

# Affording Quality Child Care

## Provider Specific Assistance and Discounts

Individual child care providers may offer various plans or benefits to reduce tuition. While not all will have their own financial assistance programs, we encourage checking with your child care provider to see if they offer any of the following:

- **Sliding fee scale** — Families pay a rate based on their income. You can also ask whether they offer payment plans or other options to help pay for child care.
- **Sibling discount** — Families that enroll more than one child may be eligible for a reduction in cost. They may take a percentage or dollar amount off a child's weekly or monthly rate. They may also offer to waive the registration fee or other fees.
- **Autopay discounts** — This reduces costs for families that pay tuition upfront or enroll in automated billing.
- **Scholarships** — Some providers offer needs-based financial assistance.

## Work and School Related Programs

Many employers provide child care benefits to their employees. It is worth taking the time to review the benefits you and your household members may be eligible for. We have listed some benefits specific to Carnegie Mellon University below:

- **Care@Work** — Eligible staff, faculty and graduate students at CMU have access to a free premium subscription to Care.com as well as a limited number of subsidized back-up care days.
- **LifeMart** — As part of the services offered by Care@Work, families are eligible for a discounts at participating childcare centers, including Kindercare, Lightbridge Academy, Tutor Time and many others located around the country.
- **Au Pair in America** — Offers a 5% program discount plus no application fee for CMU faculty and staff; use discount code 402.
- **Dependent Care Reimbursement Account** — Helps you lower your dependent care expenses by paying with tax-free money. With the DCRA, you put aside money from your pay on a pre-tax basis to cover anticipated dependent daycare expenses while you work or attend school.

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## College or University Child Care

Some colleges and universities offer child care on campus. These programs may offer special discounts to students, faculty, and staff. Carnegie Mellon University currently offers:

- **Cyert Center Sliding Scale Benefit** — This benefit for full-time, benefits-eligible staff and faculty members offsets some of the cost of tuition for the Cyert Center for Early Childhood Education.
- **Flexible Child Care Program** — This temporary program provides high quality child care for the children or grandchildren of faculty, staff and graduate students at a reduced rate and on a flexible basis.
- **Graduate Student Assembly Child Care Grant** — Need-based child care support of \$500 per semester to eligible CMU graduate student applicants in the form of non-qualified scholarships.

## State and Local Assistance

Each state and locality provides its own forms of assistance. Here, we have listed the programs available in Allegheny County, Pennsylvania. If you live elsewhere, and would like assistance discovering programs offered in your local, contact [hrfamilycare@andrew.cmu.edu](mailto:hrfamilycare@andrew.cmu.edu) for assistance.

- **PreK Counts** — Provides free half-day or full-day pre-kindergarten for children ages 3 and 4 in families earning up to 300% of federal poverty guidelines throughout Pennsylvania.
- **Head Start programs** — For families earning up to 100% of federal poverty guidelines, these programs provide free child care for children from birth to age 2 (Early Head Start) and children ages 3 and 4 (Head Start).
- **Child Care Works** — This program provides subsidies for children ages birth to 12 to attend child care for families earning up to 200% of federal poverty guidelines.
- **Pennsylvania 529 College and Career Savings Program** — Offers two savings plans: the Guaranteed Savings Plan (lower-risk) that helps your savings keep pace with rising higher education tuition, and the Investment Plan which lets you choose from several investment options from The Vanguard Group. Contributions are deductible from your PA state income tax.
- **Early learning centers provided by local school districts** — Many local school districts also provide early learning centers for free or low cost to district residents. A concierge specialist can assist you with finding programs that may be available in your own district.
  - **Pittsburgh Public Schools** — Offers programming for children from birth to 5 years designed to reinforce and respond to the unique strengths and needs of each individual child and family. The fee for the Early Childhood Program is \$6,500 per academic year.

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## 2021 POVERTY GUIDELINES FOR THE 48 CONTIGUOUS STATES AND THE DISTRICT OF COLUMBIA

| PERSONS<br>IN FAMILY/<br>HOUSEHOLD  | POVERTY<br>GUIDELINE<br>100% | POVERTY<br>GUIDELINES<br>200% | POVERTY<br>GUIDELINES<br>300% |
|---|------------------------------|-------------------------------|-------------------------------|
| For families/households with more than 8 persons, add \$4,540 for each additional person. |                              |                               |                               |
| 1   | \$12,880                     | \$25,760                      | \$38,640                      |
| 2   | \$17,420                     | \$34,840                      | \$52,260                      |
| 3   | \$21,960                     | \$43,920                      | \$65,880                      |
| 4   | \$26,500                     | \$53,000                      | \$79,500                      |
| 5   | \$31,040                     | \$62,080                      | \$93,120                      |
| 6   | \$35,580                     | \$71,160                      | \$106,740                     |
| 7   | \$40,120                     | \$80,240                      | \$120,360                     |
| 8   | \$44,660                     | \$89,320                      | \$133,980                     |

### Federal Assistance

- **Tax Credits** — Tax credits reduce the amount of tax you owe and may result in a refund.
  - **Child and dependent care tax credit** — This credit is available to people who pay for child care so they can work or look for work. You should consult your tax professional for additional information.

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