



Quality ChildCare

For Registered Home-Based Providers

LEARNING TO GROW ★ WINDWARD COMMUNITY COLLEGE

Vol. IX, No. 8

10 Hallmarks of Quality Child Care

- ★ Build trusting relationships
- ★ Provide consistent care
- ★ Support children's health
- ★ Provide a safe environment
- ★ Provide positive guidance
- ★ Provide a language-rich environment
- ★ Foster curiosity and development through play
- ★ Individualize care and learning activities
- ★ Partner with parents
- ★ Pursue personal and professional growth

This Month's Hallmark of Quality Child Care

Pursue Personal and Professional Growth

Healthy Financial Decisions

With the high cost of living in Hawai'i, it is no surprise that many of us must live on a tight budget. Budgeting and reducing your spending allows you to gain more control over your money and learn to make healthier financial decisions.

Here are some tips to get your started:

1. **Track your expenses.** *Money Management & Retirement Guide* by Tom Copeland advises tracking your child care business expenses for at least one month. Write down every item you spend money on, including a description of the expense. At the end of the month, divide them into two categories: fixed and flexible expenses. Write the totals for each category. Use this to improve your financial habits and circumstances.
2. **Make a budget.** A budget is a tool to estimate your income and expenses for the coming year. First, estimate your income based on tuition, food program reimbursements, subsidy payments, grants, and fees (e.g., late pick up fees). Then, estimate your expenses. Subtract your total estimated expenses from your total estimated income and the result is your profit. You can use last year's tax return (Schedule C) to help with the numbers and as the months pass, you can adjust your budget to reflect actual income and expenses.
3. **Set business goals.** Think about what you want to improve this year (raise rates, reach capacity, or reduce expenses). Prioritize and brainstorm ideas of how to meet that goal. For example, to reduce expenses, inventory all your child care supplies, toys, and books. This will help you know what items you have on hand, making use of those items when planning activities, instead of purchasing new ones.

This newsletter will present business tips to help you make healthy financial decisions for your program. In addition, we'll share inexpensive activity ideas for infants, toddlers, and preschoolers.



Business Tips

The following business tips allow family child care providers to evaluate the flow of money for their program. Even if you are a seasoned provider, take the time to think about your choices and see if there are ways that you can improve. Small changes may mean an increase of money from tax deductions or reimbursements.

- **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. Some ways to do this include:

- 1) Setting up a separate checking account solely for your business or
- 2) Creating a place to put receipts and records, and periodically (weekly or monthly) organizing the receipts and records into categories: 100% business or shared, as well as type of expense (e.g., toys, supplies, utilities).



- **Join the Child and Adult Care Food Program.** Food expenses may be your biggest expense for your program. Joining the Food Program does not affect your food expense tax deduction. However, this federal program offers education on nutrition and pays providers monthly for some of the cost of the food you serve to children. Contact your local PATCH office for more details.
- **Calculate your time-space percentage.** Since you do business out of your home, you need a way to determine the business portion of expenses that are used for both business and personal purposes. You can use the time space percentage for utilities, property tax, mortgage interest, house insurance, house repairs, house depreciation, computers, cleaning supplies, etc.
 - *Time percent* is based on the number of hours you use your home for business activities, including the hours children are present as well as the hours you conduct business activities when children are not present.
 - *Space percent* is based on the number of rooms you use either on a regular basis for your business or exclusively for your business.

Visit tomcopelandblog.com for a Time-Space Percentage Spreadsheet.

Inexpensive Activities

Many materials you have at home can be turned into fun learning activities.

Infants

Look for things that will stimulate the infant's ability to visually track and focus on objects, encourage muscle development by crawling or standing up, and promote interactive experiences. Here are some suggestions:

- **Use objects (black, white, or red in color) within close range of baby's vision.** Tie a length of ribbon or yarn to a wooden spoon, then tie a rattle or small plush toy on the other end. Dangle it gently over and in front of your baby's face, and talk to him about how the toy is moving (up, side to side, under his feet, etc.)
- **Create a maze.** Once the infant has mastered crawling, pile some cushions on the floor and show him how to crawl over or between them. Place a favorite toy on top of the cushion and call his name to encourage him to crawl forward.

Toddlers

When choosing activities for toddlers, look for ones that encourage active play to develop his coordination, appeal to all of his senses, and develop thinking skills (e.g., pretend play and experimenting with cause and effect). Here are some suggestions:

- **Make a tent or playhouse.** Drape a sheet over a table or the backs of two chairs to make a simple tent. Pretend that the tent is a cave, an airplane, a train, or a house.
- **Use a flashlight to explore.** Shine a flashlight on different parts of the room:



the wall, door, floor, under the covers, naming each object that you shine the light on. Encourage children to shine the light on objects you name and give them a turn looking for items around the house.

Preschoolers

Have a variety of materials available for the children to use; such as paper, crayons, stamps, play dough, and stickers. Other ways to engage the children include:

- **Homemade Grocery Store.** Make a grocery shelf by taping a few large cardboard boxes together to make shelves. Save empty food boxes and packages and add them to the shelves and have the children go grocery shopping.
- **Perform science experiments.** Fill a plastic bottle or jar with water and add a few drops of detergent and a little food coloring. Cover the bottle tightly and have the children give the bottle a vigorous shake. Notice and talk about the bubbles that the shaking makes.

Training Opportunity

The Business of FCC, Part I: Building It

An overview of Hawaii State requirements for applying for and establishing your family child care home. This 3 hour course also touches on budgeting and other money management tips.

<https://www.patchhawaii.org/train-with-patch/>

Featured Activity

Sidewalk Chalk Paint

Adapted from Argo Food Service



What you need:

- 1 cup cornstarch
- 1 cup water
- Food coloring, various colors
- A muffin pan
- Old paint brushes, tooth brushes, or makeup brushes

What to Do:

1. Mix the cornstarch and water in a bowl. Mix well to remove all lumps.
2. Pour the cornstarch water mixture evenly into 4 - 6 of the muffin wells.
3. Add a few drops of food coloring to a single muffin well to color your paint.
4. Repeat using additional colors for the other muffin wells.
5. Once outside, let your child's imagination and creativity run wild as he paints the sidewalks!

Citations

Civitas Strategies (2022) *Getting started in the business of family child care*. <https://www.tomcopelandblog.com/blog/getting-started-in-the-business-of-family-child-care-part-i>

Copeland, Tom. *Money management & retirement guide*, Redleaf Press: St. Paul, MN 2009.

Copeland, Tom. *Record keeping*, Redleaf Press: St. Paul, MN, 2011.

Suggested Books

Discover these books and more at the Hawai'i State Public Library www.librarieshawaii.org

Peekaboo Sun

by Camilla Reid

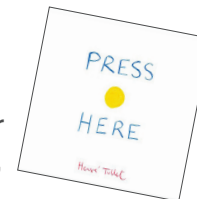
This irresistible board book highlights "peekaboo" with baby, giving him something to push, pull, turn, and discover on each page.



Press Here

by Herve Tullet

Each page of this surprising touch book instructs the reader to push the button, shake it up, tilt the book, and who knows what will happen next. Both children and adults alike will enjoy as the dots multiply, change direction, and grow in size.



King Jack and the Dragon

by Peter Bently and Helen Oxenbury

Follow Jack, Zack, and Casper's journey as they defend their castle from the dragon. This book will spur any keiki to build a fort of pillows or make a ship out of the living room couch and create an exciting adventure of their own.



A Stick is an Excellent Thing

by Marilyn Singer

This is a book of poems all focused on outdoor play. There are poems including everything from jacks, hopscotch, tag, and bubbles to swings. Find a description of your favorite activity and perhaps learn a new game to do at home!



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