# Childcare Resources

Financial Assistance & Information for Families

### Federal and State Programs

Child care assistance programs are designed to make childcare more affordable for families, support children's early development, enable parents to work or pursue education, and promote economic stability and growth.

#### Child Development and Care (CDC) Program

Michigan's CDC scholarships (subsidies) provide financial assistance to eligible, income constrained families by providing direct payments to childcare providers, reducing out-of-pocket costs.

#### Free/Low-Cost Preschool Programs

These preschool programs provide early childhood education at little to no cost, ensuring children receive essential developmental and learning opportunities regardless of their family's financial situation.

Head Start and the Great Start Readiness Program (GSRP) are federally and state funded PreK programs for eligible 3- & 4-year-olds.

#### Assistance for Military Families

The federal government offers subsidies to members of the military and the Department of Defense.

Child Care Aware of America will provide more information on eligible programs and assistance.

## Childcare Tax Opportunities

Tax credits are available to help lower the cost of your childcare. The resources provided here are intended as informational only and are not a substitute for professional tax advice.

#### Child and Dependent Care Tax Credit

With this tax credit, you are able to itemize up to \$3,000 in childcare expenses per child (\$6,000 maximum).

Families can't use this tax credit and their FSA for the same expenses. For example, if a family with more than one child has already set aside the maximum of \$5,000 in their FSA, they can only claim \$1,000 toward the Child and Dependent Care Tax Credit.

#### Earned Income Tax Credit

The EITC is a tax credit available to low- to moderate-income wage earners. The credit can range from a few hundred to several thousand, depending upon how many children you have and what your filling status is.

#### Scan QR Code for More Information

- The state's CDC subsidy program and how to apply
- Free/Low-Cost preschool and how to apply
- Childcare and earned income tax credit
- Childcare providers in your area that have open slots

