



Child Care Professional Urgent Fund – Frequently Asked Questions

Child Care Council is pleased to partner with the ESL Charitable Foundation to pilot a new fund for child care professionals that offers assistance in paying for emergency or urgent needs. The Child Care Professional Urgent Fund is administered through the Council’s Referral team and is intended to be a resource to child care workers who may need assistance meeting urgent or unexpected needs.

This document describes eligibility for the assistance fund and answers some common questions to help child care professionals understand what the fund might be able to help them with.

How do I qualify for the Child Care Professional Urgent Fund?

- You must work for a licensed or registered child care program and have worked there for a minimum of 6 consecutive months.
- You must work at your child care program for at least 15 hours per week.
- Your Adjusted Gross Income for the previous tax year must meet household income requirements in the chart below:

Household Size	Annual Income Cap
1	\$0 - \$32,751
2	\$0 - \$42,829
3	\$0 - \$52,906
4	\$0 - \$62,983
5	\$0 - \$73,061
6	\$0 - \$83,138
Each Add'l	\$10,077

- You will need to submit a complete application and all requested supporting documentation. At a minimum, each application will need to include Proof of Employment (completed by your employer) and the first 2 pages of your most recent 1040. Depending on your request, additional specific documentation will be requested.

What does this fund help with?

You must have an immediate, emergency, or urgent need.

Examples of needs considered for this Urgent Fund include: Housing emergencies (you are at risk of eviction/past due on rent) or currently homeless or in transitional housing; Utility emergencies (such as being behind on utilities or a water bill/under a termination notice); appliance repair or replacement (such as a broken refrigerator); or a car repair for your primary vehicle.

Examples of needs not considered for this Urgent Fund include: Credit card or student loan payments; veterinary bills; pre-paying or making on-time payments on your behalf; cell phone or internet/cable bills; college or educational fees.

These examples are for general illustrative purposes and should not be considered an exhaustive list and individual circumstances and needs will be unique. If you have questions about whether or not your situation may be eligible, please give us a call.

Other Questions:

Q: How much help can I apply for?

A: Our fund can assist you with up to \$1400 in approved assistance for the year. Each time you apply, the amount you are eligible for will be determined by how much help you have already received.

Q: Can I apply for help more than one time?

A: Yes. You will need to complete an application for each request and meet the eligibility criteria at that time for an approvable request. The maximum amount of assistance you can receive through this fund is \$1400 in a year. Our staff will keep track of your applications and how much assistance you have received.

Q: I am struggling to make ends meet but am not behind on any bills and have no urgent needs. Can I apply for help?

A: At this time, the Child Care Professional Urgent Fund is restricted to urgent or emergency assistance. This might include past due bills or an urgently needed car repair. This does not include paying bills that are current or non-urgent expenses.

Q: Can I get help making a credit card payment?

A: No, the Urgent Fund cannot be used to make credit card payments, student loan payments, or similar debt payments.

Q: Can I get help with my rent?

A: Yes, housing is an urgent need and you can apply for help to catch up on past due rent.

Q: What should I expect when I apply?

A: Our staff will review your application when it is received. If anything is missing, such as your 1040, or your proof of employment, they will contact you. Each application may require additional supporting documentation, such as a copy of a bill or termination notice for a utility, or a copy of your lease and a bill for past due rent.

All applications are reviewed to determine if you are eligible and if the application is for an allowable or approvable expense. Because every circumstance is different, we may need to ask more questions to understand your situation and determine if we can approve the request. Our staff may direct you to alternative resources or additional resources to best meet your needs.

Our staff will verify the status of your account or balance due, the quote/estimate, or another amount with the vendor or company you name on your consent to release form. This will ensure that if we approve the application we are able to make a payment in the correct amount on your behalf.

Once an application determination is made you will receive a copy of a promissory note identifying the amount of the payment we are making on your behalf, or you will receive communication from our staff explaining that your application was denied and why. An application being denied does not prevent you from applying for assistance at a later time if your circumstances change or you have additional urgent needs.

Applicants will receive periodic follow-up communication from our staff for program evaluation and reporting and assess the value of the program to child care professionals. All elements of your application and feedback remain confidential.

Q: How are payments made if I am approved?

A: *Payments are made directly to a vendor on your behalf. No payments are made directly to the applicant.*

Q: Is this considered taxable income to me?

A: *Yes, this may be considered taxable income and will be reported to the IRS. You will receive a 1099 and are responsible for any tax liability.*

Q: What do you mean by “6 months of consecutive employment?”

A: *You need to have been employed by and working for your **current program** for a minimum of 6 months in a row. This includes the time you may have spent on short-term leave or a summer layoff for a Head Start program, provided you have remained employed by the child care program and your hire date was 6 months or more before the time of your application. Your normal scheduled work hours when you work must be at least 15 hours per week. Your employer will need to complete the Proof of Qualifying Employment.*

If you have worked for another child care program for more than six months but have worked for your current program for less than six months, then your employment is not qualifying under this fund at this time. If your employment ended and you are newly re-hired by a previous employer, your 6 months of employment must be from your re-hire date. Once you have worked for your current program for 6 consecutive months you may apply for assistance under this fund.

Q: Why are you asking for my Social Security Number on the application?

A: *Your SSN is needed in order to provide you with a 1099 identifying the total amount of assistance you received for the year and it may be considered income on your taxes. Your application and all information you provide are confidential.*

Please contact our office if you have any additional questions, need interpretation or translation services, or would like to request an application be sent to you. Applications are also on our website.