The Child Care Council



Uniting Parents & Child Care



Do you need help paying for child care?

Child Care costs make up over 22% of the average household budget*. There are many different ways you can reduce the amount your family spends. Some of these ways depend on your income, others do not. If you have any questions, please call The Child Care Council at (315) 223-7850.

Child Care Subsidies

Subsidies help pay for child care. Families may qualify by income. To find out more, contact your county's Department of Social Services:

In <u>Herkimer County</u> 315-687-1233

In <u>Madison County</u> 315-366-2211

In <u>Oneida County</u> 315-798-5974

Employer Benefits

Some employers allow you to take money out of your paycheck before taxes and use it for child care expenses. Some employers have grants available to help you pay for child care. Check with your employer to learn about child care benefits they may have.

Tax Credits

If you worked during the year and have children, you could get tax credits. There is a child care credit that you can claim if you paid someone to watch your children. There is also a tax credit if you bought your first home this year. If you are going to school, you may be able to get one of two credits. If you fall in a certain income level, you may be able to get the Earned Income Credit. There are credits available for state and federal taxes. To learn more, visit www.irs.gov.

You can also call the Utica Tax Office at (315) 793-1952



The Child Care Council is a Program of Cornell Cooperative Extension of Oneida County

Military Partnerships

The U.S. Military Services have many things to help military families with the cost of child care. To learn more, visit http://www.naccrra.org/MilitaryPrograms/ or call 1-800-424-2246

Federal Employee Benefits

Full- or part-time federal employees may be eligible for the Federal Employee Education and Assistance Fund. Visit http://www.feea.org/index.php? option=com content&task=view&id=19&Itemid=165 or call (303) 933-7580

Additional Options

Child Care providers often have ways to save you additional money. Some have grants or scholarships available. Others have a sliding fee scale or a multi-child discount. Ask providers if they have any of these services.

You may also live in an area that offers a free Universal Pre-K program. Please contact your local school district for more information.

More ways to save money on your household budget:

- Cut down on eating out
- Pack lunches to take to work or school
- Make a shopping list and stick to it
- Avoid impulse buying
- Pay cash, not with credit cards
- Use coupons only when it is for something you need

Resources:

NYC Department of Consumer Affairs (www.nyc.gov)



*As figured by the median household income in Oneida county and the average cost of full-time child care for infants up through preschool.