

Financial Assistance

When you search this site for child care, your search results will show what types of payment are accepted by each child care program. Child care is expensive. Fortunately there are several types of financial aid which can help qualified families pay for the cost of care. Each program is different, so check out all your options.

DHS Subsidy

The child care provider has a contract with the Oklahoma Department of Human Services to accept payment from DHS on the family's behalf while parents or guardians are working or in school. Family eligibility is based on income level and the number of children in child care. DHS may pay all or part of the cost depending on your family size and income. To apply for assistance, contact your local DHS county office.

For more information, visit <http://www.okdhs.org/programsandservices/cc/asst/docs/faq.htm#1>

Private Pay

The child care provider accepts payment from parents who are not using any type of financial assistance to pay for services. Parents are personally responsible for the full cost of care.

Cherokee Nation Subsidy

The child care provider has a contract with the Cherokee Nation to accept payment from the tribe on the family's behalf. Assistance is based on family size and income and is available to Native American children with a CIDB card who live in one of the northeastern Oklahoma counties served by Cherokee Nation. For additional information, call 888-458-6230.

Other Tribal Subsidy

The child care provider accepts payment from a tribal assistance program other than Cherokee Nation. Oklahoma has over thirty federally recognized tribes. Each tribe develops its own plan for child care services, so programs and eligibility guidelines vary. Call the tribal headquarters to find out whether or not they offer child care assistance.

Military Subsidy

The child care provider accepts payment from the military on behalf of armed forces families. Each branch of service has slightly different guidelines. In most cases, fee assistance is available to families of active duty or deployed service members who do not have access to child care on base.

For program descriptions and an online application, visit <http://www.naccrra.org/node/3090>

Sliding Scale

The child care provider adjusts fees based on the family's ability to pay or on some other factor. For example, a college sponsored child care center may charge university students lower fees than the general public.

Other Types of Financial Assistance

The following types of financial assistance will not appear in your search results for child care programs. Nonetheless, you may want to consider them as possible ways to reduce child care costs.

Employer or College Support

Your employer (or college, if you are a student) may provide child care scholarships, discounts to certain programs, or on-site child care at reduced rates.

Continued on next page.

Other Types of Financial Assistance, continued

Flexible Spending Accounts

Your employer may offer a Flexible Spending Account which allows you to have money taken out of your paycheck tax-free and put into a special account to be used for child care tuition reimbursement. The main purpose of this type of program is to help you lower the amount of taxes you have to pay during the year. Flexible Spending Accounts are offered to employees of all income levels.

Federal and State Tax Credits

Tax credits can save you thousands of dollars if you work and have children. In some cases, you may actually get cash back if your income is low enough to qualify. You can use the savings to help pay for child care expenses. You will need to file a tax return to receive the credits whether or not you owe taxes. Ask the IRS or your tax preparer if you qualify.

Head Start and Early Head Start

Head Start and Early Head Start are federally funded full or part-day programs that provide free child care and other services to help meet the health and school readiness needs of eligible children. Most families who access Head Start or Early Head Start must have incomes that meet federal poverty guidelines.

Pre-Kindergarten (Pre-K) Programs

Most of Oklahoma's public school districts voluntarily offer half-day or full-day Pre-K classes. Although pre-kindergarten is free, there may be a charge for before- and after-school care to complete the day for working families. To enroll your child in Pre-K, call your local elementary school.

For more information call Oklahoma Child Care Resource & Referral Association, toll free (888) 962-2772.