



Making the Right Decision

Current brain research emphasizes the importance of making the right child care decision for your child.

- 85% of a child's capacity to learn is determined by the age of five.
- A brain of a 3 year old is 2.5 times more active than the brain of an adult.
- By the age of 3, children develop most of their capacity to acquire vocabulary, the foundation for literacy.

You have options:

- Several types of legally operating child care are recognized in Indiana.
- Each type of care has different requirements for quality indicators such as supervision, discipline policies, and staff to child ratios.
- **The table below provides a summary of the most common types of care. The chart on the opposite side of this sheet provides more details about the differences.**
- Fees charged by the different types of programs also vary. Typically, care is less expensive in child care homes than in unlicensed registered child care ministries or licensed child care centers.

Licensed child care home	<ul style="list-style-type: none"> • Licensed care provided in a residential setting with annual inspections • Rules require that all children remain within sight <u>or</u> sound at all times
Licensed child care center	<ul style="list-style-type: none"> • Licensed care in a commercial building • Rules require "direct supervision," defined as having all children in sight, alert to any problems that may occur and taking an active supervisory role with the children
Unlicensed registered child care ministry	<ul style="list-style-type: none"> • Unlicensed child care operated by a church or a non-profit religious organization as an extension of the ministry of the church or religious organization • No supervision requirements* • Voluntary Certifications in Infant-toddler, Health, Safety, Food and Nutrition are optional
Part-time licensed exempt program	<ul style="list-style-type: none"> • Unlicensed child care program that is exempt from licensure • Examples: preschool, summer program, after-school program • No supervision requirements*
Unlicensed child care home	<ul style="list-style-type: none"> • Caregivers providing child care to 5 or fewer unrelated in a residential setting • No supervision requirements*

*Child care programs that accept child care vouchers must meet certain eligibility requirements to be voucher (CCDF) eligible. One of these requirements is sight or sound supervision.

Child Care and Income Taxes

Be sure to ask your child care provider for a tax identification number or social security number at the time of enrollment. Child care tax credits cannot be claimed without tax identification information. Don't wait until tax season to ask for the information! You may qualify for some of the following tax benefits even if you do not owe any taxes.

Call the IRS for more information, 1-800-829-1040 or visit <http://www.irs.gov/individuals/parents/index.html>

- Federal Earned Income Tax Credit (EITC)
- Federal Child Tax Credit (CTC)
- Dependant Care Assistance Program (DCAP)
- State Earned Income Tax Credit
- Federal Child and Dependant Tax Credit