Do you believe you possess the majority of these skills?	_____
Do you have any business experience?	_____
Have you ever worked as a director or manager?	_____
Have you reared children of your own?	_____
Do you have any child care experience?	_____
Is having responsibility new to you?	_____
Are you willing to work long hours if necessary?	_____

Time Management Survey

Since operating a child care program will consume much of your time, you may discover that you don't have enough time to perform your usual daily tasks. Even in an office setting, it is very difficult for some people to make and keep work schedules. As your own boss, the problem can be much greater. To determine the amount of time you will need to devote to your business, draft a weekly timetable listing all your current responsibilities and the time required for each. Then include all of your potential responsibilities as a child care provider, estimating the time for each. Remember that when children are in your care, you must attend to them. Grocery shopping and paperwork related to your business will need to be done during evenings or weekends.

Prepare for Business

If you've determined that you have what it takes to start a family home child care program, you're now ready to begin preparing to go into business. Opening a family home child care business isn't an overnight process and it involves many steps. Of course, the time it takes you to do the steps will vary by the amount of free-time you have to perform them. The following time line includes a list of suggested steps and the amount of time typically needed to perform them. Not all of these steps are required, however, the more planning and preparation you do for your business, the more likely it is that you will succeed. The good news is that you've already completed the first step!

Steps to Opening A Family Home Child Care Business: A Time Line

Self Evaluation	1 day to 1 week
Market Evaluation	2 days to 2 weeks
Obtaining/Reviewing Licensing Standards and other Applicable Codes	2 weeks to 1 month
Preliminary Home Evaluation	2 days to 1 week
Creating A Plan for Your Business	3 weeks to 3 months
Researching/Obtaining Financing (if needed)	3 weeks to several months
Home Preparation	4 weeks to several months
Educational Program Development	2 weeks to 1 month
Recruiting Helpers/Assistants (if applicable)	3 weeks to several months
Licensing and Inspections	3 to 6 months
Initial Set Up of Child and Adult Care	
Food Program or other Food Program	2 weeks to 1 month
Recruiting Customers	1 week to several months
Generating Enough Income to Cover Costs	several months to over 1 year

There are many agencies and organizations that can assist you in planning and developing a child care business in your home, including your area Child Care Resource and Referral (CCR&R) agency. A directory of CCR&R agencies and a description of their services begins on page 21. You also can get help from the First Stop Business Information Center of the Illinois Department of Commerce and Economic Opportunity (DCEO) at (800) 252-2923 or at <http://www.commerce.state.il.us/> on the Internet. DCEO's network of Small Business Development Centers also can help you. These centers collaborate with the United States Small Business Administration and other state and national organizations to provide a variety of services to new and existing businesses. See page 24 to find the center nearest you.

Evaluate Your Local Family Child Care Market

Starting a family child care program in your home is like starting any kind of business in that it's important to know that there is a demand for your services before you invest your time and money. Nationally, studies indicate families with infants and toddlers, especially those in rural areas, prefer to use family home child care providers. Parents prefer the home-like settings and smaller groups of children that family home child care offers. Many parents prefer to keep siblings together in family home child care arrangements instead of in separate classrooms as is typical of center-based child care. Parents also report that they value the extended family relationships that develop over several years with the same primary provider. Additionally, some communities are creating networks of family home child care providers. Working together and supporting each other's efforts, these providers can more effectively fill gaps in their community's child care resources and may help their communities to recruit new employers to the area.

Though studies are positive for family home child care providers, it is unwise to take your local market conditions for granted. Despite widespread demand for family home child care, some types may be in higher demand than others in your community. Your area CCR&R agency (see page 21) regularly tracks the types of child care requested and provided in your community. Your CCR&R agency also can furnish you with the average rates family home child care providers

charge in your community and put you in touch with child care associations, groups, and networks in your area.

In planning for the long term, it may be helpful to check the Illinois Department of Public Health's projections of your county's child care needs. See "Additional Technical Assistance" (page 26) for contact information. You also may want to check with your local chamber of commerce or community development organization to gauge the possibility of increased child care needs from businesses that your community may be recruiting. Your area USDA Rural Development office (see page 29) also may know of businesses that may be contemplating family home child care networks for their employees.

Obtain and Review Licensing and Other Regulations

As stated in "Child Care Terms" on page 20, state licensing isn't always required for operating a family home child care business. If you care for a small number of children, you may not be required to obtain a license. However, having a license qualifies you to receive payments through the United States Department of Agriculture's Child and Adult Care Food Program (more on this later), larger Illinois Department of Human Services subsidies, and it may make you eligible to receive other types of funding. With a license, you can enroll more children in your program. A license also may enable you to charge a higher rate for your services—all of which are big pluses for a new business. And, the license itself is free.

It's a good idea to familiarize yourself with licensing standards and other regulations that will affect your program early in the planning stages to avoid potentially costly mistakes. The child care licensing standards for Illinois are detailed documents, but most are fairly easy to understand. To obtain copies, contact your area Illinois Department of Children and Family Services (IDCFS) day care licensing representative (see page 31), or download the rules in Adobe Acrobat format at <http://www.state.il.us/dcf> from the Internet. Don't hesitate to contact your licensing representative if you need assistance in interpreting a standard.

IDCFS issues two types of licenses for family home child care programs: day care home licenses and group day care home licenses. These are covered under IDCFS Rule 406, *Licensing Standards for Day Care Homes* and Rule 408, *Licensing Standards for Group Day Care Homes*, respectively.

A day care home license allows you to care for up to 8 children alone or 12 with an assistant. This includes your own children, as well as related and unrelated children. Alone, you may care for up to 8 children under 12 years old. You will want to refer to the licensing standards for the specific number of children of various ages you may have in your program.

A group day care home license allows you to care for up to 16 children with an assistant who is 18 years or older. Again, you will want to refer to the licensing standards for the specific number of children of various ages you may have in your program.

The standards cover criteria for food preparation and nutrition, educational programming, equipment, supplies, safety, and transportation, as well as other aspects of child care. Licensing standards also require all potential staff and the members of a prospective family home child care provider's household over 13 years of age to undergo a mandatory background check. You'll find more details about this process in "Get Licensed and Inspected" (see page 16).

Local codes for building, sanitation, and zoning, as well as homeowner's association rules also

may affect your business. Check with your city and county government offices to see which apply. Once you've obtained all of the applicable standards, you can do a preliminary home evaluation to see what changes, if any, you'll have to make in order to open your child care business.

Plan Your Family Home Child Care Business

Before you can start and run your business, you should plan it. Time spent now on planning will allow you to devote more time to caring for children after you open for business. Developing a business plan may seem like a daunting task, but if you take it one step at a time you're less likely to be overwhelmed. Also, remember that there are several agencies, organizations, and resources available to assist you with this process.

If you are following the steps in this guide, you already completed the first step in developing your business plan when you researched your local market. In a nutshell, a child care business plan describes in writing what kind of business you're in, how you will manage the money coming in and going out, how you will manage your program overall, and how you intend to get people to buy your services, i.e. promote your business. Your area CCR&R agency (see page 21) can help you get your name out to prospective customers once you've started your business. You'll find more information about promotion and the regulations concerning it on page 10.

DCEO's Small Business Development Centers (SBDCs) can help you create your plan, as well as guide you in seeking financing, and improving your business and management skills. See page 24 to locate the center nearest you. DCEO's First-Stop Business Information Center offers a *Starting a Business in Illinois* handbook, which contains legal requirements for many types of businesses, including family child care programs. Call (800) 252-2923 to obtain a copy. DCEO's online *Directory of Business Requirements and Assistance Programs* at <http://www.commerce.state.il.us> has information specifically for child care providers.

Choose Your Business' Structure

Before you get any further in the planning process, you'll want to choose your business' tax and legal structure. Most family home child care providers operate their businesses as for-profit sole proprietorships. Sole proprietorships are a type of legal structure along with corporations and partnerships. The primary concern with a sole proprietorship is that the owner is legally responsible or liable if something goes wrong. Because of this, it's important for child care providers who operate as sole proprietorships to have good insurance to protect their personal assets. (See page 9 for more information about insurance for home family child care providers.)

For-profit is the tax status applicable to sole proprietorships. Under a sole proprietorship, one person owns the business. All the income goes to the owner of the business to cover costs and salaries. Because of this, sole proprietors typically file their business tax returns as part of their personal income tax returns by completing a 1040 schedule C. The advantage of sole proprietorships is that they are simple and inexpensive to set up. You can get information about setting up a sole proprietorship through DCEO's First Stop Business Information Center at (800) 252-2923. You also may want to consult an accountant familiar with child care. Your area CCR&R agency (page 21) may have a listing of certified public accountants (CPAs) specializing in child care. Additional listings are kept by the Redleaf National Institute. See "CPAs" in "Additional Technical Assistance" (page 26) for more information.

According to one family home child care consultant, the first item you should buy for your business is a receipt book. Keeping track of your expenses, including those you incur in setting up your child care program is vital to your bottom line. More information on taxes and tax resources is included on page 17, and on page 26 in “Additional Technical Assistance.”

Create a Budget

At the core of any business plan are budgets with income and cost projections for both the short and long-term. If you are just getting started, it will be useful to project your costs over three specific periods: before you begin, the first year you’re in business, and the time when your child care program has full enrollment. Once you’re running, it’s a good idea to review your budget frequently and to compare budget projections with actual figures over several years. A sample budget is included on page 33.

Before You Begin, The Pre-Opening Budget

Generally known as start-up costs, these expenses may include: any renovation or construction costs to meet licensing requirements, and fire and safety codes; equipment and major appliances; costs for an additional telephone hookup; supplies; advertising and promotion costs; insurance; and any consulting fees from accountants, lawyers, or child care specialists.

Budgeting During the First Year of Operation

The first year of any business can be stressful. Until your family home child care program becomes financially stable, income and expenses may be difficult to predict and manage.

Enrollment may build gradually. Loyalty to a present caregiver and concerns about enrollment fees, transportation arrangements, and available care hours all are important factors for parents considering enrolling their children in your program. Additionally, parents may be cautious about placing their children in a new program until they can see that it has proven to be a safe, quality learning environment.

For most family home child care programs, the first year of operation may be a period of low enrollment. This means that for the first months you may not be bringing in enough income to cover your costs. Beginning enrollment income of 50 to 60 percent of program’s total potential income, i.e. full enrollment income, is fairly typical.

During this period you will still have to pay certain “fixed” costs, such as loan payments for building improvements, mortgage or rent, and utilities, regardless of the number of children you have enrolled. Because of this, when you are budgeting for the first year you will need to add in extra funds to cover fixed costs and other start-up costs until your income stabilizes.

Budgeting for When Your Child Care Program Has Full Enrollment

Your long-term planning also should include budgeting for a full enrollment year. This generally will be your second year of operation. This budget will be useful to you in determining whether your program can support itself over the long term. Be conservative when estimating full enrollment. Families discontinue child care service for various reasons. Additionally, enrolling new children may take time. It is best to estimate enrollment at 85 to 95 percent of full capacity.

Estimate Expenses

Estimating expenses can be a challenge. The worksheet on page 34 can help get you thinking

about the types of costs you will incur. Other providers, provider associations, and your area CCR&R agency can help you with estimating costs. Note that costs for rural providers may vary from those of urban providers on items like transportation.

Assistants

If you will be operating with an assistant you will need to budget for hiring and training him/her. Wages must include social security/medicare (FICA), unemployment insurance, and workers compensation. Whether you offer fringe benefits such as sick leave, holiday and vacation leave; health, disability, or life insurance, and/or retirement benefits is up to you. You also will need to include amounts in your operating budget for substitute staff. When setting wages, remember that you will be competing with other employers.

Determining assistant costs can be tricky. Because children arrive and depart at different times you may need help only for a portion of the day in order to maintain the proper child-staff ratio. When planning schedules, you'll need to build in time for breaks for full-time employees. If you plan to employ two part-time employees instead of one full-time employee, you will need to build in schedule overlaps in the event someone is delayed. Also, it's important to keep in mind that having the same employee(s) work with the same group of children each day helps to develop deeper attachments. Remember that before you can hire an assistant he/she will have to pass an IDCFS background check and a medical physical.

Renovations/Improvements to Your Home

Pre-opening expenses need to include costs for renovations or improvements to meet licensing standards, safety and fire codes, and zoning requirements. Research these costs carefully. Enlist the help of your local IDCFS day care licensing representative (see page 31), area CCR&R child care specialist (see page 21), as well as, local fire, building code, and zoning inspectors in the planning process. Standards and regulations can vary within localities. Working with licensing and regulatory agencies early in the planning process can help you avoid costly mistakes.

Utilities

Pre-opening budgets should include utility deposits and expected utility costs. Deposits for installing phone lines for fax machines or Internet access also are included in this category.

Equipment

Equipment includes items that will be used for more than one year. Generally it includes furniture for children and adults, toys, appliances, and playground equipment. These represent major expenses for pre-opening budgets. Careful decisions will need to be made on the importance of quality and durability of equipment. Be sure to check that any toys or equipment have not been recalled for safety hazards. Contact the Consumer Product Safety Commission's Consumer Hotline at (800) 638-2772, or see <http://cpsc.gov/> on the Internet. Operational budgets should include amounts for future purchases and replacing equipment. Major equipment catalogs can provide you with a great deal of assistance in determining what equipment you might need for your program. Your area CCR&R (see page 21) will likely have several catalogs in its library. Generally, you can estimate equipment costs at \$300 to \$400 per child for start-up.

For a small family home child care program, a computer may not be an immediate necessity but can certainly be useful for accounting and obtaining resources from the Internet. Additionally, some provider training programs are now available online. A computerized accounting system may be a wise investment for tracking your business' income and expenses. Fortunately, many of today's financial spreadsheet programs are easy to use and understand with minimal training. In addition to the more widely recognized spread sheet programs, you can find accounting systems developed specifically for child care businesses. Standard bookkeeping programs can be found

in most stores that sell computer software. Specialized software will be advertised in professional journals such as *Child Care Information Exchange*. See “Additional Technical Assistance” (page 26) for more information. Regardless of whether you purchase a computer, you will need a well-defined and efficient bookkeeping system that can be easily maintained.

Supplies

Supplies are items that are generally used and replenished within one year or less, such as paper, glue, paint, soap, napkins, art materials, and cleaning supplies. All too often, this is the first area where budgets are cut. However, instructional supplies are critical for a quality program. Children need to paint, draw, read, and create. Supplies will vary by program. For example, school-age children often are very focused on arts and crafts activities and may need many more consumable art supplies than preschoolers. And, unless you require parents to bring them, you will need to stock diapers and training pants for infants and toddlers. Once you’re running, supplies will typically make up 3 to 5 percent of your total expenses.

Insurance

You likely already have insurance protection for fire, theft, and other damage through your homeowner’s or renter’s policy. However, taking care of other people’s children means taking on additional liability. You’ll want to discuss in detail with your insurance agent what circumstances your coverage presently includes and the possibility of adding a special insurance rider. Alternatively, you may want to investigate buying insurance that specifically covers child care providers. Your area CCR&R agency (see page 21) will have names of companies selling this insurance in your area. Your insurance needs to meet or exceed IDCFS minimum coverage requirements for your respective program type.

Consult with your insurance agent to ensure that your policy provides coverage for the following:

bodily injury and property damage resulting from your family home child care business. This includes medical expenses resulting from accidents such as cuts and falls, as well as sickness resulting from accidental food poisoning. Outdoor play equipment may need to be covered under a separate rider or addition to your policy.

- personal injury including libel, slander, wrongful eviction (or entry), malicious prosecution. A personal injury is to a person’s reputation or feelings. This may occur if you become involved in a child custody case or report suspected child abuse.
- field trips and other outings.
- in the event you rent, you will want your landlord covered as an additional insured.
- in the event you hire assistants, you will want coverage for worker’s compensation.

You also will want to make sure that your vehicle is covered for:

- bodily injury, property damage, and uninsured motorist protection. Also, consider whether any of your assistants would ever have to use your vehicle. An assistant’s personal auto coverage will not cover any liability that can be assigned to the child care business.

Food

Meal costs can be calculated by developing a weekly menu and dividing the total meal expenses by the number of children served. Snack costs can be calculated in the same manner. These fig-

ures will give you a good estimate of meal or snack costs per child. Take into consideration that children of different ages may have different nutritional needs. For example, infants may need formula and baby food. School-aged children may not need lunch from your program but do tend to have healthy appetites for after-school snacks.

Ongoing operational costs for food generally range from 4 to 11 percent in child care programs, depending on whether food is cooked on-site or catered. See “Additional Technical Assistance” (page 27) for more information on estimating food costs. Although some centers use catering to reduce personnel costs, most family home child care providers prepare meals on site. Food safety is a key concern; you will need to take special care to keep food at the appropriate temperatures.

Licensed family home child care programs are eligible to participate in the Child and Adult Care Food Program (CACFP) sponsored by USDA. See “Plan Your Meal Program” on page 15 for details. This program provides useful nutritional guidelines and reimbursement for food costs for eligible participants. Additionally, participating in the program may result in a greater percentage of after-tax income for providers. Your area CCR&R agency (see page 21) or IDCFS licensing office (page 31) will be able to provide you with the names and contact information for program sponsor(s) in your area. Your CACFP sponsor also can advise you about food handling and safety.

Transportation

All programs must have some form of transportation available in the event of an emergency. If you are contemplating purchasing a van to transport children to and from school, keep in mind that large twelve- to fifteen-passenger vans have been ruled to be hazardous for transporting children. Federal laws mandate that children must now be transported in passenger vehicles or by school buses driven by certified bus drivers.

Make sure that you and any assistants have adequate insurance coverage for your vehicles (see “Insurance,” page 9). Transportation expenses also include reimbursement for you and any assistants who use their own transportation to purchase supplies or attend training. Your program also may need transportation services for field trips or to transport school-age children to and from school.

Advertising and Promotion

Chances are, you won’t need fancy stationery, but you may want to create some eye-catching flyers to hang in places that are likely to attract potential customers. If you are operating a smaller family child care, referrals from your area CCR&R agency (see page 21) may be all you need to keep your program at full enrollment. If you are operating a larger group home, you may also want to consider placing a newspaper ad, buying magnetic vehicle signs, and developing brochures and/or business cards. Pre-opening and first-year budgets will require larger marketing costs than later years. However, recruitment is an ongoing concern for most programs, and budget dollars should be set aside for it each year.

Your area CCR&R agency (see page 21) or SBDC (see page 24) may be able to direct you to communications professionals who can assist with developing marketing materials at a reasonable cost. Depending upon your skills, you may be able to create them yourself at a local copy shop or on your home computer. Remember to present your business in its best light by highlighting what makes it stand out from the rest. If you are only working with certain ages of

children, be sure to include this information, as well as your hours of operation, location, and contact information.

While you can and should distribute promotional materials prior to opening for business, you cannot advertise or promote your program as licensed or license-exempt until you actually obtain a license or are notified of your exemption. However, the IDCFS will allow you to state that you have applied for a license in your pre-opening promotional materials.

Other Important Costs

Expenses for a variety of additional items essential to your business also need to be budgeted. Training, photocopying costs, postage, loan repayment of start-up costs, uncollected fees from nonpaying clients (often referred to as uncollectibles or bad debt), and federal or state taxes are just a few of the costs that might be included in this category.

Estimate Income

Projecting Enrollment

You should be able to use the data from your market research to make projections on the number of children you can expect to enroll.

Determining Tuition Prices

- Identify the annual cost of the program and divide by the number of children served to get the annual cost per child. Note that program costs vary by the ages of children served. Use the worksheet on page 34 to estimate costs.
- Research the amount of money parents in the community can afford, or are currently paying. Your area CCR&R (see page 21) will have this information.

Though child care centers may use other types of fee systems such as sliding scales, etc., to determine their tuition prices, most family home child care providers use a flat rate. That is, they charge the same amount of money per child to each family for full- or part-time care. You can calculate your child care program's flat rate using the steps below:

Steps for Calculating a Flat Tuition Rate

(Step 1)
$$\frac{\text{total expenses}}{\text{number of children attending program}} = \text{annual cost per child}$$

(Step 2)
$$\frac{\text{annual cost per child}}{\text{number of days program is in operation}} = \text{daily cost per child}$$

(Step 3)
$$\text{daily cost per child} \times \text{number of days in payment period} = \text{flat rate}$$

Potential vs. Actual Income - Be aware that full enrollment isn't always the case for a family home child care business. Children move, families on waiting lists find alternative types of care, new mothers sometimes decide to stay home after the birth of an additional child, and grandparents may offer to care for children during school holidays or summer vacations. For a variety of reasons, there always will be periods with less than full enrollment throughout the year. How well you are doing at reaching your potential income is determined by your usage rate and whether you are operating at full capacity.

Usage Rate - Your child care program's usage rate is the number of children enrolled divided by the maximum number of children for which you are licensed to provide care. Most established programs have a usage rate of 85 to 95 percent. The larger your program is, the harder you may have to work to build enrollment during the early months.

Full Capacity - Of course it would be wonderful if parents enrolled their children full-time Monday through Friday. However, the reality is that some parents need only part-time care. The impact of this can easily be seen. Let's say that you are licensed to care for three children for 10 hours a day, 5 days a week. This is 150 hours of care and represents your full capacity. If you were to lose a child who was enrolled full-time and gain a child enrolled part-time for only 20 hours a week, you would be operating at less than full capacity. The closer you are to full capacity, the closer you will come to realizing your potential income.

Policies that Can Affect Income - Clearly defined policies for handling income and expenses can help you avoid many of the pitfalls common to child care programs. Because of this, it's important to explore financial issues such as discounts and nonpaying clients now, so that you can develop policies that will keep your business strong and stable. You'll want to have your program's day-to-day policies and practices in writing and be able to discuss them thoroughly with parents in person before accepting their child for care.

Discounted rates for siblings - You may feel that you need to give parents with more than one child a discount, or you may be in an area where sibling discounts are common. Beware that offering these policies can seriously impact your income. Take time to do some cost projections to see if you can really afford to offer this discount. Most programs that offer it, reduce the rate after the first child. Note that if you charge age-related fees, offering discounts for older siblings will impact your income less than offering discounts for younger ones.

Charges for absent children - Illness, visits from grandparents, vacations, and school holidays all affect monthly income. Yet, many of your costs are constant. You will need to account for this situation either by requiring that families pay for days when children are absent or by projecting your income based on less than full attendance (usage rate). Many providers find that charging "tuition" instead of "fees" helps to avoid this issue. However, some programs compromise by limiting the number of "no charge days" for absences. For example, they may allow families up to ten "no charge" days a year for sick leave or vacation but will collect fees for days when children are absent beyond the ten day limit. This policy shows consideration for families but also allows child care programs to accurately predict expected income and build stability into their budgets. Either way, the most important thing is to accurately predict your income so that you can budget your expenses appropriately.

Age-related fees - Programs frequently struggle with how to determine fee rates for children of different ages. For example, expenses for infant care are generally greater than for care of preschoolers, and preschool care is usually more expensive to provide than care for school-age children. If you offer all three programs, do you charge more for infant care to meet the increased expense? Or, do you charge all families the same fee per child and expect that a higher profit mar-

gin from school-age care will make up the income loss for infant care? Your area CCR&R agency (see page 21) can help you with this decision.

Bad debt (a.k.a uncollectibles) - There will be occasions when families are faced with difficult economic or personal problems that make them unable to pay for child care. Many programs will allow families to postpone an occasional payment. However, the families cannot be allowed to fall so far behind that they cannot catch up. Your program has an obligation to remain economically stable so that it can provide the very best of care to all the families you serve. A policy of charging a late fee and removing a child from the program for more than two late payments is often an effective way of keeping bad debt under control.

Many programs charge prior to service. For example, they will require that families must pay for June services by June 1. Programs may choose to collect fees on a weekly, biweekly, or monthly basis. Obviously, monthly collection of fees can save a great deal of time and paperwork. However, weekly or biweekly collection is often more accommodating to families' budgets. Having payments due on Mondays typically works best. Some programs also require a refundable deposit at time of contract signing to cover enrollment gaps that can occur from parents removing children from the program without giving ample notice. Alternatively you may want to collect this deposit on a weekly basis in \$5 to \$10 increments until the parent's account contains the equivalent of two weeks care, or whatever notice your contract specifies. See page 26 for more information on contracts.

Non-Fee Income Sources

Child Care Subsidy Assistance Payments

Your program may be enrolling families of low-income who receive help paying for child care from the Illinois Department of Human Services (IDHS). IDHS pays subsidies to providers on behalf of these families via CCR&R agencies. The amount paid is based upon a daily rate set by IDHS. IDHS pays higher rates to licensed providers. Parents must pay providers for a portion of the cost of their child's care. This is called a co-payment. Your area CCR&R agency (see page 21) can provide you with more information on this program and the current subsidy rate schedule.

Donated Goods and Services

Chances are you won't receive as many donated goods and services as a sole proprietor because they are not tax deductible for donors. In the event you do receive any equipment or toys, be sure to check that they have not been recalled for safety hazards. Contact the Consumer Product Safety Commission's Consumer Hotline at (800) 638-2772, or see <http://cpsc.gov/> on the Internet.

Fundraising

Yes, you can do it. But, do you want to? Some fundraising efforts are more trouble than they are worth. Since providing child care is your core business activity, and you don't have a large staff, you need to consider whether taking time away from child care activity will be profitable. Also, bear in mind that some people are less comfortable contributing to a for-profit business, or to efforts for which funds will be used to cover items that don't benefit children directly. When choosing from fundraising ideas, ask yourself the following questions:

- Has this idea been used successfully before?
- How much time will I have to invest?
- How will this affect my regular day-to-day work responsibilities?
- How much program money will I have to invest?

- Will parents be involved? Can they afford the time and expense?
- What kind of return can I expect?

This tool can help you determine the cost-effectiveness of a potential or completed fundraising project.

Fundraising Measuring Tool, a.k.a. Was It Really Worth It?

To calculate the return on time invested in any project, use the following formula:

$$\frac{\text{Total Income Earned (\$500)} - \text{Expenses Invested (\$100)}}{\text{Total Labor Hours (120)}} = \text{Return (\$3.33 per hour)}$$

Obviously, this project did not have a high rate of return for the time and effort it took to carry it out.

For more information on fundraising see “Additional Technical Assistance” on page 26.

Analyze Your Budget

If you haven’t done so already, plug all your numbers into the sample budget and cost worksheet on pages 33 and 34. Once you have estimated your income and expenses, it will be helpful to break the dollar amounts into percentages of your total budget.

Do You Need to Adjust Your Budget?

If you find that expenditures far exceed income, you may want to look at adjusting percentages of the major categories in your budget (see page 33). Making a large cut in any major category item generally will have a very serious impact on program quality. Smaller percentage cuts generally will have only a minimal impact on program quality. Areas with large expenditures are the easiest to cut without seriously compromising program quality.

Remember that no budget is ever perfect. Revisions are sometimes necessary and you need not wait until you are in a financial crisis to make adjustments. Careful monitoring and fine tuning adjustments will be necessary, particularly during the first few years of operation.

Financing

Your childcare business may be eligible for some types of startup loans. Your local SBDC (see page 24) may be able to refer you to specific programs. Additionally, you may qualify for low-interest financing through the Employ Illinois: Child Care Program. This program covers property acquisition, new construction/remodeling/expansion of buildings, as well as purchases of child-care furniture, playground equipment, office equipment and furniture, and appliances. To qualify, start-up providers must be in the process of becoming licensed and have loan approval from a bank, credit union, or savings in good standing with the State of Illinois. For details, call the State Treasurer’s Office (312) 814-8953 or (217) 558-6222.

Prepare Your Home for Business

Once you've reviewed your market, planned your business, and familiarized yourself with any regulations that apply, you can start preparing your home and yard for child care. Though you may have safeguarded your home for your own children, you will likely have to increase the level of safety before you begin to care for others' children.

Simple changes like sectioning off areas that are not suitable for children or that are unnecessary for children to enter can eliminate a great deal of risk and aid in licensing. Remember your whole house doesn't have to be included as child care area. Other easy modifications include changing locks to those that can be unlocked from either side of the door, and adding carpet for traction on tile and hardwood floors, and stairs. If you haven't done so already, you should install a lock on any medicine chest in the child care area, and install childproof latches on cabinets, especially those containing cleaning supplies, garbage pails, medicines, or other potentially hazardous items. Save any receipts from items you purchase to modify your home for child care.

To minimize risk, you may want to install a fence around your yard. Outdoor play equipment, such as slides or jungle gyms, requires extra padding underneath. This can be accomplished via wood chips or sand.

Before investing in toys, high chairs, booster chairs, playpens, cribs, cots, or small beds, you will want to check that they have not been recalled for safety hazards. Contact the Consumer Product Safety Commission's Consumer Hotline at (800) 638-2772, or see <http://cpsc.gov/> on the Internet.

Create Your Contract

You also will want to develop a child care contract to be signed by the parents and yourself. Your contract should define all of the payments expected and services to be rendered, including the days and approximate hours of care. Be sure to include notification periods for ending child care service, deadlines for announcing rate increases, any special fees, as well as policies regarding absences. If you plan to charge late fees for drop-off and pick-up, these also should be included in your contract.

Your local child care provider association or area CCR&R agency (see page 21) may be able to provide you with samples of contracts. You may also want to consult *Family Child Care Contracts and Policies: How to be Businesslike in a Caring Profession* (see "Additional Technical Assistance," page 26).

Because your contract will be a legally binding document between you and your clients, you may also want to have it reviewed by a lawyer to protect yourself. Your CCR&R agency (see page 21) may be able to refer you to lawyers familiar with child care contracts.

Plan Your Meal Program

Guidelines for meals and snacks are outlined in the Illinois day care licensing regulations. You can learn more about nutrition for children from your county Extension office (see page 36). Your area CCR&R agency (see page 21) also can recommend references for meal planning.

If you are a licensed provider, you can participate in the Child and Adult Care Food Program (CACFP). CACFP is a federal program that provides healthy meals and snacks through child and/or adult care programs. CACFP reimburses participating child care operators for their meal costs and provides them with USDA commodity food and nutrition education materials. The per meal reimbursement amount is higher for providers serving children of qualifying low-income parents.

Rates are adjusted annually in light of changes in the Consumer Price Index. Child care providers in the CACFP must serve meals that meet federal guidelines. To obtain more information on the CACFP program, contact your area CCR&R agency (see page 21) or IDCFS licensing office (see page 31) for the sponsor(s) serving your area.

Get Licensed and Inspected (if applicable)

You should apply for your license far enough in advance so that it does not hold up your scheduled opening date. Remember that licensing application processing can take from three to six months. When you apply, you will be required to supply the names of all staff and substitutes, as well as family members and others who reside in your household. All of these individuals who are age 13 and older must pass a background check via the Child Abuse and Neglect Tracking System (CANTS) and the Statewide Sex Offenders Registry. Additionally, those 18 and older must be fingerprinted. A licensing application may be denied due to a past record of child abuse, neglect, criminal convictions, or current/ongoing criminal activity. After you have applied for your license, IDCFS will perform an on-site inspection for safety and staff compliance. There is no charge for the license. However, you will need to renew it every three years. Also, costs that you incur in becoming licensed or in meeting fire and health regulations are tax-deductible.

Interview Parents

Normally, the first contact with parents will be a phone conversation. When parents call, it is important to present a professional manner and answer all of their questions. It may be helpful to keep a copy of your contract and policies next to the phone for reference during these calls.

Interviewing prospective children and parents is a task not to be taken lightly. This most likely will be the first meeting with the child and parents, and quite possibly the only meeting before a decision is made whether to enroll the child. Start with a tour of the house to show where the child will be playing, napping, eating, etc. Pay close attention to the relationship between the parent and child. Communication and language are very important to a child.

Talk to the parents separately from the child about their discipline practices, and how they compare with your own. (IDCFS licensing standards strictly prohibit physical punishment.) At this time, review menus, noting the child's likes and dislikes. Be sure to find out about any allergies the child has. Discuss the parent's work schedule, and who will be responsible for dropping off and picking up the child. Note the names of all individuals who are authorized to pick-up or drop-off the child. This should be part of a written procedure signed by the parents and yourself.

You also will want to spend some time alone with the child. Many children will act differently when their parents are no longer present. You will need to evaluate the potential impact of any observed behavioral differences. Ask simple questions to familiarize yourself with the child's daily life. Does he/she have any pets, favorite toys, or snack preferences?

Finally, discuss any decision with the parents. If your facility isn't right for the child, explain why. Parents should feel that they were treated fairly. If you both decide that your program is right for the child, discuss the possibility of a trial enrollment period. This way, the arrangement may be ended after a prearranged time, or before, if either party feels that the arrangement isn't working. The child's best interest must be the primary consideration in this decision.

Set Up a Record Keeping System

Because you use many of the same resources for your business as you do for normal family life in your home, record keeping can be a challenge. You will need to keep the costs for your child care business separate from other household and personal expenses. The best way to do this is to set up a separate checking account solely for your business. You will need to set up a record keeping system for tax filing purposes. You can find references for this in “Take All Your Tax Deductions: Some Tips” below.

Because a provider is in charge of the well being of the children in his/her care, it is required that each child have an individual file. These files can be used to record important information about any medical conditions, behavior, payment record, and other necessary information, such as emergency contact numbers. Your records should comply with the standards set by the IDCFS. You also will need to keep records if you are participating in the CACFP. While you can receive CACFP reimbursements without receipts, you can’t deduct any additional amounts you spend on your taxes without receipts. Additionally, you should keep copies of licensing-related information, schedules, announcements, and other letters sent to parents for future reference.

Take All Your Tax Deductions: Some Tips

As mentioned on page 3, the first item you’ll want to buy for your business is a receipt book. Keeping track of your expenditures is vital to the financial health of your child care program. Because only net profit is taxed, the more detailed and complete your purchasing records, the more deductions you will be able to claim on your taxes.

There are two types of deductions that apply to family child care businesses. The first, full deductions, as the name implies, can be completely subtracted from your income. These are expenses for items used solely by your business. This can include equipment such as high chairs, cots, cribs, etc. The second type are partial deductions. In general, these items are used by both your household and the child care business. These include the business use of your home, which can be figured by determining the amount of time your home is used as a business and the percentage of floor space used. This is known as your time/space percentage. A worksheet for calculating this percentage is included on page 35. A similar calculation method can be used to determine deductions for home appliances such as computers, televisions, and VCRs. Your time/space percentage also is used in determining whether you are eligible for the maximum reimbursements allowed in the CACFP. Your local sponsor can assist you in determining your eligibility. To locate a sponsor in your area, contact your area CCR&R agency (see page 21).

Your area CCR&R agency can assist you with many tax issues, as can the Internal Revenue Service via publications and its tele-tax tapes. Tom Copeland, director of the RedLeaf National Institute, has authored several excellent tax and business resources for child care providers, including *The Basic Guide to Family Child Care Record Keeping*, the annual *Family Child Care Tax Workbook*, and *Family Child Care Contracts and Policies: How to be Businesslike in a Caring Profession*. See “Additional Technical Assistance” pages 26–28, respectively.

You also may want to consult a certified public accountant. Your area CCR&R agency (see page 21) may be able to provide you with a list of certified public accountants (CPAs) who are familiar with family home child care businesses. The Minnesota-based Red Leaf Institute (see “Additional Technical Assistance,” page 26) also maintains a listing of CPAs who specialize in child care.

Conclusion

Opening and running a child care business in your home is not an overnight process. By following the steps outlined in this manual you can overcome many of the challenges that new providers often face. Plus, there are plenty of people and resources to assist you if you need help along the way. The following directory contains agencies, publications, and worksheets that can assist you with virtually every aspect of operating a family home child care business.

Resource Directory

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Child Care Terms

child care center/center-based program

- serves children outside of a residential setting. Usually must meet minimum standards of and set by the Illinois Department of Children and Family Services (IDCFS) (see page 31), and pass inspections by the Department of Public Health and the Office of the State Fire Marshall. In certain situations, programs can be exempt from licensing.

cooperative child care - under this arrangement, parents contribute their time to help reduce overhead; usually applies to nonprofit center-based programs.

emergency/drop-in child care - provides care for children when regular child care arrangements fall through, when parent is needed for weekend or holiday work, or during unplanned school cancellations.

evening care - typically occurs after 6 p.m., but not overnight.

family day care home/family child care

- providers serve a limited number of children in a residential home setting. Must be licensed or license-exempt under Illinois Department of Children and Family Services (IDCFS) (page 31) regulations. Licensed providers must meet minimum IDCFS standards.

family home child care network - a group of family child care providers working together to fill the needs of one or more employers or a community child care program.

for-profit - these child care organizations distribute financial gain or revenue back to their owner(s).

full-, part-time care - care for the same child for more than 35 hours a week is considered full-time.

infant care - refers to care for children 6 weeks to 14 months of age.

licensed child care provider - has met state

licensing standards set by the Illinois Department of Children and Family Services (IDCFS). To obtain IDCFS licensing standards, contact the licensing office nearest you (see page 31) or see <http://www.state.il.us/dcfs> on the Internet.

license-exempt provider - in a family child care home setting may care for a very limited number of children without being required to obtain a license from the Illinois Department of Children and Family Services (IDCFS). Some center-based programs also are exempt. For details, contact the IDCFS (see page 31).

nonprofit - refers to child care programs governed by a board of directors. These operations cannot legally distribute financial gain to their owner(s). Instead, profits must be used to further the mission of the organization, e.g. YWCA child care programs.

non-standard hour care - refers to care for children of parents who work outside a 9 a.m. to 5 p.m. work schedule.

preschool care - includes children ages 3 to 5.

school-age care - is provided outside of regular school hours for school children up to age 12.

sick or mildly ill child care - includes children who are mildly ill or recovering from health problems. In Illinois these children must currently be supervised by a nurse or physician in a hospital setting. Note: children who become ill at their regular care site may remain until parents pick them up.

special needs care - provides care for children with clinically determined physical, behavioral, or mental disabilities. Inclusion integrates children with disabilities into typical child care settings.

toddler care - care for children 15 months to 2 years old, can include those up to 30 months.

Illinois Child Care Resource & Referral Agencies

The Child Care Resource and Referral agencies that make up the Illinois Network of Child Resource and Referral Agencies work in partnership with parents, business leaders, government officials, and child care providers to make high quality child care available to Illinois families. CCR&Rs can make child care referrals, provide an array of services to child care professionals, and assist communities and employers with establishing and improving child care.

Service Delivery Area – 1

YWCA Child Care Solutions

4990 E. State St.
Rockford, IL 61108

Referral:

(815) 484-9442 x.204

(888) 225-7072

Subsidy: (800) 872-9780 x 210

Prov: (815) 484-9442 x 211

TDD: (815) 484-9442

Counties Served: Boone, JoDaviess, Stephenson, Winnebago

Service Delivery Area – 2

Community Coordinated Child Care

155 N. Third, Suite 300
DeKalb, IL 60115

Referral:

(815) 758-8149

(800) 848-8727 x 223

Subsidy: (815) 758-8149 x 225

Prov.: (815) 758-8149 x 226

Counties Served: Carroll, DeKalb, Lee, Ogle, Whiteside

667 Ridgeview Road
McHenry, IL 60050

Referral:

(815) 344-5510

(866) 347-2277

Subsidy: (815) 758-8149

(800) 848-8727

Counties Served: McHenry

Service Delivery Area – 3

YWCA Child Care Resource & Referral

2133 Belvidere Rd
Waukegan, IL 60085

Referral:

(800) 244-5376

Subsidy: (847) 662-6129

Prov: (847) 662-4247

Counties Served: Lake

Service Delivery Area – 4

YWCA Child Care Resource & Referral

739 Roosevelt Road, Building 8,
Suite 210
Glen Ellyn, IL 60137

Referral:

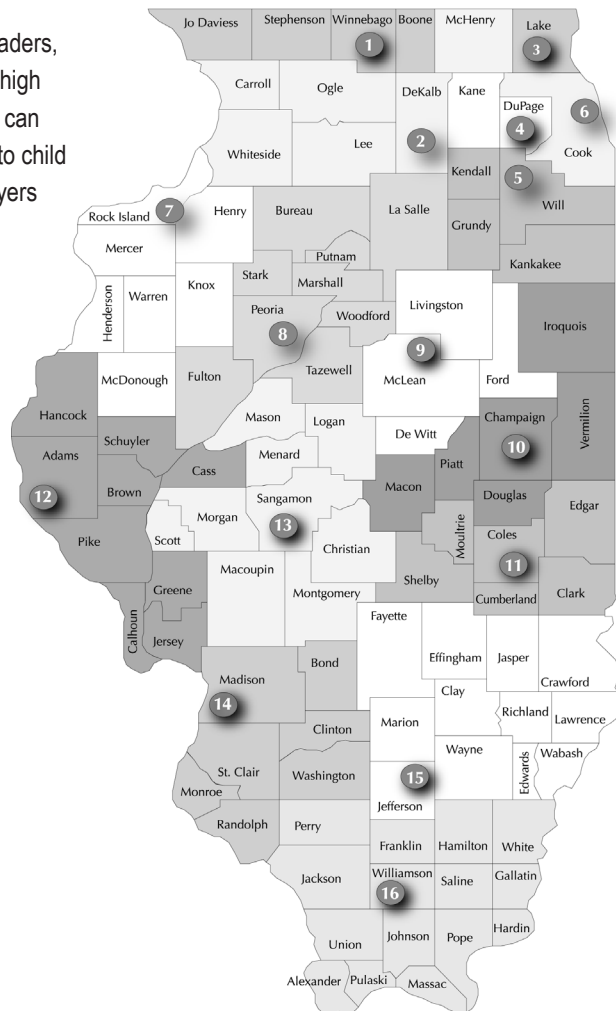
(630) 790-8137

Subsidy: (630) 790-8009

Prov: (630) 790-3030

TDD: (630) 790-8137

Counties Served: DuPage, Kane



(continued)

Service Delivery Area – 5**Child Care Resource & Referral**

801 N. Larkin Ave., Suite 202
Joliet, IL 60435

Referral:

(800) 552-5526

(815) 741-1163

Subsidy: (815) 741-4622

(800) 641-4622

Prov: (815) 741-1163

Counties Served: Grundy, Kankakee, Kendall, Will

Service Delivery Area – 6**Action for Children**

4753 N. Broadway, Suite 1200
Chicago, IL 60640

Referral:

(773) 687-4000

(312) 823-1100

Subsidy: (773) 687-4000

(312) 823-1100

Prov: (312) 823-1100

Counties Served: Cook

Service Delivery Area – 7**Community Child Care Resource & Referral Network**

(a unit of East Central TRAIN)
500 East 59th Street
Davenport, IA 52807

Referral:

(800) 369-3778

(563) 324-1302

Subsidy: (563) 324-7844

(800) 923-7844

Counties Served: Henderson, Henry, Knox,
McDonough, Mercer, Rock Island, Warren

Service Delivery Area – 8**Child Care Connection**

5407 N. University - Poplar Hall
East Peoria, IL 61635-0001

Referral: (309) 690-7300

(800) 421-4371

Subsidy: (309) 690-7300

(800) 301-3304

Counties Served: Bureau, Fulton, LaSalle, Marshall,
Peoria, Putnam, Stark, Tazewell, Woodford

Service Delivery Area – 9**Child Care Resource & Referral Network**

207 W. Jefferson St., Suite 301
Bloomington, IL 61701

Referral:

(309) 828-1892

(800) 437-8256

Subsidy: (309) 828-1892

(800) 437-8256

Counties Served: DeWitt, Ford, Livingston, McLean

Service Delivery Area – 10**Child Care Resource Service**

University of Illinois
905 S. Goodwin Ave., 314 Bevier Hall
Urbana, IL 61801

Referral:

(217) 333-3252

(800) 325-5516

Subsidy: (800) 325-5516

Counties Served: Champaign, Douglas, Iroquois,
Macon, Piatt, Vermilion

Service Delivery Area – 11**Child Care Resource & Referral**

Eastern Illinois University
Klehm Hall, Room 107
600 Lincoln Avenue
Charleston, IL 61920

Referral:

(800) 545-7439

(217) 581-6698

Subsidy: (800) 643-1026

(217) 581-7081

Prov: (800) 545-7439

Counties Served: Coles, Clark, Cumberland, Edgar,
Moultrie, Shelby

Service Delivery Area – 12**West Central Child Care Connection**

WCU Building, Room 610
510 Maine
Quincy, IL 62301

Referral:

(217) 222-2550

(800) 782-7318

Subsidy: (217) 222-2550

Counties Served: Adams, Brown, Calhoun, Cass,
Greene, Hancock, Jersey, Pike, Schuyler

Service Delivery Area – 13**Community Child Care Connection, Inc.**

1004 N. Milton Ave.
Springfield, IL 62702-4430

Referral:

(217) 525-2805 (in Springfield)

(800) 676-2805 (outside Springfield)

Subsidy: (217) 525-2805 (in Springfield)

(800) 676-2805 (outside Springfield)

Counties Served: Christian, Logan, Macoupin, Mason,
Menard, Montgomery, Morgan, Sangamon, Scott

Service Delivery Area – 14**Children's Home + Aid**

2133 Johnson Road, Suite 100
Granite City, IL 62040

Referral:

(800) 467-9200

Subsidy: (800) 847-6770

Prov: (800) 467-9200

Counties Served: Bond, Clinton, Madison, Monroe,
Randolph, St. Clair, Washington

Service Delivery Area – 15**Project CHILD: Child Care Resource & Referral**

326 Potomac
PO Box 827
Mt. Vernon, IL 62864

Referral: (800) 362-7257

Prov: (618) 244-2210

Counties Served: Clay, Crawford, Edwards, Effing-
ham, Fayette, Jasper, Jefferson, Lawrence, Marion,
Richland, Wabash, Wayne

Service Delivery Area – 16**Child Care Resource & Referral**

John A. Logan College
700 Logan College Road
Carterville, IL 62918

Referral:

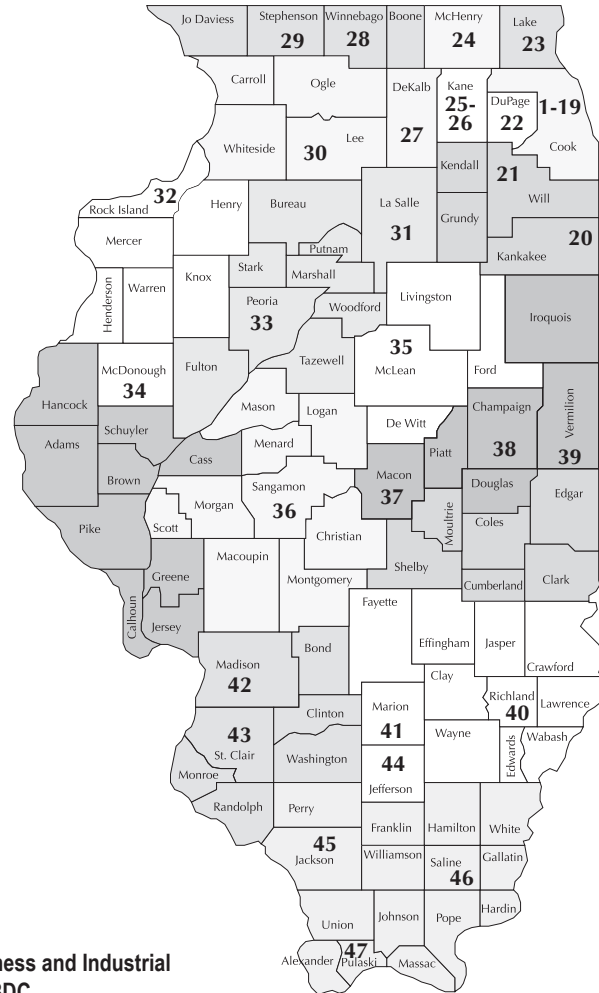
(800) 232-0908

Subsidy: (800) 548-5563

Counties Served: Alexander, Franklin, Gallatin,
Hamilton, Hardin, Jackson, Johnson, Massac, Perry,
Pulaski, Pope, Saline, Union, White, Williamson

Illinois Small Business Development Center Directory

The Illinois Department of Commerce and Economic Opportunity's Small Business Development Center Network provides management, marketing, and financial counseling. Centers can assist family home child care providers with developing business and marketing plans, improving business skills, financial analysis, as well as other business management needs. Contact the center nearest you or call (800) 292-2923 for more information.



1. Back of the Yards SBDC
1751 West 47th Street
Chicago, IL 60609-3889
(773) 523-4419

2. Chicago State University/ Greater Southside
9501 South King Dr.
BHS 601
Chicago, IL 60628-1598
(773) 955-3938

3. Chicagoland Entrepreneurial Center at the Chicagoland Chamber of Commerce
330 N. Wabash, Suite 2800
Chicago, IL 60611
(312) 494-6777

4. Evanston Technology Innovation Center SBDC
820 Davis St., Suite 137
Evanston, IL 60201
(847) 866-1817

5. Harper College Business & Professional Development Center
1200 W. Algonquin Rd.
Palatine, IL 60067-7398
(847) 925-6520

6. Jane Addams Hull House Association SBDC
Parkway Community House
500 East 67th Street
Chicago, IL 60637-4097
(773) 955-8027

7. Uptown Center Hull House
4520 N. Beacon Street
Chicago, IL 60640
(773) 561-3500

8. North Business and Industrial Council SBDC
5353 West Armstrong Avenue
Chicago, IL 60646-6509
(773) 594-9292

9. Triton College SBDC
2000 Fifth Avenue
River Grove, IL 60171-1995
(708) 456-0300, ext. 3489

10. Women's Business Development Center SBDC
8 South Michigan, Suite 400
Chicago, IL 60603-3302
(312) 853-3477, Ext. 14

11. Governors State University SBDC
College of Business, Room 3300
University Park, IL 60466-0975
(708) 534-4929

12. Chicago Community Ventures SBDC
700 N. Sacramento Blvd., Ste. 130
Chicago, IL 60612
(773) 822-0320

13. Duman Microenterprise Center SBDC
JVS Chicago
216 W. Jackson Blvd., Suite 700
Chicago, IL 60606-6921
(312) 673-3429

14. Greater Northwest Chicago Development Corporation SBDC
6600 W. Armitage
Chicago, IL 60707-3908
(773) 637-2768

15. Harper College SBDC
Harper Professional Building
650 East Higgins Road, Suite 106
Schaumburg, IL 60173
(847) 925-6570

16. Illinois Hispanic Chamber of Commerce
1800 West Cermak Rd.
Chicago, IL 60608
(312) 492-9960 Ext. 1

17. **Industrial Council of Nearwest Chicago SBDC**
2010 West Fulton, Suite 280
Chicago, IL 60612
(312) 433-2373
18. **Joseph Center SBDC**
7600 West Roosevelt
Forest Park, IL 60130
(708) 697-6200
19. **University of Illinois at Chicago SBDC**
College of Business Administration
(MC 090)
601 South Morgan Street,
Suite B4 UH
Chicago, IL 60607
(312) 996-4057
20. **Kankakee Community College**
100 College Dr.
Kankakee, IL 60901-7878
(815) 802-8222
21. **Joliet Junior College SBDC**
City Center Campus, Room 400
214 North Ottawa Street
Joliet, IL 60432-4077
(815) 280-1400
22. **College of DuPage SBDC**
2525 Cabst Dr., Suite 201
Lisle, IL 60532
(630) 942-2771
23. **College of Lake County SBDC**
19351 W. Washington St.,
Room T-302
Grayslake, IL 60030-1198
(847) 543-2033
24. **McHenry County College SBDC**
4100 W. Shamrock Lane
McHenry, IL 60050
(815) 455-6098
25. **Elgin Community College SBDC**
1700 Spartan Dr.
Elgin, IL 60123-7193
(847) 214-7488
26. **Waubensee Community College SBDC**
Aurora Campus
5 East Galena Blvd.
Aurora, IL 60506-4178
(630) 906-4143
27. **Kishwaukee College SBDC**
21193 Malta Road
Malta, IL 60150-9699
(815) 825-2086, Ext. 205
28. **Rock Valley College SBDC**
EIGERlab
605 Fulton Ave., Room E109
Rockford, IL 61103-4183
(815) 921-2081
29. **Highland Community College**
Student/Conference Center, Bldg. H
2998 West Pearl City Rd, Room 205
Freeport, IL 61032
(815) 599-3654
30. **Sauk Valley Community College SBDC**
173 Illinois Route #2
Dixon, IL 61021-9188
(815) 288-5511, Ext. 320
31. **Illinois Valley Community College SBDC**
815 N. Orlando Smith Ave., Bldg. 11
Oglesby, IL 61348-9692
(815) 224-0212
32. **Black Hawk College SBDC**
4703 16th Street, Suite G
Moline, IL 61265-7066
(309) 764-2213
33. **Bradley University SBDC**
141 Jobst Hall
1501 West Bradley Avenue
Peoria, IL 61625-0001
(309) 677-2992
34. **WIU SBDC**
510 N. Pearl St., Suite 1400
Macomb, IL 61455
(309) 836-2640
35. **Illinois State University SBDC**
214 College of Business Bldg.
Mail Code 5580
Normal, IL 61761-5580
(309) 438-3610
36. **Lincoln Land Community College SBDC**
3 S. Old State Capital Plaza
Springfield, IL 62701
(217) 544-7232
37. **U of I Extension**
2525 E. Federal Drive
Building 11, Suite 1105
Decatur, IL 62526-2184
(217) 875-4004
38. **U of I Extension**
1817 South Neil Street, Suite 201
Champaign, IL 61820
(217) 378-8535
39. **Danville Area Community College SBDC**
28 West North Street
Danville, IL 61832-5729
(217) 442-7232
40. **IL Eastern Community College SBDC**
702 High Street
Olney, IL 62450-2119
(618) 395-3011
41. **Kaskaskia College SBDC**
Institute for Entrepreneurial
Success
325 S. Poplar
Centralia, IL 62801
(618) 548-3260
42. **SIU – Edwardsville SBDC**
Campus Box 1107
Alumni Hall 2126
Edwardsville, IL 62026
(618) 650-2929
43. **SIU – East St. Louis SBDC**
601 James R. Thompson Blvd.,
Building D, Room 1017
East St. Louis, IL 62201
(618) 482-8329
44. **Rend Lake College SBDC**
327 Potomac Blvd., Suite A
Mt. Vernon, IL 62864
(618) 242-5813
45. **SIU – Carbondale SBDC**
Dunn-Richmond Economic
Development Center
150 East Pleasant Hill Road
Carbondale, IL 62901-4300
(618) 536-2424
46. **Southeastern Illinois College SBDC**
2 E. Locust St., Suite 200
Harrisburg, IL 62946
(618) 252-5001
47. **Shawnee Community College SBDC**
8364 Shawnee College Rd.
Ullin, IL 62992-2206
(618) 634-3371

Additional Technical Assistance

Accrediting

Beyond licensing, accrediting is a voluntary process by which providers can be certified of meeting industry standards for training and quality care after they have been in business for at least 18 months. The accrediting organization for family home child care providers is the National Association for Family Child Care providers. Write to NAFCC at 5202 Pinemont Dr.; Salt Lake City, Utah 84123, or call (801) 269-9338, or see <http://www.nafcc.org> on the Internet.

Your area Child Care Resource and Referral agency (page 21) also will have information on accrediting.

Accounting

see *Certified Public Accountants*

Business Start-Up

Several resources for beginning a family child care business are available. The National Child Care Information Center has online resources at <http://nccic.acf.hhs.gov/> or call (800) 616-2242.

See the Illinois Department of Commerce and Economic Opportunity's (IDCED) *Directory of Business Requirements and Assistance Programs* at <http://www.commerce.state.il.us> online.

Starting a Business in Illinois, published by the IDCEO's First Stop Business Information Center, is available by calling (800) 252-2923.

Certified Public Accountants (CPAs)

Your area Child Care Resource and Referral agency (page 21) may have a listing of CPAs familiar with child care.

Also check the listing compiled by the Redleaf National Institute, 10 Yorkton Court; St. Paul, MN 55117-1065, (888) 350-9686 or at <http://www.redleafinstitute.org> on the Internet.

Child Care Need, Data for Projecting Long-Term

For the most recent estimates of population for your county, contact the U.S. Bureau of the Census at <http://quickfacts.census.gov/qfd/states/17000.html> online.

For assistance with determining the number children data for projecting child care needs in your community, contact the Illinois Department of Public Health's Illinois Center for Health Statistics at 217-785-1064.

Contracts

Family Child Care Contracts and Policies: How to be Businesslike in a Caring Profession, is available from Redleaf National Institute, a division of Resources for Child Caring, 10 Yorkton Ct.; St. Paul, MN 55117-1065, (888) 350-9686 or at <http://www.redleafinstitute.org> online.

Educational Programming

The National Association for the Education of Young Children, 1313 L St. N.W. Suite 500; Washington, DC 20005, produces several teaching publications and articles which are available at <http://www.naeyc.org/> on the Internet, or by calling (800) 424-2460.

Redleaf Press, 10 Yorkton Ct.; St. Paul, MN 55117-1065, (800) 423-8309 or at <http://www.redleafinstitute.org>, publishes books and audiovisual materials for early childhood education.

Equipment and Toy Safety

The Consumer Product Safety Commission provides product safety information and takes reports of unsafe products via its Consumer Hotline, (800) 638-2772, and at <http://cpsc.gov/> on the Internet.

Financing

Your childcare business may be eligible for some types of start-up loans. Your local SBDC (see page 24) may be able to refer you to specific programs. You also may be eligible for low-interest financing through the Employ Illinois: Child Care Program. See pp. 14-15 for details and contact information.

Food Costs, Estimating

The Redleaf National Institute publishes resources for estimating child care program food costs. Contact the Institute at 10 Yorkton Court; St. Paul, MN 55117-1065, (888) 350-9686 or at <http://www.redleafinstitute.org> online.

Fundraising

See *Keys to Success in Raising Funds - An Exchange Classic*, published by Child Care Information Exchange. Contact PO Box 3249, Redmond, WA 98073-3249; (800) 221-2864, or see www.childcareexchange.com on the Internet.

Internet Access

Many public libraries provide free computer access to the Internet.

Insurance

Your area CCR&R agency (see page 21) will have names of companies selling insurance that specifically covers child care providers.

Other insurance resources at www.extension.missouri.edu.

Journals and Provider Information

Child Care Information Exchange, a bimonthly journal for child care professionals published by Exchange Press, Inc., PO. Box 3249, Redmond, WA 98073-3249, (800) 221-2864.

Young Children, published for members of The National Association for the Education of Young Children, 1313 L St. N.W. Suite 500; Washington, DC 20005 (800) 424-2460.

Quality Counts: Quality Rating Systems

The Quality Counts: Quality Rating System assists Illinois child care programs in providing quality care for children and their families. The system offers progressive levels which providers can achieve depending on the type of care they provide. Specific quality criteria must be met to achieve a level. Once a child care provider has met the required criteria for a level, they will be recognized for their achievement and receive a quality add-on rate to the Child Care Assistance Program (CCAP) standard daily reimbursement rate. Visit www.inccra.org or call 1-877-202-4453 to find your local Child Care Resource & Referral Agency to learn more information.

Record Keeping

See *Tax & Record Keeping Resources*

Recruiting Parents

Family Child Care Marketing Guide: How to Build Enrollment and Promote Your Business as a Child Care Professional, available from Red Leaf Press, 10 Yorkton Court; St. Paul, MN 55117-1065, (800) 423-8309 or at <http://www.redleafinstitute.org> online.

Scholarships for Providers

Some licensed providers may qualify for partial funding of college scholarships and related educational expenses through Gateways to Opportunity Scholarship Program. For more information, call (866) 697-8278, or contact your area Child Care Resource and Referral agency (see page 21).

Training

Voluntary training is available through your area Child Care Resource & Referral agency (see page 21) and your United States Department of Agriculture Child and Adult Food Program Sponsor. Your area CCR&R agency (page 21) or Illinois Department of Children and Family Services day care licensing office (page 31) can direct you to the sponsor for your area.

Training resources also are available through organizations such as the National Association for Family Child Care providers. Write to NAFCC at 5202 Pinemont Dr.; Salt Lake City, Utah 84123, or call (801) 269-9338, or call toll free (800) 359-3817, or see <http://www.nafcc.org> on the Internet.

Tax & Record Keeping Resources

The Basic Guide to Family Child Care Record Keeping, published by the Redleaf National Institute; 10 Yorkton Court; St. Paul, MN 55117-1065, (888) 350-9686 or at <http://www.redleafinstitute.org> on the Internet.

Family Child Care Tax Workbook (current year), published by the Redleaf National Institute, 10 Yorkton Court; St. Paul, MN 55117-1065, (800) 423-8309, online at <http://www.redleafinstitute.org>

Internal Revenue Service (IRS) forms are available at many banks, libraries, and post offices. You may also order them by phone at (800) 829-3676 or visit the website at www.irs.gov. IRS Publications can be ordered free of charge from the IRS' Central Area Forms Distribution Center, P.O. Box 8903; Bloomington, IL 61702-8903. Some of the titles that apply to family home child care businesses include:

- # 17 *Your Federal Income Tax*
- #334 *Tax Guide for Small Business*
- #463 *Travel, Entertainment, Gift & Car Expenses*
- #503 *Child and Dependent Care Expenses*
- #505 *Tax Withholding & Estimated Taxes*
- #529 *Miscellaneous Deductions*
- #533 *Self-Employment Tax*
- #535 *Business Expenses* (also covers operating losses)
- #544 *Sales & Other Dispositions of Assets* (covers tax implications of selling, donating, etc.)
- #552 *Record Keeping for Individuals*
- #561 *Determining the Value of Donated Property*
- #587 *Business Use of Your Home*
- #590 *Individual Retirement Arrangements (IRAs)*
- #583 *Starting a Business and Keeping Records*
- #910 *IRS Guide to Free Tax Services* (a guide to IRS info., assistance, and publications)
- #946 *How to Depreciate Property*

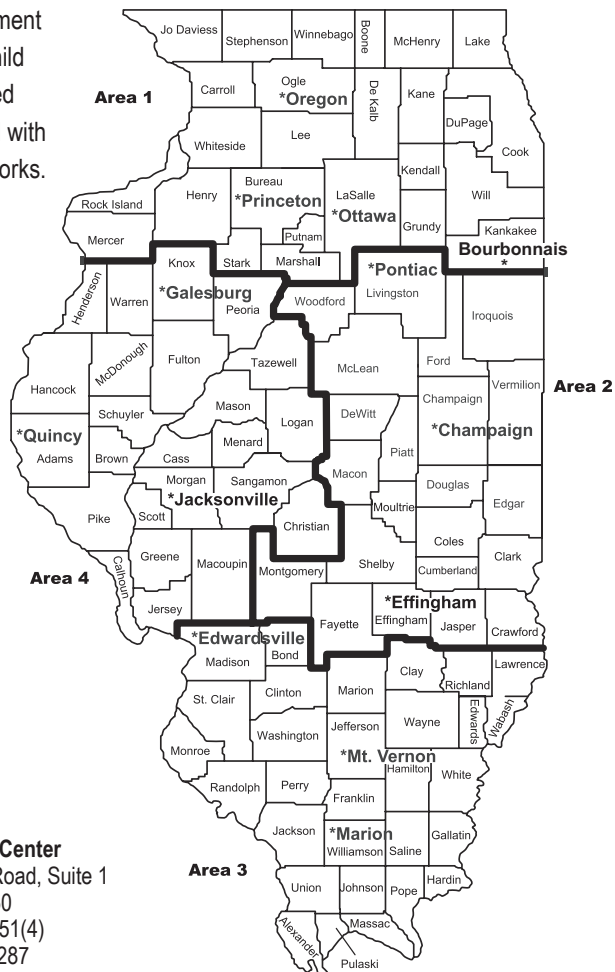
Tele-Tax Tapes from the Internal Revenue Service can be referenced 24 hours a day, 7 days a week from the number published in your local phone directory. If there is no local listing, you may call (800) 829-4477 in Illinois. For the directory of topics, listen to topic #123 and have paper and pencil handy.

USDA Rural Development - Illinois Offices

United States Department of Agriculture Rural Development offices provide technical assistance and financing for child care facilities in rural communities, typically center-based care. However, USDA RD officials also may be involved with assisting businesses in developing family provider networks. Your area office may have information on businesses contemplating networks in your area.

<http://www.rurdev.usda.gov/il/index.html>

RDM – Rural Development Manager
RDS – Rural Development Specialist



State Office

USDA Rural Development

2118 W. Park Court, Suite A
Champaign, IL 61821

Ph: (217) 403-6214
Fax: (217) 403-6200
TDD: (217) 403-6240

Patrick Lydic
Community Programs Director
Patrick.Lydyc@il.usda.gov

Karen Lee
Community Programs Specialist
Karen.Lee@il.usda.gov

Tina Anstrom
Community Programs Specialist
Tina.Anstrom@il.usda.gov

Area 1 Offices

USDA Service Center

213 W. Pines Road, Suite 2
Oregon, IL 61061
Ph: 815-732-6127(4)
Fax: 815-732-3246

Lorali B. Heintzelman
Area Specialist
Lorali.Heintzelman@il.usda.gov

USDA Service Center

1689 N. 31ST Road, Suite 1
Ottawa, IL 61350
Ph: 815-433-0551(4)
Fax: 815-433-4287

Herman D. Wisslead
Area Director
Herman.Wisslead@il.usda.gov

Christopher J. Moore
Area Specialist
Chris.Moore@il.usda.gov

Penny S. Hexdall
Area Specialist
Penny.Hexdall@il.usda.gov

Kevin J. Vetos (Office Manager)
Area Specialist
Kevin.Vetos@il.usda.gov

Janice K. Studer
Area Specialist
Janice.Studer@il.usda.gov

USDA Service Center

685 Larry Power Road
Bourbonnais, IL 60914
Ph: 815-937-8940(5)
Fax: 815-937-8952

W. Anthony Humble
Area Specialist
Tony.Humble@il.usda.gov

USDA Service Center

312 E. Backbone Rd., Suite B
Princeton, IL 61356
Ph: 815-875-8732(5)
Fax: 815-872-1175

Duane L. Smith
Area Specialist
Duane.Smith@il.usda.gov

Christine J. Pratt (Office Manager)
Area Specialist
Christine.Pratt@il.usda.gov

Jeffrey A. DeSplinter
Area Specialist
Jeff.DeSplinter@il.usda.gov

Craig A. Schisler
Area Specialist
Craig.Schisler@il.usda.gov

Area 2 Offices

USDA Service Center

2110 West Park Court, Suite B
Champaign, IL 61821
Ph: 217-352-3536(4)
Fax: 217-352-4781

Nancy J. Bitto (Office Manager)
Area Specialist
Nancy.Bitto@il.usda.gov

Kananur Ravi
Area Specialist
K.Ravi@il.usda.gov

Dale C. Stocker
Area Specialist
Dale.Stocker@il.usda.gov

USDA Service Center

2701 South Banker, Suite 103A
Effingham, IL 62401
Ph: 217-347-7107(5)
Fax: 217-342-4073

Rick J. Koester (Office Manager)
Area Specialist
Rick.Koester@il.usda.gov

Daniel H. Jansen
Area Specialist
Dan.Jansen@il.usda.gov

Steven D. Bohnhoff
Area Specialist
Steve.Bohnhoff@il.usda.gov

Kevin F. Mellendorf
Area Specialist
Kevin.Mellendorf@il.usda.gov

Gwendolyn D. Boone
Area Specialist
Gwen.Boone@il.usda.gov

USDA Service Center

1510 W. Reynolds
P.O. Box 80
Pontiac, IL 61764
Ph: 815-844-6127(4)
Fax: 815-844-6344

Brian F. Bend (Office Manager)
Area Specialist
Brian.Bend@il.usda.gov

Nancy S. Byers
Area Specialist
Nancy.Byers@il.usda.gov

Nancy M. Homerding
Area Technician
Nancy.Homerding@il.usda.gov

Area 3 Offices

USDA Service Center

7205 Marine Road, Suite A
Edwardsville, IL 62025
Ph: 618-656-7300(4)
Fax: 618-656-9144

Janet S. Fauth (Office Manager)
Area Specialist
Janet.Fauth@il.usda.gov

Gary L. Mersinger
Area Specialist
Gary.Mersinger@il.usda.gov

Betty A. Jacober
Area Specialist
Betty.Jacober@il.usda.gov

USDA Service Center

502 Comfort Drive
Marion, IL 62959
Ph: 618-993-5396(4)
Fax: 618-993-3014

James R. Wanstreet
Area Director
Rusty.Wanstreet@il.usda.gov

James E. Davis
Area Specialist
Jim.Davis@il.usda.gov

Douglas C. Grindberg (Office Manager)
Area Specialist
Douglas.Grindberg@il.usda.gov

Melodie S. Rushing
Area Specialist
Melodie.Rushing@il.usda.gov

Elizabeth A. Messervey
Area Specialist
Elizabeth.Messervey@il.usda.gov

USDA Service Center

221 Withers Drive
Mt. Vernon, IL 62864
Ph: 618-244-0773 (5&6)
Fax: 618-244-1786

Bernadette A. Bronke
Area Specialist
Bernadette.Bronke@il.usda.gov

Marsha R. Gajewski
Area Specialist
Marsha.Gajewski@il.usda.gov

Michael A. Wallace (Office Manager)
Area Specialist
Michael.Wallace@il.usda.gov

Ronald L. Zwilling
Area Specialist
Ron.Zwilling@il.usda.gov

Kim L. Swisher
Area Specialist
Kim.Swisher@il.usda.gov

Linda K. Raber
Area Specialist
Linda.Raber@il.usda.gov

Area 4 Offices

USDA Service Center

233 S. Soangetaha Road
Galesburg, IL 61401
Ph: 309-342-5138(4&5)
Fax: 309-343-1182

Mark B. Murphy (Office Manager)
Area Specialist
Mark.Murphy@il.usda.gov

Nicki E. Morgan
Area Specialist
Nicki.Morgan@il.usda.gov

Patricia K. Yeager
Area Specialist
Trish.Yeager@il.usda.gov

Christopher J. Mowrer
Area Specialist
Christopher.Mowrer@il.usda.gov

USDA Service Center

1904 West Lafayette, Suite 3
Jacksonville, IL 62650
Ph: 217-243-1535(6&4)
Fax: 217-245-4875-Suite 3
Fax: 217-245-0371-Suite 2

Dwight D. Reynolds
Area Director
Dwight.Reynolds@il.usda.gov

Tracy S. Ashbaugh
Area Specialist
Tracy.Ashbaugh@il.usda.gov

Robert R. Maschhoff (Office Manager)
Area Specialist
Robert.Maschhoff@il.usda.gov

James M. Vanatta
Area Specialist
James.Vanatta@il.usda.gov

Darrel R. Monts
Area Specialist
Darrel.Monts@il.usda.gov

Abby L. Buchanan
Area Specialist
Abby.Buchanan@il.usda.gov

USDA Service Center

338 South 36th Street
Quincy, IL 62301
Ph: 217-224-9307(4)
Fax: 217-224-4969

Jeffrey T. Seefeldt (Office Manager)
Area Specialist
Jeff.Seefeldt@il.usda.gov

JoAnn Hickman
Area Specialist
Joann.Hickman@il.usda.gov

Illinois Department of Children & Family Services Licensing

The Illinois Department of Children and Family Services (IDCFS) is responsible for setting standards and licensing day care centers, homes, group homes, and day care agencies in Illinois. IDCFS day care licensing representatives can assist you with any questions you may have about state licensing standards and their impacts on the design and operation of your proposed child care program.

<http://www.state.il.us/dcf/>

State Office:

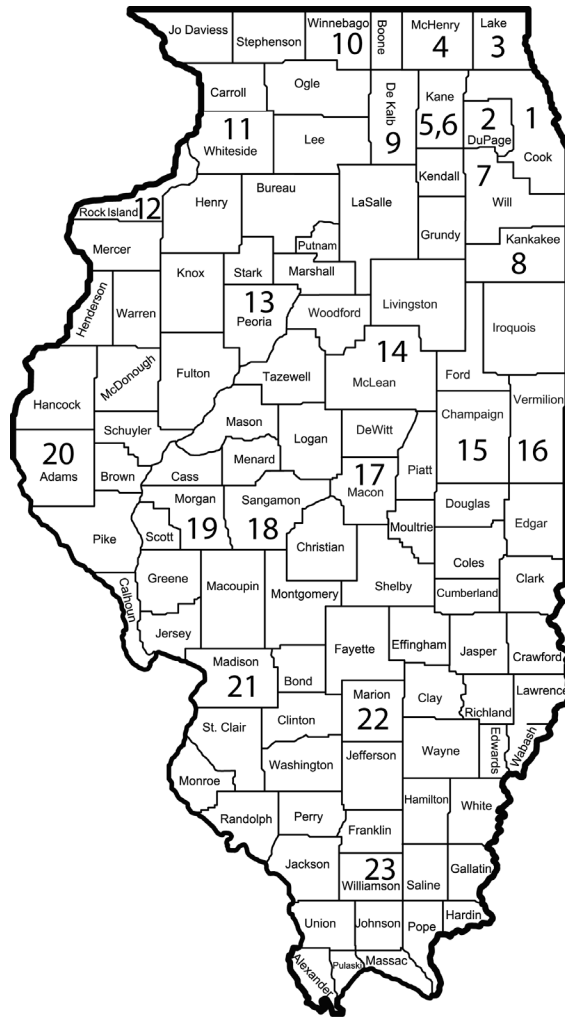
IDCFS Central Office of Licensing
406 E. Monroe, Station 60
Springfield, IL 62701-2688
(217) 785-2688

Licensing Offices:

1. **CFS - Cook**
1921 S. Indiana, 9th Floor
Chicago, IL 60616
(312) 328-2464
2. **IDCFS - Glen Ellyn**
800 W. Roosevelt Rd.,
Bldg. D, Suite 10
Glen Ellyn, IL 60137
(630) 790-6800
3. **IDCFS - Round Lake Beach**
328 West Rollins Road
Round Lake Beach, IL 60073
(847) 546-0772
4. **IDCFS - Woodstock**
113 Newell Street
Woodstock, IL 60098
(815) 338-1068
5. **IDCFS - Elgin**
595 State Street
Elgin, IL 60123-7661
(847) 888-7620
6. **IDCFS - Aurora**
841 North Lake Street
Aurora, IL 60506-3152
(630) 844-8400

7. **IDCFS - Joliet**
1619 West Jefferson
Joliet, IL 60435
(815) 730-4000
8. **IDCFS - Kankakee**
505 South Schuyler
Kankakee, IL 60901
(815) 939-8140
9. **IDCFS - DeKalb**
760 N. Peace Road
P.O. Box 425
DeKalb, IL 60015
(815) 787-5300

10. **IDCFS - Rockford**
107 N. 3rd Street
Rockford, IL 61107
(815) 967-3731
11. **IDCFS - Sterling**
2607 Woodlawn Ave.
Suite #3
Sterling, IL 61081
(815) 625-7594
12. **IDCFS - Rock Island**
500 42nd Street, Suite 5
Rock Island, IL 61201
(309) 794-3500



13. IDCFS - Peoria
5415 N. University Avenue
Peoria, IL 61614
(309) 693-5400

14. IDCFS - Bloomington
401 Brown Street
Bloomington, IL 61701
(309) 828-0022

15. IDCFS - Savoy
1806 Woodfield, Suite 102
Savoy, IL 61874
(217) 278-5300

16. IDCFS - Danville
401 N. Franklin St.
Danville, IL 61832
(217) 443-3200

17. IDCFS - Decatur
2900 N. Oakland Avenue
Decatur, IL 62526
(217) 875-6750

18. IDCFS - Springfield
521 S. 11th Street
Springfield, IL 62703-1304
(217) 782-4000

19. IDCFS - Jacksonville
46 N. Central Park Plaza
Jacksonville, IL 62650
(217) 479-4800

20. IDCFS - Quincy
107 N. Third St.
Quincy, IL 62301
(217) 221-2525

21. IDCFS - Fairview Heights
10251 Lincoln Trail, Suite 3
Fairview Heights, IL 62208
(618) 394-2100

22. IDCFS - Salem
219 East Schwartz
Salem, IL 62881-2937
(618) 548-7300

23. IDCFS - Marion
2309 West Main St.
Marion, IL 62959
(618) 993-7100

Sample Budget

Name of Program _____

Annual Budget Date _____

INCOME

Tuition	\$ _____	(____%)
Activity Fees (e.g. field trips)	\$ _____	(____%)
Funding Sources (e.g. CACFP, state subsidies)	\$ _____	(____%)
Other (e.g. grants)	\$ _____	(____%)

TOTAL INCOME \$ _____

EXPENSES

Personnel	\$ _____	(____%)
Provider Salary*	\$ _____	
Assistant, Substitute Wages*	\$ _____	
FICA	\$ _____	
Worker's Comp.(if appl.)	\$ _____	
Transportation	\$ _____	(____%)
Lease/Payment (% appl.)	\$ _____	
Gas	\$ _____	
Maintenance	\$ _____	
Business Related Travel	\$ _____	
Field Trips	\$ _____	
Facility Costs	\$ _____	(____%)
Mortgage (% appl.)**	\$ _____	
Apartment Rent (% appl.)**	\$ _____	
Property Taxes (% appl.)**	\$ _____	
Utilities (% appl.)**	\$ _____	
Applicable repairs, maint.	\$ _____	
Equipment	\$ _____	(____%)
Children's Program	\$ _____	
Furniture	\$ _____	
Cleaning	\$ _____	
Supplies	\$ _____	(____%)
Office	\$ _____	
Kitchen	\$ _____	
Children's Program	\$ _____	
Cleaning	\$ _____	
Consultants (incl. legal, accounting)	\$ _____	(____%)
Food	\$ _____	(____%)
Training	\$ _____	(____%)
Insurance	\$ _____	(____%)
Advertising & Promotion	\$ _____	(____%)
Loan Repayment for Start-up Funds	\$ _____	(____%)
Emergency Fund	\$ _____	(____%)
Photocopies	\$ _____	(____%)
Postage	\$ _____	(____%)
State and Federal Taxes	\$ _____	(____%)
Bad Debt (uncollectible client fees)	\$ _____	(____%)
Other	\$ _____	(____%)

TOTAL EXPENSES \$ _____

BALANCE (Income - Expenses) \$ _____

* Include fringe benefits, if any. ** % Applicable based upon time-space percentage (see page 35).

Cost Worksheet

Costs		Pre-Opening	1st Year of Bus.	Full Enrollment
Wages	Provider			
	Assistant(s)*, Substitutes*			
	FICA			
	Worker's Comp.*			
	Fringe Benefits*			
Facilities	Renovation/Repairs, Maint.			
	Property Taxes**			
	Mortgage/Rent**			
Utilities	Phone (addl. line(s))			
	Gas/Electric**			
	Other**			
Insurance	Auto**			
	Home Owners**			
	Personal Liability*			
Food				
Equip.	Program			
	Office			
	Kitchen			
	Cleaning			
Supplies	Program			
	Office			
	Kitchen			
	Cleaning			
Transportation	Lease/Payment**			
	Gas**			
	Maintenance**			
	Travel			
	Field Trips*			
Other	Legal & Acctg. Fees			
	Advertising/Promo.			
	Photocopies			
	Postage			
	Training			
	Start-Up Cost Repay.			
	Fed./St. Income Tax			
	Emergency Fund			
	Bad Debt (uncollectibles)			
	Misc.			

* If applicable

** portion applicable, see "Time-Space Percentage Worksheet" (page 35).

Time-Space Percentage Worksheet

Space Used:

- 1) How many square feet of your home do you use for business? _____ (A)
 (You will find that you use nearly all of your home. For example, storage of child care items or cleaning supplies, nap areas, laundry, etc.)

Time Spent:

What percent of the time during the year do you devote to running your business?

Business Week Days Open

(i) Business Weekdays Open 52 weeks/year x 5 days/week = 260 days (B)

(ii) What holidays do you take off? (Check if appropriate, add up total days off.)

New Year's Eve _____	New Year's Day _____	Presidents Day _____
M.L. King Day _____	Memorial Day _____	Good Friday _____
4th of July _____	Labor Day _____	Rosh Hashana _____
Yom Kippur _____	Thanksgiving _____	Hanukkah _____
Christmas Eve _____	Christmas _____	Other _____
Birthdays _____	Vacations _____	

Note: If holidays fall on weekends and you are not open, do not check.

Total Weekdays Off _____ (C)

(iii) Business weekdays open

Subtract (C) from (B) _____ (D)

(iv) Open on weekends?

Saturday	+ 52	+ _____
Sunday	+ 52	+ _____

(v) Total business days open (add D to weekend days open) _____ (E)

Weekday Business Hours (# of hrs home is used for business during the week/day)

Time you open _____

Time you close _____

Total day care hours (add above)

Add daily prep time _____ + _____ =

(preparing to open, cleaning up after close, paperwork)

Total weekday business hours _____ (F)

Extra Business Hours on Weekends (if appropriate, and not included above)

Cleaning + _____

Shopping list & putting goods away + _____

Planning + _____ =

Total weekend business hours _____ (G)

Open Business Time = E x F _____ (H)

Business Weekend Time = G x 52 + _____ (I)

Total Business Time = H + I _____ (J)

Time Percent = J ÷ 8,760 hours in a year _____ (K)

Time-Space Percentage:

# of hours home is used for business (H)	x	# of square ft. of home regularly used for business (A)	=	_____
8,760 hours in a year		total # of square feet in home		Time/Space %

University of Illinois County Extension Offices

University of Illinois

Extension offers a variety of resources on child care and child development, as well as sponsors youth programming in the form of 4-H. Extension staff also may assist with data, research, and community group facilitation.

Adams County

330 S. 36th St.
Quincy 62301
(217) 223-8380
(217) 223-9368 fax

Alexander and Pulaski County

502 Oakley Lane
Mounds 62964
(618) 745-6310
(618) 745-6806 fax

Bond County

P.O. Box 187
Lake and Harris Ave.
Greenville 62246
(618) 664-3665
(618) 664-9277 fax

Boone County

915 Alexandra Dr.
Belvidere 61008
(815) 544-3710
(815) 544-4606 fax

Brown County

P.O. Box 209
111 W. Main St.
Mt. Sterling 62353
(217) 773-3013
(217) 773-2614 fax

Bureau County

Becker Prof. Suites
850 Thompson St.
Princeton 61356
(815) 875-2878
(815) 875-2870 fax

Calhoun County

818 S. Park St.
PO Box 366
Hardin 62047
(618) 576-2293
(618) 576-8013 fax

Carroll County

807D S. Clay St.
Mt. Carroll 61053
(815) 244-9444
(815) 244-3836 fax

Cass County

651 S. Job
Virginia 62691
(217) 452-3211
(217) 452-7260 fax

Champaign County

801 N. Country Fair Dr.,
Suite D
Champaign 61821
(217) 333-7672
(217) 333-7683 fax

Christian County

1120 N. Webster St.
Taylorville 62568
(217) 287-7246
(217) 287-7248 fax

Clark County

15493 N. State Hwy #1
Marshall 62441
(217) 826-5422
(217) 826-8631 fax

Clay County

235 Chestnut St.
PO Box F
Louisville 62858
(618) 665-3328
(618) 665-4985 fax

Clinton County

1163 N. Fourth St.
PO Box 185
Breese 62230
(618) 526-4551
(618) 526-4597 fax

Coles County

707 Windsor Rd., Suite A
Charleston 61920
(217) 345-7034
(217) 348-7940 fax

Cook County Unit

Headquarters Office
4801 Southwick Drive
Suite 100
Matteson, IL 60443
(708) 481-0111
(708) 481-4151 fax

Cook/Chicago High School for the Ag

Sciences
3807 West 111th Street
Chicago, IL 60655
(773) 233-0476
(773) 233-0910 fax

Cook/District 1

5527 Miller Circle Drive
Suite A
Matteson, IL 60443
(708) 720-7500
(708) 720-7509 fax

Cook/District 1

5527 Miller Circle Drive
Suite B
Matteson, IL 60443
(708) 720-7500
(708) 720-7549 fax

Cook/District 2

Enterprise Center
2205 Enterprise Drive,
Suite 501
Westchester, IL 60154
(708) 449-4320
(708) 492-1805 fax

Cook/District 3

Lake Center
Corporate Park
1699 Wall Street, Suite 500
Mt. Prospect, IL 60056
(847) 437-6449
(847) 437-7583 fax

Cook/District 3 (Satellite)

3rd District Court House
2121 West Euclid,
Room 251
Rolling Meadows, IL 60008
(847) 818-2901
(847) 818-2904 fax

Cook/District 4 (Satellite)

300 N Elizabeth
Suite 500C
Chicago, IL 60607
(312) 698-7080
(312) 698-7090 fax

Cook/District 5

1111 East 87th Street
Suite 600
Chicago, IL 60619
(773) 933-6774
(773) 933-6788 fax

Cook/District 6

8751 South Greenwood
Suites 112-122
Chicago, IL 60619
(773) 768-7779
(773) 768-4818 fax

Cook/Illini Center

200 S. Wacker Drive
1st Floor
Chicago, IL 60606
(312) 575-7840
(312) 575-7845 fax

Crawford County

301 S. Cross St.,
Room 290
Robinson 62454
(618) 546-1549
(618) 544-3222 fax

Cumberland County

130 Courthouse Square
PO Box 218
Toledo 62468
(217) 849-3931
(217) 849-2411 fax

DeKalb County
1350 W. Prairie Dr.
Sycamore 60178-3166
(815) 758-8194
(815) 758-8199 fax

DeWitt County
R.R. 3 Box 2890
Clinton 61727
(217) 935-5764
(217) 935-8932 fax

DuPage County
1100 E Warrenville Rd.,
Suite 170
Naperville, IL 60563
(630) 955-1123
(630) 955-1180 fax

Edgar County
210 W. Washington St.
Paris 61944
(217) 465-8585
(217) 463-1192 fax

Edwards County
350 N. Seventh St.
Albion 62806
(618) 445-2934
(618) 445-3746 fax

Effingham County
1209 Wenthe Dr.
Effingham 62401
(217) 347-7773
(217) 347-7775 fax

Fayette County
118 N. Sixth St.
Vandalia 62471
(618) 283-2753
(618) 283-4932 fax

Ford County
912 W. Seminary Ave.
PO Box 163
Onarga 60955-0163
(815) 268-4051
(815) 268-4058 fax

Franklin County
1212 Rt. 14West
Benton 62812
(618) 439-3178
(618) 439-2953 fax

Fulton County
15411 N. IL 100 Highway,
Lewistown 61542
(309) 547-3711
(309) 547-3713 fax

Gallatin County
450 N. Lincoln Blvd. East
PO Box 256
Shawneetown 62984
(618) 269-3049
(618) 269-3107 fax

Greene County
Illinois Rt. 67 North
R.R. 3, Box 129C
Carrollton 62016
(217) 942-6996
(217) 942-3827 fax

Grundy County
1802 N. Division St.,
Suite 604
Morris 60450
(815) 942-2725
(815) 942-9519 fax

Hamilton County
Courthouse Basement
100 S. Jackson
McLeansboro 62859
(618) 643-3416
(618) 643-3206 fax

Hancock County
550 N. Madison St.
Carthage 62321
(217) 357-2150
(217) 357-3598 fax

Hardin County
Walnut St., PO Box 86
Elizabethtown 62931
(618) 287-8673
(618) 287-8673 fax

Henderson County
410 E. Main, PO Box 540
Stronghurst 61480
(309) 924-1163
(309) 924-1164 fax

Henry-Stark County
Blackhawk East College,
Bldg 4
26234 N. 100 Ave.
Galva 61434
(309) 853-1533
(309) 853-1634 fax

Illini Center
200 S. Wacker Dr.
1st Floor
Chicago, 60606
(312) 575-7844
(312) 575-7845 fax

Iroquois County
PO Box 163
912 W. Seminary Ave.
Onarga 60955-0163
(815) 268-4051
(815) 268-4058 fax

Jackson County
402 Ava Rd.
Murphysboro 62966
(618) 687-1727
(618) 687-1612 fax

Jasper County
PO Box 31
1401 Clayton Ave.
Newton 62448
(618) 783-2521
(618) 783-2232

Jefferson County
4618 Broadway
Mt. Vernon 62864
(618) 242-0780
(618) 242-0781 fax

Jersey County
200 N Lafayette, Ste. 6
Jerseyville 62052
(618) 498-2913
(618) 498-5913 fax

JoDaviess County
204 Vine St., PO Box 600
Elizabeth 61028
(815) 858-2273
(815) 858-2274 fax

Johnson County
208 E. Main St.,
PO Box 158
Vienna 62995
(618) 658-5321
(618) 658-2028 fax

Kane County
535 S. Randall Rd.
St. Charles 60174-1591
(630) 584-6166
(630) 584-4610 fax

Kankakee County
1650 Commerce Dr.
Bourbonnais 60914
(815) 933-8337
(815) 933-8532 fax

Kendall County
7775B Illinois Rt. 47
Yorkville 60560-9619
(630) 553-5823
(630) 553-5871 fax

Knox County
180 S. Soangetaha Rd.,
Suite 108
Galesburg 61401-5595
(309) 342-5108
(309) 342-1768 fax

Lake County
100 S. U.S. Highway 45
Grayslake 60030
(847) 223-8627
(847) 223-9288 fax

LaSalle County
1689 N 31st Rd, Ste. 2
Ottawa 61350
(815) 433-0707
(815) 433-5454 fax

Lawrence County
600 Cherry Lane,
PO Box 657
Lawrenceville 62439
(618) 943-5018
(618) 943-4968 fax

Lee County

280 W. Wasson Rd.
Amboy 61310
(815) 857-3525
(815) 857-3527 fax

Livingston County

1412 S. Locust St.
Pontiac 61764
(815) 842-1776
(815) 842-6547 fax

Logan County

980 N. Postville Dr.
Lincoln 62656
(217) 732-8289
(217) 735-5837 fax

Macon County

2535 Millikin Parkway
Decatur 62526
(217) 877-6042
(217) 877-4564 fax

Macoupin County

#60 Carlinville Plaza
Carlinville 62626
(217) 854-9604
(217) 854-7804 fax

Madison County

900 Hillsboro Ave.,
Box 427
Edwardsville 62025
(618) 650-7050
(618) 655-9951 fax

Marion County

1404 E. Main St.
Illinois Rt. 50 East
Salem 62881
(618) 548-1446
(618) 548-9891 fax

Marshall-Putnam County

509 Front St.
Suite 4
Henry, IL 61537
(309) 364-2356
(309) 364-2804 fax

Mason County

133 S. High St., Box 170
Havana 62644
(309) 543-3308
(309) 543-6239 fax

Massac County

1438 W. 10th St.
Metropolis 62960
(618) 524-2270
(618) 524-3948 fax

McDonough County

3022 W. Jackson St.
Macomb 61455
(309) 837-3939
(309) 833-3019 fax

McHenry County

1102 McConnell Road
Box 1430
Woodstock 60098
(815) 338-3737
(815) 338-4755 fax

McLean County

402 N. Hershey Rd.
Bloomington 61704
(309) 663-8306
(309) 663-8270 fax

Menard County

420 S. Seventh St.
PO Box 138
Petersburg 62675
(217) 632-7491
(217) 632-2425 fax

Mercer County

702 S.E. Third St.
Aledo 61231
(309) 582-5106
(309) 582-7338 fax

Monroe County

901 Illinois Ave.
PO Box 117
Waterloo 62298
(618) 939-3434
(618) 939-7708 fax

Montgomery County

#1 Industrial Park Dr.
Hillsboro 62049
(217) 532-3941
(217) 532-3944 fax

Morgan County

104 N. Westgate Ave.
Jacksonville 62650
(217) 243-7424
(217) 243-1544 fax

Moultrie County

122 S. Walnut St.
Arthur 61911
(217) 543-3755
(217) 543-3757 fax

Ogle County

421 W. Pines Rd., Suite 10
Oregon 61061
(815) 732-2191
(815) 732-4007 fax

Peoria County

4810 N. Sheridan
Peoria 61614
(309) 685-3140
(309) 685-3397 fax

Perry County

3764 State Rt. 13/127
Room 110
Pinckneyville 62274
(618) 357-2126
(618) 357-3934 fax

Piatt County

210 S. Market St.
Monticello 61856
(217) 762-2191
(217) 762-2703 fax

Pike County

1301 E. Washington St.
Pittsfield 62363
(217) 285-5543
(217) 285-5735 fax

Pope County

Clara and Lewis St.,
PO Box 97
Golconda 62938
(618) 683-8555
(618) 683-4025 fax

Randolph County

313 W. Belmont St.
Sparta 62286
(618) 443-4364
(618) 443-1922 fax

Richland County

306 S. Fair St., Box 130
Olney 62450
(618) 395-2191
(618) 392-4906 fax

Rock Island County

4550 Kennedy Dr., Ste. 3
East Moline, IL 61244
(309) 796-0512
(309) 796-0673 fax

Saline County

34 Veterans Drive, Ste D
PO Box 467
Harrisburg 62946
(618) 252-8391
(618) 253-3006 fax

Sangamon County

2501 N. 8th St.
Illinois State Fairgrounds,
Bdg. 30
Springfield 62702
(217) 782-4617
(217) 524-6662 fax

Schuyler County

710 Maple Ave.
Rushville 62681
(217) 322-3381
(217) 322-3382 fax

Scott County

401 N. Walnut St.
Winchester 62694
(217) 742-9572
(217) 742-3582 fax

Shelby County

1125 W. N. Second St.
Shelbyville 62565
(217) 774-9546
(217) 774-9549 fax

St. Clair County

621 S. Belt West
Belleville 62220
(618) 236-4172
(618) 236-9416 fax

Stephenson County
Highland Community
College, Bldg R
2998 W. Pearl City Rd.
Freeport 61032
(815) 235-4125
(815) 232-9006 fax

Tazewell County
1505 Valle Vista
Pekin 61554
(309) 347-6614
(309) 347-5472 fax

Union County
PO Box 604
515 Vienna St,
Suite G
Anna 62906
(618) 833-6363
(618) 833-6304 fax

Vermilion County
12190 US Route 150
Oakwood 61858
(217) 442-8615
(217) 442-8628 fax

Wabash County
15039 Four-H Ctr Lane
Mt. Carmel 62863
(618) 262-5725
(618) 263-3370 fax

Warren County
1000 N. Main St.
PO Box 227
Monmouth 61462-0227
(309) 734-5161
(309) 734-5532 fax

Washington County
9623 Wall St.
Nashville 62263
(618) 327-8881
(618) 327-8882 fax

Wayne County
2B Frontier Dr.
Fairfield 62837
(618) 842-3702
(618) 842-4725 fax

White County
1715 College Ave.
Carmi 62821
(618) 382-2662
(618) 382-2276 fax

Whiteside County
100 E. Knox St.
Morrison 61270
(815) 772-4075
(815) 772-4077 fax

Will County
100 Manhattan Rd.
Joliet 60433
(815) 727-9296
(815) 727-9364 fax

Williamson County
1306 N. Atchison Ave.,
Suite A
Marion 62959
(618) 993-3304
(618) 997-1542 fax

Winnebago County
1925 S. Meridian Rd
Rockford 61102
(815) 986-4357
(815) 986-4329 fax

Woodford County
117 W. Center St.
PO Box 162
Eureka 61530
(309) 467-3789
(309) 467-6034 fax

References

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Notes

