

# Family Toolkit



## Overview

Choosing child care is one of the most important choices a parent will make. Your child needs a child care provider who will keep them safe, healthy, and learning. There are many types of child care to choose from, and there is no one-size-fits-all. You need a provider who best fits your child and your family's needs. This Family Toolkit is full of helpful resources and important information designed to assist you as you consider child care needs for your family.

## Who We Are



Child Care Aware® of Kentucky is committed to ensuring families have access to safe, affordable, quality care. Our goal is to improve child care quality by offering training and technical assistance to child care providers and connecting the community to resources and educational materials which support quality child care.

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# What Makes Quality Child Care Important?

A baby's brain development begins a few weeks after conception.



From birth to three months of age, their brain grows **1% per day.**<sup>1</sup>



A child's brain creates more than **1,000,000** neural connections **every second** between birth and age 3.<sup>2</sup>



90% of brain growth occurs by **age 5.**<sup>3</sup>



High quality early education results in:

- Increased **academic** skills
- Enhanced **social** relationships
- Long-term positive **community** outcomes<sup>4</sup>

<sup>1</sup> Zero to Three. (2022). *22 Statistics You Need to Know About Childhood Brain Development*. Retrieved from Zero to Three: <https://www.zerotothree.org/resource/distillation/22-statistics-you-need-to-know-about-childhood-brain-development/>

<sup>2</sup> Zero to Three. (2025). *Fostering Early Learning: Nurturing Growth and Education*. Retrieved from Zero to Three: <https://www.zerotothree.org/issue-areas/early-learning/>

<sup>3</sup> First Things First. (2025). *The First Five Years*. Retrieved from First Things First: <https://files.firstthingsfirst.org/why-early-childhood-matters/the-first-five-years>

<sup>4</sup> First Things First. (2025). *The Building Blocks of Lifelong Success*. Retrieved from First Things First: <https://www.firstthingsfirst.org/early-childhood-matters/research/>

# Choosing High Quality Child Care

Choosing child care is one of the most important decisions you will make for your family. Child Care Aware® of Kentucky provides information and tools to help you feel confident in your child care decisions. With 90% of brain development occurring by age 5, the experiences of children in the first years of life have long lasting impacts on their health and ability to learn and succeed in school and in life.



Understanding the types of regulated child care available in Kentucky is a first step in choosing a program that best serves your family's needs. In Kentucky, an individual caring for 3 or more unrelated children is required to be regulated.

Types of Regulated Child Care		
Licensed Type I Center	Licensed Type II Center	Certified Family Child Care Home
Care is provided for 4 or more children in a nonresidential setting, or 13 or more children in a designated space separate from the primary residence of a licensee.	Provider cares for children in their own home for 7, but not more than 12 children, including related children.	Services are provided in the individual's home for a maximum of 6 unrelated children. They may also care for 4 related children, for a maximum of 10 children. They must have an assistant if they care for more than 4 infants, including their own or related infants.
<a href="#">Regulatory Information for Licensed Type I and Type II Centers</a>		<a href="#">Regulatory Information for Certified Family Child Care Home</a>

## Kentucky All STARS

While regulations outline the minimum requirements for operation, it is important to look for indicators of quality as well. Kentucky has a quality rating system for child care programs called KY All STARS. It is a mandatory system for all programs that accept public funds, such as Child Care Assistance Program (CCAP). In the KY All STARS rating system, programs can be a level 1-5 STAR and being licensed/certified equates to a 1 STAR. Each higher STAR level expands on each previous level. Programs rated level 3-5 have received an environmental observation conducted by a STARS rater and implemented standards of quality above and beyond regulatory requirements. Learn more about Kentucky All STARS Quality Rating System [here](#). You may also find these [FAQs](#) helpful.





## Searching for Child Care

To search for child care facilities across the state with options that may meet your family's specific needs, visit [kynect.ky.gov](https://kynect.ky.gov).



**Child Care Referral  
Specialist**  
**877-316-3552**

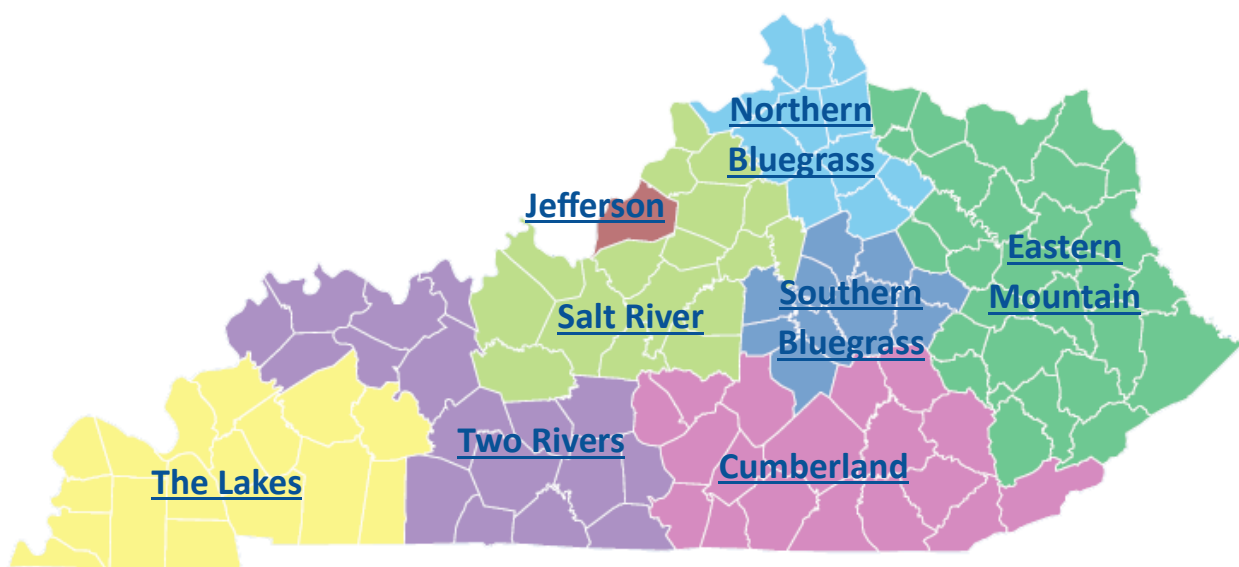
Child Care Aware® of Kentucky also has a Referral Specialist who can explain the quality indicators to look for when choosing child care and can share questions to ask during child care interviews.

The list of child care facilities you receive does not imply recommendations to specific facilities.

## What Are Families in Your Area Paying for Child Care?

Click a region on the interactive map below to find daily child care rates for licensed child care facilities and certified family child care homes broken down by age group and full-time and part-time care.

### Average Daily Price of Child Care by Region



# Child Care Assistance Program (CCAP)

The [Child Care Assistance Program](#) (CCAP) provides support to help families pay for child care. Applicants for child care must have gross income at or below 85% of the State Median Income (SMI).

Family Size	85% of State Median Income (SMI)
2	\$50,604
3	\$62,520
4	\$74,424
5	\$86,328
6	\$98,232
7	\$100,464
8	\$102,708
8+	Add \$2,232 per person

For more information, or to apply for the Child Care Assistance Program, call 1-855-306-8959 or visit [kynect.ky.gov](https://kynect.ky.gov).



# You may be eligible for child care assistance!

Parents and caregivers, you may qualify for the Child Care Assistance Program (CCAP) if you have a child under 13, or who is 13 or older with a special need, and you meet **any** of these criteria:



You are employed; or  
You are enrolled in full-time education in a certified trade school or accredited college or participate in the SNAP Employment & Training Program; or



You are a teen parent attending elementary, middle or high school or pursuing a GED in a classroom setting; or



You are a K-TAP recipient who needs child care while participating in KentuckyWorks; or



You are unemployed but participating in an initial job search (can be used once in a 12-month period); or



You have a protective or preventative service case and need child care

**Apply or get more information about CCAP:**  
**Call 1-855-306-8959**  
**or visit [kynect.ky.gov](https://kynect.ky.gov)**

# ¡Puede que sea elegible para la ayuda con el cuidado infantil!

Padres y cuidadores, es posible que sean elegibles para el Programa de Ayuda con el Cuidado Infantil (CCAP) si tienen un niño menor de 13 años o si el niño tiene 13 años o más con necesidades especiales y usted cumple con alguno de estos requisitos:



Está empleado; o  
Está inscrito(a) a tiempo completo en una escuela de oficios certificada o en una universidad acreditada o participa en el Programa de Capacitación y Empleo de SNAP; o



Usted es un padre/madre adolescente que asiste a la escuela primaria, secundaria o secundaria superior o está tratando de obtener su GED asistiendo a clases; o



Está desempleado(a) pero participa en una búsqueda inicial de empleo (se puede usar una vez en un período de 12 meses); o



Usted recibe K-TAP y necesita cuidado infantil mientras participa en KentuckyWorks; o



Tiene un caso de servicio preventivo o de protección y necesita cuidado infantil

Haga la solicitud u obtenga más información sobre CCAP:

Llame al 1-855-306-8959  
o visite [kynect.ky.gov](http://kynect.ky.gov)



# Employee Child Care Assistance Partnership Program



Would your employer want to help pay for child care costs?

The Employee Child Care Assistance Partnership Program (ECCAP) is an agreement between employers, employees, and the Cabinet for Health and Family Services. Employers determine a contribution to pay toward Employee child care expenses. The Cabinet for Health and Family Services matches the employer contribution based on a sliding scale associated with the employee's annual wage. Payments are made directly to the regulated child care provider of the family's choice. Talk with your employer about participating in the ECCAP program.

For more information, visit [Employee Child Care Assistance Partnership Program](#).

## State Contribution Match Scale

Employee Household Income Compared to State Median Household Income	State Match Percentage
Equal to or less than 100%	100%
Above 100% through 120%	90%
Above 120% through 140%	80%
Above 140% through 160%	70%
Above 160% through 180%	60%
Above 180%	50%

## Monthly Income by Household Size

Employee Household Income Compared to State Median Household Income	HH2*	HH3	HH4	HH5	HH6	HH7	HH8	HH9	HH10	Each Additional HHM*
<b>100%</b>	\$4,961	\$6,128	\$7,296	\$8,463	\$9,631	\$9,849	\$10,068	\$10,287	\$10,506	+\$219
<b>120%</b>	\$5,953	\$7,353	\$8,755	\$10,155	\$11,557	\$11,818	\$12,081	\$12,344	\$12,607	+\$262
<b>140%</b>	\$6,945	\$8,579	\$10,214	\$11,848	\$13,483	\$13,788	\$14,095	\$14,401	\$14,708	+\$306
<b>160%</b>	\$7,937	\$9,804	\$11,673	\$13,540	\$15,409	\$15,758	\$16,108	\$16,459	\$16,809	+\$350
<b>180%</b>	\$8,929	\$11,303	\$13,132	\$15,233	\$17,335	\$17,728	\$18,122	\$18,516	\$18,910	+\$394

\*HH# = Monthly income of household with # members (for example: HH2 = Monthly income of a household with 2 members)

\*HHM = Household Member



## Families Looking for Child Care

Child Care Aware® of Kentucky is committed to helping families find safe, affordable, quality care. Our goal is to improve child care quality by offering training and technical assistance to child care providers and consumer education to the community-at-large.

To download one of our resources or to search for child care facilities across the state with options to meet your family's specific needs, visit:

**[www.childcareawareky.org](http://www.childcareawareky.org)**

The list you receive does not imply recommendations to specific facilities.



## Choosing Child Care

More and more, research tells us that our children's healthy development depends on safe and positive experiences during the first few years of life. Choosing high quality child care is one of the most important decisions you will ever make for your child. The 14 researched-based guidelines listed on the back of this handout can help you make the right choice for your child. Please consider the following tips before deciding on a child care program:

- Visit several different child care programs (center or family child care homes).
- Call to schedule an appointment for your visit to ensure the director's full attention to your tour.
- Plan to visit for at least an hour to watch activities, check the surroundings, and ask questions.
- Bring this checklist with you to guide your visit.

The KY Cabinet for Health and Family Services, Office of Inspector General, Division of Regulated Child Care helps to monitor programs for compliance. Visit this website for more information: <https://chfs.ky.gov/agencies/os/oig/drcc>

Should you see or hear something that concerns you while visiting a child care program, you have the right to contact the Division of Regulated Child Care with your concern and you can do so anonymously, if you prefer.

Supervision	✓
Are children supervised at all times, even when they are sleeping?	
Are all areas of the child care space visible to staff at all times?	
Handwashing & Diapering	✓
Do all caregivers & children wash their hands often, especially before eating & after using the bathroom or changing diapers?	
Do caregivers always keep a hand on the child while diapering?	
Do caregivers clean & sanitize the surface after finishing the changing process?	
Are the diapering & handwashing procedures posted at each diaper changing station?	
Director Qualifications	✓
Does the director participate in regular professional development & continuing education opportunities?	
Has the director worked in child care for at least two years?	
Is the director present at the facility the majority of the day?	
Does the director understand how to best support your child's needs?	
Lead Teacher Qualifications	✓
Does the teacher participate in professional development & continuing education opportunities?	
Has the teacher worked in child care for at least one year?	
Does the teacher give children lessons & toys that are appropriate for their ages?	
Staff-to-Child Ratio & Group Size	✓
How many children are being cared for in the child care program?	
Are the staff-to-child ratios posted in a conspicuous place in the facility?	
Was the staff-to-child ratio appropriate during your visit?	
Did each child receive attention & get their needs met?	
Staff Training/First Aid	✓
Have caregivers been trained how to keep children healthy & safe from injury & illness?	
Do they know how to do first aid & rescue breathing?	
Have they been trained to understand & meet the needs of children of different ages?	
Child Abuse	✓
Have all caregivers undergone background checks?	
Have the caregivers been trained on how to prevent child abuse, how to recognize signs of child abuse, & how to report suspected child abuse?	
Is the facility's child abuse policy explained to parents?	

Immunizations	✓
Is your child up-to-date on all of the required immunizations?	
Does the child care program have a policy which requires parents to provide up-to-date immunization certificates for their children upon enrollment?	
Facility Safety	✓
Are toxic substances like cleaning supplies & pest killers kept away from children?	
Has the building been checked for dangerous substances like radon, lead, & asbestos?	
Is poison control information posted?	
Emergency Plan	✓
Does the child care program have an emergency plan if a child is injured, sick, or lost?	
Does the child care program have first-aid kits?	
Does the child care program have information about who to contact in an emergency?	
Fire/Emergency Drills	✓
Does the child care program have a plan in case of a disaster like fire, tornado, flood, blizzard, or earthquake?	
Does the child care program do practice drills once every month?	
Medications	✓
Does the child care program keep medications out of reach from children?	
Are the caregivers trained & the medications labeled to make sure the right child gets the right amount of the right medication at the right time?	
Playground Safety	✓
Is the playground regularly inspected for safety?	
Is the playground surrounded by a fence?	
If there is a sandbox, is it clean & covered?	
Are the soil & playground surfaces checked often for dangerous substances & hazards?	
Is equipment the right size & type for the age of children who use it?	
General Observations	✓
Is a copy of the Parent Rights prominently displayed? Parent Rights are a good general framework for discipline, grievance procedures, etc.	
Is the facility's last licensing report posted in a conspicuous place? This report is a "report card" of how the facility is complying with state regulations.	
Is the facility participating in KY All STARS, Kentucky's Tiered Quality Rating System (TQRIS)? TQRIS helps to ensure children receive high quality care.	
What is the overall sound in the facility? Is the staff engaging the children in laughing, singing, & conversations?	



# Are you looking for child care?

## Through a Child's Eyes

When you visit a child care program, look at the facility through your child's eyes.

- ✓ Are there activities I will like?
- ✓ Is everyone having fun?
- ✓ Is there a special place for my things?

## The Right Child Care Provider

A gauge of quality child care is the relationships the providers have. Ask yourself:

- ✓ Are the providers involved and friendly?
- ✓ Do they interact well with the children?
- ✓ Do they listen to the children and to you?

## Ask These Questions:

- ✓ How many children are cared for, and are they supervised at all times?
- ✓ Have all providers completed a background check?
- ✓ How often is the program inspected?
- ✓ Are staff trained to care for children?
- ✓ Does the staff participate in on-going training?
- ✓ Does the staff know first aid and CPR?
- ✓ What is a typical day like?
- ✓ What fun, age-appropriate activities are offered?
- ✓ Is playground equipment inspected for safety often?
- ✓ Is there an emergency plan?

To search for child care facilities across the state with options that may meet your family's specific needs, visit

**[www.childcareawareky.org/support/families/](http://www.childcareawareky.org/support/families/)**

The list you receive does not imply recommendations to specific facilities.



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## Examples of what to look for when visiting a licensed or certified child care setting

### All Ages:

- Look for clean classrooms and toys that are within reach of children so they can access them on their own.
- Look for caregivers who are warmly interacting with children and supporting their play.
- Look for children to be actively engaged in play with access to enough materials so they do not have to compete for items to play with.
- Restrooms located in classrooms or very close by.

### Infants:

- Babies eat when they need to and are held for feeding.
- Babies sleep when they need to and only sleep in cribs, not in swings, car seats, etc.
- There is a crib for each baby present.
- Babies have a safe place on the floor to have “tummy time” and explore as they start to crawl.
- Babies are held by caregivers frequently and not just moved from crib, to swing, to highchair.
- Caregivers talk to babies about what is happening in the classroom.

### Toddlers:

- Caregivers understand that toddlers are not yet able to communicate and respond promptly to their cries and other signs of distress.
- Caregivers minimize the need to say no as toddlers are testing the limits and learning new physical skills. If the toddler is climbing where it is not safe, the caregiver redirects them to a safe area to learn that skill.
- Low tables and child-sized chairs are used for eating and activities rather than highchairs.
- Caregivers frequently read, sing, and play with toddlers.

### Preschoolers:

- The classroom is arranged in interest areas and children are allowed to move freely from area to area for much of the day.
- Caregivers assist children in communicating effectively with their peers and adults by helping them learn emotional cues and demonstrating how to talk to others when a conflict arises.
- Toys and materials are on low, open shelves to allow children to access them independently.

### School-agers:

- Materials and furnishings are age-appropriate.
- Children are provided time and space for completing homework with the support of caregivers.
- Children should be happy and busy with activities.



**[www.childcareawareky.org](http://www.childcareawareky.org)**



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# Help your child grow and thrive

Your child's early years are so very important. Tracking how your little one plays, learns, speaks, acts, and moves helps you support their development.

**Download CDC's free *Milestone Tracker* app to find fun and easy activities for each age.**



Track & Share  
Milestones



Get Tips &  
Activities



Learn When  
to Act Early

Learn more at [cdc.gov/MilestoneTracker](https://cdc.gov/MilestoneTracker)



# Apoye su desarrollo y crecimiento

Los primeros años de su hijo son muy importantes. Seguir cómo su pequeño juega, aprende, habla, actúa y se mueve lo puede ayudar en su desarrollo.

**Descargue la aplicación gratuita de los CDC  
*Sigamos el desarrollo* para encontrar actividades  
fáciles para cada edad.**



Siga y comparta  
los indicadores  
del desarrollo



Vea consejos  
y actividades



Sepa cuándo  
debe reaccionar  
pronto

Encuentre más información en [www.cdc.gov/Sigamos](https://www.cdc.gov/Sigamos)



# Helpful Links

## Searching for Child Care

[\*Searching for the Right Child Care Program\*](#)

[\*Selecting the Right Child Care Setting for Your Infant or Toddler\*](#)

[\*Choosing Child Care for a Child with Special Needs\*](#)

[\*Kentucky Strengthening Families Protective Factors Guide\*](#)



## Alternative Child Care Options



[\*Family Child Care Network\*](#)

[\*Making Child Care Provided by Relatives Work for Your Family\*](#)

## Early Learning Experiences at Home

[\*“Learn the Signs. Act Early.” Information for Families\*](#)

[\*Help Me Grow Kentucky\*](#)

[\*Dolly Parton’s Imagination Library\*](#)

[\*Family Guides from KY Governor’s Office of Early Childhood\*](#)

[\*Learning to Read and Write Begins at Birth\*](#)







## Connect with Us



[www.childcareawareky.org](http://www.childcareawareky.org)

