

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

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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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Contents

Illinois Needs You	1
Before You Begin	1
Are You the Right Person for the Job?	1
Prepare for Business	3
Steps to Opening a Family Home Child Care Business: A Time Line	4
Evaluate Your Local Child Care Market	4
Obtain and Review Licensing and Other Regulations	5
Plan Your Family Home Child Care Business	6
Create a Budget	7
Estimate Expenses	8
Estimate Income	11
Analyze Your Budget	14
Do You Need to Adjust Your Budget?	14
Financing	14
Prepare Your Home for Business	15
Create Your Contract	15
Plan Your Meal Program	15
Get Licensed and Inspected	16
Interview Parents	16
Set Up a Record Keeping System	16
Take All Your Tax Deductions: Some Tips	17
Conclusion	18
Resource Directory	19
Child Care Terms	20
Child Care Resource and Referral Agency Directory for Illinois	21
Illinois Small Business Development Center Directory	24
Additional Technical Assistance	26
USDA/Rural Development - Illinois Offices Directory	29
Illinois Department of Children and Family Services Licensing Directory	31
Sample Budget	33
Cost Worksheet	34
Time-Space Percentage Worksheet	35
University of Illinois County Extension Office Directory	36
References	40

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.) If you have questions about liability or other legal matters, you also may want to contact the Child Care Law Center which provides free legal counseling to providers. See "Additional Technical Assistance" (page 27) for details.

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.

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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 28 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 27) 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 figures 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

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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)	$\frac{\text{total expenses}}{\text{number of children attending program}}$	=	annual cost per child
(Step 2)	$\frac{\text{annual cost per child}}{\text{number of days program is in operation}}$	=	daily cost per child
(Step 3)	daily cost per child	x	number of days in payment period = 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 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 margin 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 27.

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 State Treasurer’s Day Care Initiative. This program covers property acquisition, new construction/remodeling/expansion of buildings, as well as purchases of

childcare 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) 814-8951.

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 28 and 26, 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 famil-

iar 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

Child Care Terms	20
Child Care Resource and Referral Agency Directory for Illinois	21
Illinois Small Business Development Center Directory	24
Additional Technical Assistance	26
USDA/Rural Development - Illinois Offices Directory	29
Illinois Department of Children and Family Services Licensing Directory	31
Sample Budget	33
Cost Worksheet	34
Time-Space Percentage Worksheet	35
University of Illinois County Extension Office Directory	36

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/dcf> 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
(888) 225-7072
Subsidy: (800) 872-9780
Admin.: (815) 484-9442

Counties Served: Boone, JoDaviess,
Stephenson, Winnebago

Service Delivery Area – 2 Community Coordinated Child Care

155 N. Third, Suite 300
DeKalb, IL 60015

Referral: (800) 848-8727
Subsidy: (815) 758-8149
Admin.: (815) 758-8149

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

Service Delivery Area – 3-East YWCA Child Care Resource & Referral

2133 Belvidere
Waukegan, IL 60085

Referral: (800) 244-5376
Subsidy: (847) 662-6129
Admin.: (847) 662-4247

Counties Served: Lake

Service Delivery Area – 3-West McHenry County Resource & Referral

667 Ridgeview Road
McHenry, IL 60050

Referral: (815) 344-5510
(866) 347-2277
Subsidy: (815) 758-8149
(800) 848-8727
Admin.: (815) 344-5510

Counties Served: McHenry

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
Admin.: (630) 790-6600

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
Subsidy: (815) 741-4622
(800) 641-4622
Admin.: (815) 741-1163

Counties Served: Grundy, Kankakee, Kendall, Will

Service Delivery Area – 6
Action for Children
(formerly Day Care Action Council of Illinois)
4735 N. Broadway, Suite 1200
Chicago, IL 60640

Referral: (773) 687-4000
Subsidy: (773) 687-4000
Admin.: (773) 687-4000

Counties Served: Cook

Service Delivery Area – 7
Community Child Care Resource & Referral Network
(a unit of East Central TRAIN)
2804 Eastern Ave.
Davenport, IA 52803

Referral: (800) 369-3778
Subsidy: (563) 324-7844
Toll Free: (800) 923-7844
Admin.: (563) 324-7844

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

Service Delivery Area – 8
Child Care Connection
Illinois Central College
One College Drive
East Peoria, IL 61635-0001

Referral: (309) 679-0400
Subsidy: (309) 679-0945
(800) 301-3304
Admin.: (309) 681-5322

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

Service Delivery Area – 9
Child Care Resource & Referral Network
207 W. Jefferson St., Suite 301
Bloomington, IL 61701

Referral: (309) 828-1892
Subsidy: (309) 828-1892
(800) 437-8256
Admin.: (309) 828-1892

Counties Served: DeWitt, Ford, Livingston, McLean

Service Delivery Area – 10
Child Care Resource Service
905 S. Goodwin Ave., 314 Bevier Hall
Urbana, IL 61801

Referral: (217) 333-3252
(800) 325-5516
Subsidy: (217) 244-6188
(800) 379-7406
Admin.: (217) 244-7356

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
Subsidy: (800) 643-1026
Admin.: (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) 222-2592
Admin.: (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)
Admin.: (217) 525-2805

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

Service Delivery Area – 14

CHASI Child Care Resource & Referral Program

2133 Johnson Road, Suite 100 A
Granite City, IL 62040

Referral: (800) 467-9200
Subsidy: (800) 847-6770
Admin.: (618) 452-8900

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

Service Delivery Area – 15

Project CHILD: Child Care Resource & Referral

326 Potomac, Suite C
PO Box 827
Mt. Vernon, IL 62864

Referral: (800) 362-7257
Subsidy: (800) 362-7257
Providers: (618) 244-2210
Admin.: (618) 244-2210

Counties Served: Clay, Crawford, Edwards,
Effingham, Fayette, Jasper, Jefferson, Lawrence,
Marion, Richland, Wabash, Wayne

Service Delivery Area – 16

Child Care Resource & Referral

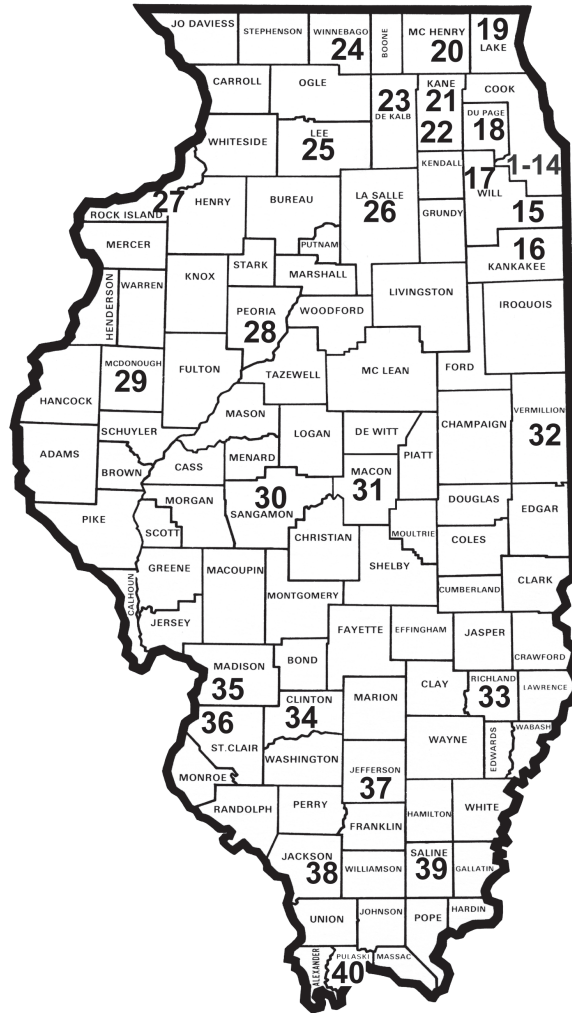
John A. Logan College
700 Logan College Road
Carterville, IL 62918

Referral: (800) 232-0908
Subsidy: (800) 548-5563
Admin.: (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) Asian American Alliance
222 West Cermak, Suite 303
Chicago, IL 60616-1986
(312) 326-2200

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

**(3) Chicago State University/
Greater Southside**
9501 South King Drive,
BHS 601
Chicago, IL 60628-1598
(773) 955-3938

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

**(5) Evanston Bus. & Tech. Ctr.
SBDC**
1840 Oak Avenue
Evanston, IL 60201-3670
(847) 866-1817

**(6) Greater N. Pulaski Dev.
Corp. SBDC**
4054 West North Avenue
Chicago, IL 60639-5223
(773) 384-2262

**(7) Harper College Business
& Professional Dev.**
1200 W. Algonquin Rd.
Palatine, IL 60067-7398
(847) 925-6000, ext. 2969

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

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

**(10) Latin American Chamber of
Commerce SBDC**
3512 West Fullerton Avenue
Chicago, IL 60647-2418
(773) 252-5211

**(11) Moraine Valley Community
College SBDC**
10900 South 88th Avenue
Palos Hills, IL 60465-0937
(708) 974-5468

**(12) North Business and
Industrial Council SBDC**
5353 West Armstrong Avenue
Chicago, IL 60646-6509
(773) 594-0891

(13) Triton College SBDC
2000 Fifth Avenue
River Grove, IL 60171-1995
(708) 456-0300, ext. 3246

- (14) **Women's Business Dev. Center SBDC**
8 South Michigan, Suite 400
Chicago, IL 60603-3302
(312) 853-3477, ext. 14
- (15) **Governors State University SBDC**
College of Business,
Room C3370
University Park, IL 60466-0975
(708) 534-4928
- (16) **Kankakee Community College SBDC**
Box 888, River Road
Kankakee, IL 60901-7878
(815) 933-0376
- (17) **Joliet Junior College SBDC**
City Center Campus, Rm. 400
214 North Ottawa Street
Joliet, IL 60432-4077
(815) 280-1400
- (18) **College of DuPage SBDC**
425 Fawell Blvd.
Glen Ellyn, IL 60137-6599
(630) 942-2771
- (19) **College of Lake County SBDC**
19351 W. Washington St.
Grayslake, IL 60030-1198
(847) 543-2033
- (20) **McHenry County College SBDC**
8900 U.S. Highway 14
Crystal Lake, IL 60012-2761
(815) 455-6098
- (21) **Elgin Community College SBDC**
1700 Spartan Drive
Elgin, IL 60123-7193
(847) 214-7488
- (22) **Waubensee Community College SBDC**
Aurora Campus
5 East Galena Blvd.
Aurora, IL 60506-4178
(630) 906-4143
- (23) **Kishwaukee College SBDC**
21193 Malta Road
Malta, IL 60150-9699
(815) 825-2086, ext. 205
- (24) **Rock Valley College SBDC**
Technology Center
3301 N. Mulford Road,
Room 277
Rockford, IL 61114-5640
(815) 921-2081
- (25) **Sauk Valley Community College SBDC**
173 Illinois Route #2
Dixon, IL 61021-9188
(815) 288-5511, ext. 320
- (26) **Illinois Valley Community College SBDC**
815 N. Orlando Smith Ave.,
Building 11
Oglesby, IL 61348-9692
(815) 224-0212
- (27) **Black Hawk College SBDC**
4703 16th Street, Suite G
Moline, IL 61265-7066
(309) 764-2213
- (28) **Bradley University SBDC**
141 North Jobst Hall
1501 West Bradley Avenue
Peoria, IL 61625-0001
(309) 677-2992
- (29) **WIU SBDC**
214 Seal Hall
Macomb, IL 61455-1390
(309) 298-2211
- (30) **Lincoln Land Community College SBDC**
1300 S. Ninth St.
Springfield, IL 62703-2527
(217) 789-1017
- (31) **U of I Extension**
2525 E. Federal Drive
Building 11, Suite 1105
Decatur, IL 62526-2184
(217) 875-4004
- (32) **Danville Area Community College SBDC**
28 West North Street
Danville, IL 61832-5729
(217) 442-7232
- (33) **IL Eastern Community College SBDC**
702 High Street
Olney, IL 62450-2119
(618) 395-3011
- (34) **Kaskaskia College SBDC**
Salem Center
204 W. Main Street
Salem, IL 62881
(618) 548-9001
- (35) **SIU - Edwardsville SBDC**
200 University Pk. Dr., Ste. 1126
Edwardsville, IL 62026-1126
(618) 650-2929
- (36) **SIU - East St. Louis SBDC**
601 James R. Thompson Blvd.,
Building D, Room 1017
East St. Louis, IL 62201
(618) 482-8330
- (37) **Rend Lake College SBDC**
327 Potomac Blvd., Suite A
Mt. Vernon, IL 62864
(618) 242-5813
- (38) **SIU - Carbondale SBDC**
Dunn-Richmond Econ. Dev. Ctr.
150 East Pleasant Hill Road
Carbondale, IL 62901-4300
(618) 536-2424
- (39) **Southeastern Illinois College SBDC**
303 South Commercial
Harrisburg, IL 62946-2125
(618) 252-5001
- (40) **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.org/> or call (800) 616-2242.

See the Illinois Department of Commerce and Economic Opportunity's (IDCOE) *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, (800) 423-8309 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, (301) 457-2422, or see <http://quickfacts.census.gov/qfd/states/17000.html> online.

For assistance with 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, (800) 423-8309 or at <http://www.redleafinstitute.org> online.

Educational Programming

The National Association for the Education of Young Children, 1509 16th Street, N.W.; Washington, DC 20036-1426, 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 23) may be able to refer you to specific programs. You also may be eligible for low-interest financing through the State Treasurer's Day Care Initiative. 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, (800) 423-8309 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 CCIE at PO. Box 2890, Redmond, Wash., 98073-2890; (800) 221-2864, or see <http://www.ccie.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.

Liability Insurance and the Family Day Care Provider, (#NCR395), published by the University of Missouri-Columbia is available for \$1.00. To order a copy, call (800) 292-0969.

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, 1509 16th Street, N.W.; Washington, DC 20036-1426 (800) 424-2460.

Legal Counseling

Free legal counseling and referral services are available to family child care providers through The Child Care Law Center by calling (415) 495-7144 between 10 a.m. and 1 p.m. Central Time, Monday through Friday.

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 T.E.A.C.H. in Illinois. For more information, call (800) 863-0499, 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 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, (800) 423-8309 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. 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

Phone: (217) 403-6214

Fax: (217) 403-6215

TDD: (217) 403-6240

Gerald Townsend

Cathy McNeal

Karen Lee

Area 1 Office

USDA/Rural Development

1802 N. Division St., Suite 218
Morris, IL 60450

Phone: (815) 942-9390

Fax: (815) 942-9394

Herman Wisslead, RDM (ext. 105)

Area 1 Sub-Area Office

USDA/Rural Development

312 E. Backbone Road, Suite B
Princeton, IL 61356

Phone: (815) 875-8732 (ext. 204)

Fax: (815) 872-1175

Duane L. Smith, RDS (ext. 125)

Area 1 Sub-Area Office

USDA/Rural Development

USDA Building
233 S. Soangetaha Road
Galesburg, IL 61401

Phone: (309) 342-5138

Fax: (309) 342-2259

Donald A. Burns, RDS (ext. 120)

Area 2 Office

USDA/Rural Development

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

Phone: (217) 403-6232

Fax: (217) 403-6233

John Clark, RDM

Duane Massie, RDS



(continued)

Area 2 Sub-Area Office

USDA/Rural Development

1904 West Lafayette, Suite 3
Jacksonville, IL 62650

Phone: (217) 243-1535

Fax: (217) 245-4875

Robert Maschhoff, RDS (ext. 126)

Tracy Ashbaugh, RDS (ext. 125)

Area 2 Sub-Area Office

USDA/Rural Development

USDA Building
2301 Hoffman Drive
Effingham, IL 62401

Phone: (217) 347-7107

Fax: (217) 342-9855

Vicky Middleton, RDS (ext. 120)

Area 3 Office

USDA/Rural Development

912 S. Commercial St.
Harrisburg, IL 62946

Phone: (618) 252-8371

Fax: (618) 252-8024

Marvin Teckenbrock, RDM (ext. 105)

Glen Hall, RDS (ext. 107)

James Wanstreet, RDS (ext. 108)

Area 3 Sub-Area Office

USDA/Rural Development

256 S. Mill St.
Nashville, IL 62263

Phone: (618) 327-8822

Fax: (618) 327-8774

Michael Wallace, RDS (ext. 104)

Marsha Gajewski, RDS (ext. 106)

Bernadette Bronke, RDS (ext. 105)

Area 3 Sub-Area Office

USDA/Rural Development

USDA Building
1520 E. Main St.
Salem, IL 62881

Phone: (618) 548-2230

Fax: (618) 548-0298

Thomas Beyers, RDS (ext. 4)

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/dcfs/>

State Office:

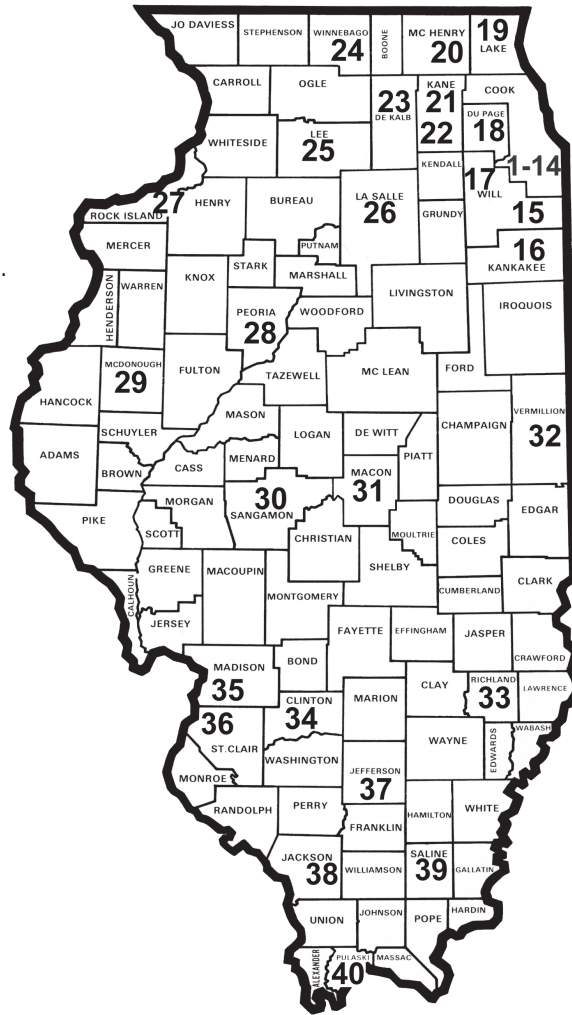
IDCFS Central Office of Licensing
 406 E. Monroe, Station 60
 Springfield, IL 62701-2688
 (217) 785-2688

Regional Offices:

- (1) **IDCFS - Cook**
 1921 S. Indiana, 9th Floor
 Chicago, IL 60616
 (312) 808-5000
- (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 - Rock Island**
 500 42nd Street, Suite 5
 Rock Island, IL 61201
 (309) 794-3500
- (12) **IDCFS - Peoria**
 5415 N. University Avenue
 Peoria, IL 61614
 (309) 693-5400



(13) IDCFS - Bloomington
401 Dinsmore Street
Bloomington, IL 61701
(309) 828-0022

(14) IDCFS - Savoy
1806 Woodfield
Savoy, IL 61874
(217) 278-5300

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

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

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

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

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

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

(21) IDCFS - Belleville
12 N. 64th Street, Suite 1
Belleville, IL 62223
(618) 394-2150

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

(23) IDCFS - Marion
107 Airway Drive
Marion, IL 62959
(618) 993-8639

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 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

930 W. Locust St.
Belvidere 61008-4299
(815) 544-3710
(815) 544-4606 fax

Brown County

P.O. Box 209
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.
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.
Louisville 62858
(618) 665-3328
(618) 665-4985 fax

Clinton County

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

Coles County

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

Cook/Chicago North

2840 N. Lincoln Ave.
Chicago 60657
(773) 755-2223
(773) 755-7776 fax

Cook/Chicago South

8751 S. Greenwood,
Suites 112-122
Chicago 60619
(773) 768-7799
(773) 768-4818 fax

Cook/North Suburban

Lake Center Corp. Park
1699 Wall St., Ste. 500
Mt. Prospect 60056
(847) 437-6449
(847) 437-7583 fax

Cook/South Suburban

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

Crawford County

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

Cumberland County

130 Courthouse Square
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

Illinois Rt. 51 North
P.O. Box 347
Clinton 61727
(217) 935-5764
(217) 935-8932 fax

Douglas County

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

DuPage County

310 S. County Farm Rd.,
Suite B
Wheaton 60187
(630) 653-4114
(630) 653-4159 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.
Onarga 60955-0163
(815) 268-4051
(815) 268-4058 fax

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

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

Gallatin County
450 N. Lincoln Blvd. E.
Shawneetown 62984
(618) 269-3049
(618) 269-3107 fax

Greene County
Illinois Rt. 267 North
R.R. 3, Box 129C
Carrollton 62016
(217) 942-6996
(217) 942-3827 fax

**Great Lakes Naval
Training Center**
Family Services Center
2601A Paul Jones St.
Great Lakes 60088
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McLeansboro 62859
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Carthage 62321
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(618) 287-8673
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Henderson County
410 E. Main
Stronghurst 61480
(309) 924-1163
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Bldg 4
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Galva 61434
(309) 853-1533
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Onarga 60955-0163
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Murphysboro 62966
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(618) 687-1612 fax

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(618) 783-2232

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Mt. Vernon 62864
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200 N Lafayette, Ste. 6
Jerseyville 62052
(618) 498-2913
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JoDaviess County
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Elizabeth 61028
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(815) 858-2274 fax

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

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St. Charles 60174-1591
(630) 584-6166
(630) 584-4610 fax

Kankakee County
1650 Commerce Dr.
Bourbonnais 60914
(815) 933-8337
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Kendall County
7775B Illinois Rt. 47
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(630) 553-5871 fax

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Grayslake 60030
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(815) 433-0707
(815) 433-5454 fax

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

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1412 S. Locust St.
Pontiac 61764
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(217) 732-8289
(217) 735-5837 fax

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2535 Millikin Parkway
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Macoupin County
210 N. Broad St.
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Marion County
1404 E. Main St.
Illinois Rt. 50 East
Salem 62881
(618) 548-1446
(618) 548-9891 fax

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327 Edward St.
Henry 61537
(309) 364-2356
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133 S. High St., Box 170
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(309) 543-3308
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Massac County
1438 W. 10th St.
Metropolis 62960
(618) 524-2270
(618) 524-3948 fax

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3022 W. Jackson St.
Macomb 61455
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Woodstock 60098
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Notes