# Understanding and Applying for Child Care Stabilization Grants

Rebekka Zydel

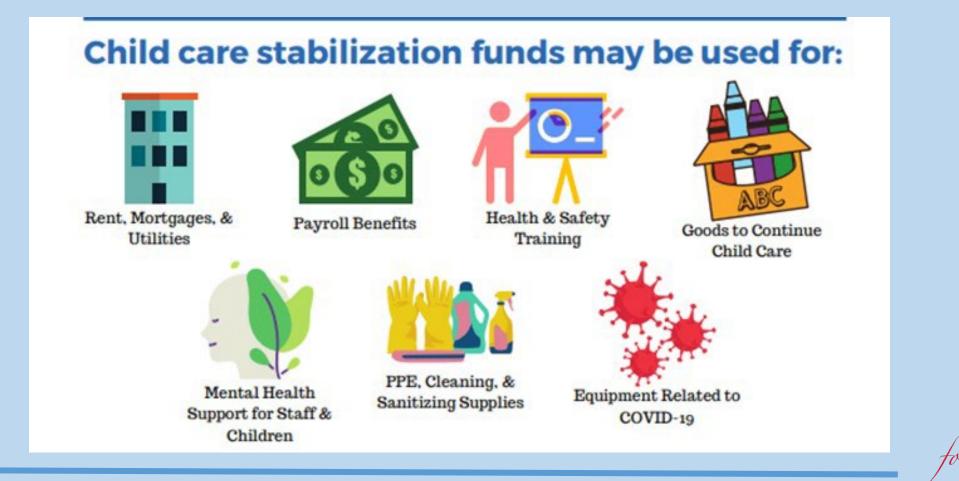
March 1, 2022

This webinar is provided by ACNJ, with funding from the National Association for the Education of Young Children(NAEYC), Child Care Aware of America, and the National Association for Family Child Care (NAFCC).



# **NJ ARP Stabilization Grants**

Thanks to the federal government and NJ Department of Human Services Division of Family Development, funding for noncompetitive grants are being made available to ALL center-based and family child care programs (including those that do not accept subsidies) to help with operational expenses including:





(I'll have to pay taxes on the grant amount that I receive.

True, it can increase your tax liability, and it can still provide new income, even if you have to pay taxes on it.



I'm going to be audited and I don't want the hassle of someone going through my records.

True, you *may be* audited and being prepared requires only a few simple steps that you likely already have in place.



I can't access my provider profile in NJCCIS.

Technology can be challenging and there is help.

For NJCCIS account questions, including questions about passwords, contact: Email: <u>NJCallCenter@e-tcc.com</u> Phone: 1-800-332-6512



I don't have time to complete the application.

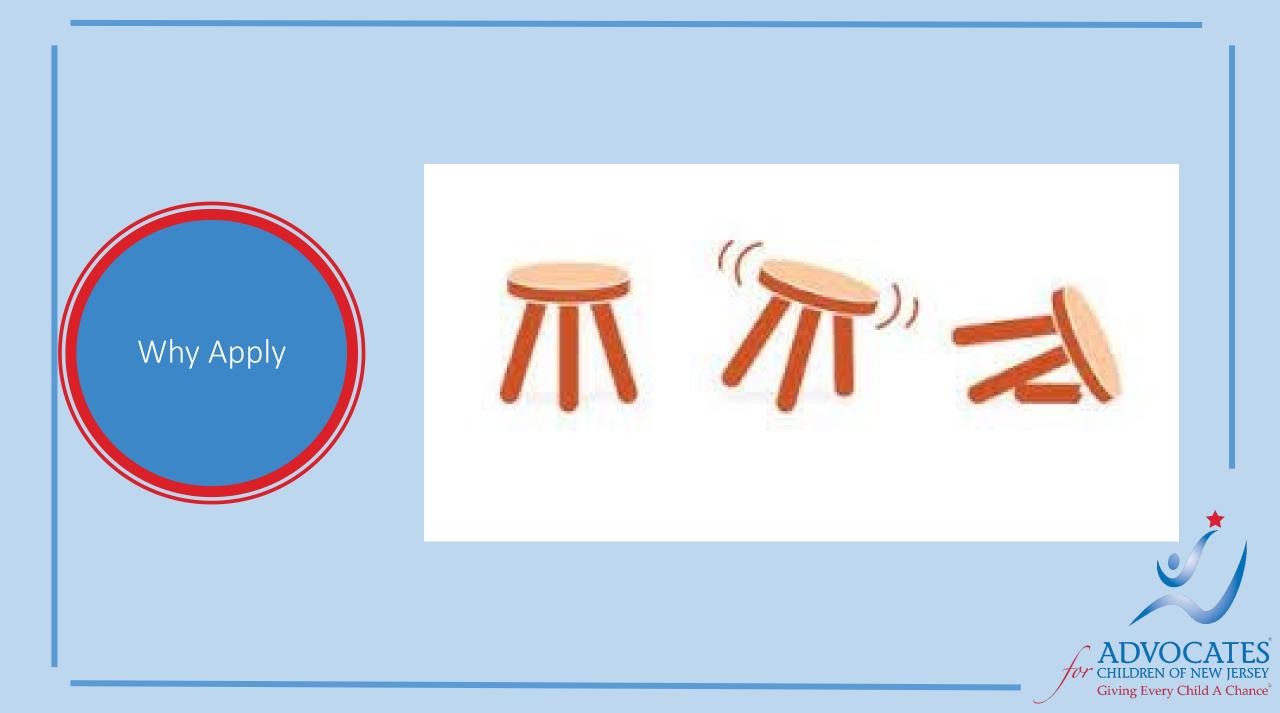
Yes, it takes approximately 45 minutes to complete the application, and an investment of time can increase revenue for your program.



• I wouldn't know where to begin or how to use the funding.

You've come to the right place. This webinar will walk you through the process and give you tips for how to make the best use of the funds.





# **Provider Eligibility**

Providers not currently accepting state subsidies <u>are</u>eligible to apply.

**Licensed Child Care Center** 

**Registered Family Child Care Provider** 

- Private, for- or not-for-profit child care program, Faith-based programs;
- Must be licensed as of March 11, 2021
- Must meet the Child Care Development Block Grant (CCDBG) comprehensive criminal background check requirement

- Must be registered as of March 11, 2021
- Must meet the Child Care Development Block Grant (CCDBG) comprehensive criminal background check requirement



## **Provider Eligibility**

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**Licensed Child Care Center** 

**Registered Family Child Care Provider** 

- Must meet the CCDBG health & safety training requirements
- Must be in "good standing"

- Must meet the CCDBG health & safety training requirements
- Must be in "good standing"



# Accessing the ARP Stabilization Grant Application

- The sponsor, sponsor representative, owner or director can find the grant application by logging into their www.NJCCIS.com account and navigating to Grants from their Quicklinks panel.
- You can submit one application per facility. Programs with more than one facility (location) will need to submit a separate application for each facility. You will need to enter your NJCCIS ID to start the application. Each facility you are applying for must have a unique NJCCIS Facility ID.



# Accessing the ARP Stabilization Grant Application

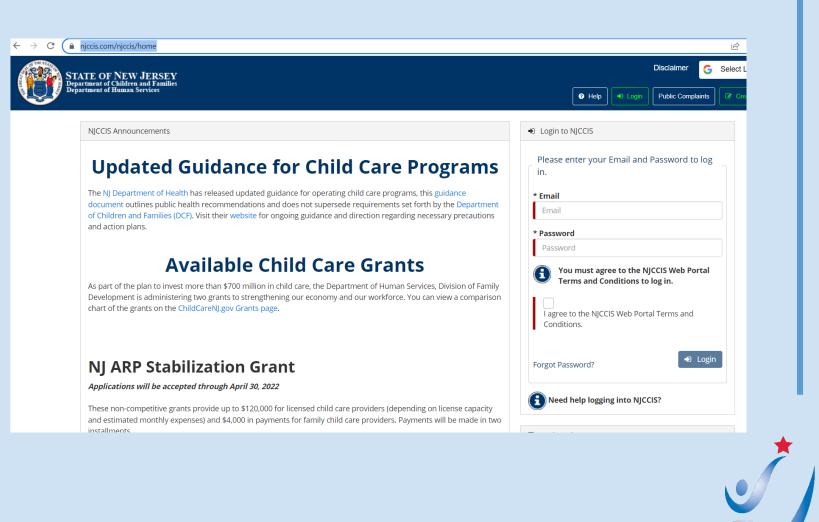
- The application will take approximately 45 minutes to complete and must be completed in one session. For security reasons, your session will expire after 60 minutes or after 15 idle minutes and all data will be lost.
- Applications will be accepted through April 30, 2022.
- Some of the provider information is auto-populated from NJCCIS. These fields are not editable and will be grayed out. If any of the autopopulated information is incorrect, please contact DFD-ChildcareGrants@dhs.nj.gov



#### Go To NJCCIS

In order to log in to NJCCIS you need:

- Your email address associated with your NJCCIS account
- Your NJCCIS password



ADVOC

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			Publ	ic Complaints Home Help Help
> Na	ame: ABC Test (100000123)	)		
~ Qu	uicklinks			
	Provider Information	File Cabinet	Personnel	Serious Incident Report
	Email	Provider Admin	Grants	Quality Initiatives
		Child Enrollment	Tuition Assistance	
		Provider Inf	ormation	
<b>~</b> (	Child Care Center Wizards			
	Relocation	Renewal Attestation Form	Age Change Request	New Space Request
		Capacity Change Request	Closeout Form	

View Grant Id 🗢 🛛	Application Status 🗢 Gra	ant Name  Submitted Date  Submitted By No records found H 1 H 1 N 10 V	Total Amount Requested \$	Total Estimated Approved 🗢	
Hiring and Retention	Bonus Grant	+ New Grant Application			
Select Grant Id \$	CONTRACT OF STREET, T	<ul> <li>Grant Name </li> <li>Submitted Date </li> <li>No records found</li> <li>⋈ &lt; 1 → ⋈ 10 ∨</li> </ul>	Submitted By \$	Total Amount Requested 🗢	
Legacy Grants		+ New Grant Application			
⊖ Print Select Id \$ Gra	nt Name 🗢 Payment C	Dption	Amount Awarded \$	Date Awarded	0/2

## **Before You Get Started**

- Program Information (e.g., NJCCIS ID and program type)
- Hours of Operation
- Enrollment Information
  - What is your total capacity by age group? Infants (0-17 months) Toddlers (18-36 months) Pre-School (3-5 years) School Age (over 5)
  - What is your total enrollment by age group? Infants (0-17 months) Toddlers (18-36 months) Pre-School (3-5 years) School Age (over 5)
  - What was your average enrollment by age in February 2020? Infants (0-17 months) Toddlers (18-36 months) Pre-School (3-5 years) School Age (over 5)
- Staffing Information Full & Part Time (Administrative, Support, Educator)

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## **Before You Get Started**

- Current Estimated Monthly Expenses
  - Personnel costs, including payroll and salaries or similar compensation for an employee (including any sole proprietor or independent contractor), employee benefits, premium pay, or costs for non-teaching employee recruitment and retention.
  - Rent (including rent under a lease agreement) or payment on any mortgage obligation, utilities, facility maintenance or improvements, or insurance.
  - Personal protective equipment (PPE), cleaning and sanitization supplies and services, or training and professional development related to health and safety practices.
  - Purchases of or updates to equipment and supplies to respond to the COVID-19 public health emergency.
  - Goods and services necessary to maintain or resume child care services.
  - Mental health supports for employees.



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### **Before You Get Started**

• Banking Information (bank account/routing number)



# Handouts

- NJ ARP Application Check List
- Quick Expense Calculator
  - Time-Space Calculator for FCC Providers

• The Time-Space One Pager

Pre-application	Quid	k Monthly Expense Calculator		Α	В	D	
Check List	ir expenses include what you spent mo	ney on for your business. To collect your expenses, begin with u may use (such as Venmo & PayPal), and look at your bank st	collecting all your rec-	Time-Space Formula	Calculator	Owner:	Tom Care Research State
SHOOK LIN	ntify and look closely at one or more doo	uments that show you paid the expense, the amount you paid, sereceived. NOTE: For Registred Family Child Care Pr	, the date you paid it, a	pace Percent	20%	Documentation	Copeland Holping Tandes Trid Child Care
	ctly for business use the expens	e can be calculated at 100%. Expenses that are use I by your Time-Space percentage.		ercent	40%	records, parer flyer advertisi	Family Child Care Home Provider Tax Tips
NJCCIS ID #	Category		Total Monthly Ex			business hour:	Understanding the Time-Space Percentage Used to Claim Business Expenses on Your Tax Forms
Estimated total monthly operational expenses		an employee (including any sole proprietor or independent contractor), employee benefits,				Program mont signed statem	January 2021
Program Type		group term life insurance premium, premium pay, or costs for non-teaching employee recruitment and retention. Include all employees who receive				parents	Child care is a business. For Family Child Care providers, there are tax benefits to claim related to operating a business out of your home. Understanding the "Time-Space percentage" will enable FCC providers to determin the business portion of expenses that are used for both business and personal purposa. This means tax saving
		a W-2. If you receied any tax credits for employees			Total number of hours		for you!
Current days & hours of operation		(Families First Emergency Leave Credit or Employee Retention credit, subtract that amount		care giving	spent per day caring for children		Time-Space formula:
Total capacity by age group:	sonnel Costs/Wages	from your total expense.) Including rent under a lease agreement or		cure Biving	12	Owner: Operating ho	Time Percent Space Percent
Infants (0-17 months)	it or Lease	payment on any mortgage obligaiton Cable television, electricity, gas, oil, propane gas,			12	am - 6:30 pm hours/day ca	# of hours your home is used for business purposes     X     * # of square feet of your = Time-Space Percentage     Percentage
Toddlers (18-35 months)	ities	recycling fees, sewage, trash removal, water, PPE, cleaning & sanitizaiton supplies and				children per	divided by total # of     hours per year     square feet in your home
Pre-School (3-5 years)	/ID Safety	services. Purchase of or updates to equipment and supplies to respond to COVID-19, steam			Total number of hours	can only cou when childre	Use your Time-Space Percentage on shared business/personal expenses such as: utilities (gas, oil, electric, garbage, water, sewer, cable television), property tax, mortgage interest, house insurance, house repairs, house
	ining & Professional Development	CPR/First Aid costs, Certifications, Workshops/Training, Conferences, CDA,			per week spent	present. Inclu	depreciation, rent, fences, computers, DVD player, television, toys, cleaning supplies and so on. Fill out IRS Form
School Age (over 5)	d	Snacks, meals			cleaning, activity	occasional ex	8829 Expenses for Business Use of Your Home.
concorrige (over e)	olies	Diapers, wipes, art supplies, office supplies.			preparation,		Time Percent Example
Total enrollment count by age group:	ipment	Computers, child care furniture, changing table Balls, children's books, science kits, sensory kits,		ss operations	paperwork, etc.	Owner:	<ul> <li>11 hours/day caring for children per week = 55 hours per week x 52 weeks = 2,860 hours per year</li> <li>10 hours per week cleaning, activity preparation, etc. x 52 weeks = 520 hours per year</li> <li>Total: 3,380 hours per year divided by 8,760 hours in a year = 38.0% Time</li> </ul>
Infants (0-17 months)	cational Materials	dramatic play, etc.			8	Keep records	Total: 5,500 hours per year divided by 6,700 hours in a year – 58.5% hitte
imants (0-17 months)	rertising	Business cards, website costs, yard or window signs, brochures, flyers		Developet	50%	you spend on	<ul> <li>Space Percent Example</li> <li>You can count a room as regularly used for your business if you use it 2 or more times a week: kitchen,</li> </ul>
Toddlers (18-35 months)	urance (other than health)	liability insurance, workers compensation		Percent	50%	activities. Mar	bedroom for naps, bathrooms, living room, play room, laundry room, etc.
oddters (10-55 months)	rest Paid	Business credit cards, business loans		uare feet of your home used		daendar, keer	<ul> <li>1,900 square feet used regularly divided by 2,000 total square feet of home = 95% Space</li> </ul>
Pre-School (3-5 years)	airs & Maintenance	Facility maintenance or improvements					Time-Space Percentage
re-school (s-s years)	ears/Loan Payments	Mortgage forbarence, busniess loans, business de		ly for business purposes	600		<ul> <li>38.9% Time x 95% Space = 37% Time-Space Percentage</li> </ul>
	er Expenses (specify)	Legal fees, professional services such as an accountant or tax professional, bookkeeping software, membership fees to professional		of square feet in your home	2 1200		Example <ul> <li>\$50 arts and craft supplies used 100% for business = \$50 business deduction</li> </ul>
	tal Estimated Montly						<ul> <li>\$100 toy used for both business and personal purposes x 37% Time-Space = \$37 business deduction</li> <li>\$60 sweater for yourself = zero business deduction. Personal expenses are not deductible</li> </ul>
	penses		Ś	ce: Copeland, T. (2015). Family Child	Care Record-Keeping Guide	, Ninth Edition	Tom Copeland: http://tomcopelandblog.com/
		Centers and Registered Family Child Care Providers have differ reices, Division of Family Development has partnered with the N					

### Accessing the Grant: Next Steps

You will go through a series of "clicks" before you launch the application:

- New Grant Application button
- ARP Stabilization Grant button
- Instruction Page
  - Take note or your NJCCIS ID #



#### Before you click Launch ARP Stabilization Grant

#### Hours of Operation

- Enrollment Information (February 2020 and Current)
- Staffing Information
- Current Estimated Monthly Expenses
  - Personnel costs, including payroll and salaries or similar compensation for an employee (including any sole proprietor or independent contractor), employee benefits, premium pay, or costs for non-teaching employee recruitment and retention.
  - Rent (including rent under a lease agreement) or payment on any mortgage obligation, utilities, facility maintenance or improvements, or insurance.
  - Personal protective equipment (PPE), cleaning and sanitization supplies and services, or training and professional development related to health and safety practices.
  - Purchases of, or updates to, equipment and supplies to respond to the COVID-19 public health emergency.
  - Goods and services necessary to maintain or resume child care services.
  - Mental health support for employees.
- Banking Information (bank account/routing number)

#### Checking Application Status:

You can check the status of your application at any time in the Grants section of your Quicklinks. If your application is approved, you can use the "View" button to see information regarding your grant award amount and payment date.

#### **IMPORTANT!**

To complete the NJ ARP Stabilization Grant Application, you will need your NJCCIS ID number.

#### Your NJCCIS ID is

#### 100000123

Copy your NJCCIS ID number or write it down - you will need it on the next screen.

C Launch ARP Stabilization Grant

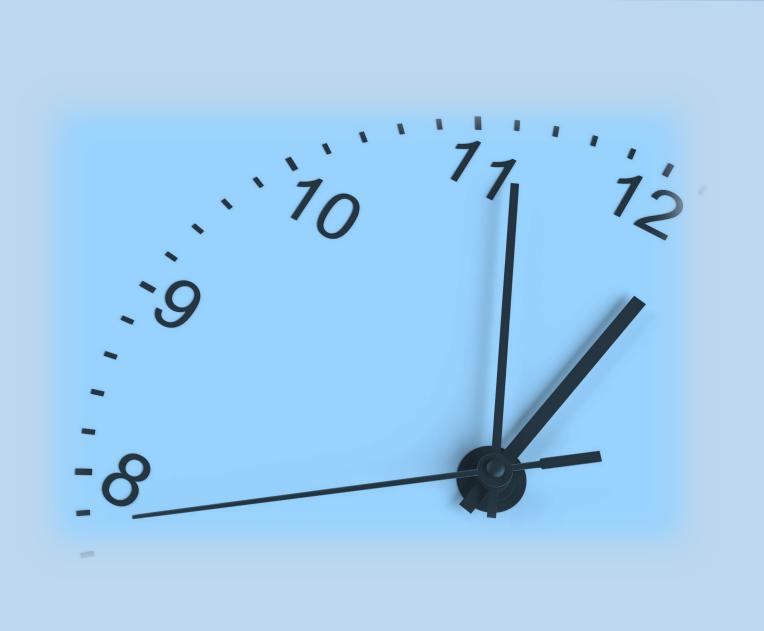


## Accessing the Grant: Provider Verification

### • Enter your NJCCIS ID #

- Click search
- Click Select Facility
- Click Next
- You will need to validate your account. Be sure to access to your email





# Completing the Application

NJ ARP Grant Eligibility

 To begin the grant application, click on

"Apply Now"



Completing the Application Step by Step: General Applicant Information

	<b>General Applicant Information</b>	* Required
Instructions	Child Care Program Name	DBA (Doing Business As)
General Applicant Information	Family Child Care Covid 123	FamilyCare_123
Operational Status	Facility Address	
Child Count Information	B Main St, Newark, 34, 08888	
Staff Count Information	Mailing Address	
Estimated Grant Award Amount	825 Roosvelt, Fairfax, 505, 22044	
Options for Use of Funds	Facility ID	
Payment Information	800037	
Review Application	Sponsor/Owner Name	
	Eve TheSponsorRep	
<ul> <li>Provider Attestations</li> </ul>	Director/Owner Name	Director/Owner Title
	Test CenterDirector	Director
	* Director/Owner Race	* Director/Owner Ethnicity
	American Indian/Alaska Native	Latino
	* Director/Owner Gender	
	Male	]

If any of the auto-populated information is incorrect, please contact DFD-ChildcareGrants@dhs.nj.gov.

CHILDREN OF NEW JERSEY Giving Every Child A Chance<sup>®</sup> Completing the Application Step by Step: Operational Status

Instructions	Operational Status	* Required
General Applicant Information	* Estimated total monthly operational expenses	
Operational Status		
Child Count Information	Your Program Facility Type is:	
Staff Count Information	Child Care Center	
Estimated Grant Award Amount	"What type of program do you operate? Select all that apply:	
Options for Use of Funds	School-Age Site (before- or afterschool)	
Payment Information	Private School	
Review Application	Early Head Start/Child Care Partnership Head Start and Child Care	
Provider Attestations	None of the above apply	
	* Was your program licensed/registered on or before March 11, 2021?	
	○ No	
	*Does your program meet NJ DFD and Child Care and Development Fund health and safety	requirements including the completion of
	comprehensive background checks and health and safety trainings?	
	No	
	*Were you open and operating as of March 11, 2021?	
	• Yes No	
	*What is the current status of your program?	



#### Estimated total monthly operational expenses

#### **Baseline Standard**

 You have a receipt for every penny you spend on your business

#### **Best Practice**

- Mark your receipts
- Organize your receipts
- Track expenses in a spreadsheet
- Utilize child care business record keeping program



## Estimated total monthly operational expenses: What are expenses?

- Advertising
- Car/Vehicle
- Insurance (other than health)
- Bank charges
- Books
- Computer software
- Education and Training
- Telephone
- Employee Benefit Programs
- Wages

- Office expenses
- Rent of business property
- Repairs and maintenance
- Supplies
- Utilities
- Food
- Toys
- Cleaning supplies
- Legal Fees & Professional Services



### Estimated total monthly operational expenses: Where do I begin?

Your expenses include what you spent money on for your business. To collect your expenses, begin with collecting all your receipts, review your credit card bills, check apps you may use (such as Venmo & PayPal), and look at your bank statements and checks.

Identify and look closely at one or more documents that show you paid the expense, the amount you paid, the date you paid it, and a description of the item purchased, or service received.

The application is asking for an estimated monthly total, meaning, on average, how much do you spend in a month to operate your business.



Completing the Application Step by Step: Child Count Information

Instructions	Child Count Information	* Required	- 1
General Applicant Information	The NJ State licensed capacity of your program is:		
Operational Status	Total Capacity		
Child Count Information	42		
Staff Count Information	What is your total capacity by age group?		
Estimated Grant Award Amount	* Infants (0-17 months)	* Toddlers (18-35 months)	
Options for Use of Funds	4	6	
	* Pre-School (3-5 years)	* School Age (over 5)	
Payment Information	8	9	
Review Application	Total		
Provider Attestations	27		
	What is your total enrollment count by age group? * infants (0-17 months) 4	* Toddlers (18-36 months) 6	
	* Pre-School (3-5 years)	* School Age (aver 5)	
	3	7	
	Total		
	20		- 1
	What was your average enrollment by age in February 2020? * Infants (0-17 months)	* Toddlers (18-35 months)	
	6	7	
E.		4	
-			



Completing the Application Step by Step: Staff Count Information

<ul> <li>General Applicant Information</li> <li>Operational Status</li> <li>Child Count Information</li> <li>Staff Count Information</li> <li>Staff Count Information</li> <li>Options for Use of Funds</li> <li>Payment Information</li> <li>Review Application</li> <li>Provider Attestations</li> </ul>	Instructions	Staff Count Informatio		* Required	- 11
<ul> <li>Administrative</li> <li>Payment Information</li> <li>Review Application</li> <li>Provider Attestations</li> <li>Provider Attestations</li> </ul>	General Applicant Information		full and part-time staff?		
<ul> <li>Child Count Information</li> <li>Staff Count Information</li> <li>Estimated Grant Award Amount</li> <li>Options for Use of Funds</li> <li>Payment Information</li> <li>Review Application</li> <li>Provider Attestations</li> </ul>	🥏 Operational Status		* Support	* Educator(s)	
Estimated Grant Award Amount         Options for Use of Funds         Payment Information         Review Application         Provider Attestations	Child Count Information	particular in the second se			- 11
<ul> <li>Estimated Grant Award Amount</li> <li>Options for Use of Funds</li> <li>Payment Information</li> <li>Review Application</li> <li>Provider Attestations</li> <li>Administrative - This function consists of roles such as Director, Owner, Sponsor, Facility Manager, etc</li> <li>Support - This function consists of roles such as Director, Owner, Substitute Teacher, etc</li> <li>Butter - This function consists of roles such as Director, Substitute Teacher, etc</li> <li>Note: Do not forget to include yourself, the applicant in the count.</li> </ul>	Staff Count Information				- 11
Options for Use of Funds       2       5       5         Payment Information       Example functional roles:       Administrative - This function consists of roles such as Director, Owner, Sponsor, Facility Manager, etc         Review Application       Support - This function consists of roles such as Director, Owner, Sponsor, Facility Manager, etc         Provider Attestations       Educator - This function consists of roles such as Teacher, Assistant Teacher, Substitute Teacher, etc         Note: Do not forget to include yourself, the applicant in the count.	<ul> <li>Estimated Grant Award Amount</li> </ul>		* Support	* Educator(s)	
Payment Information     Review Application     Provider Attestations     Provider Attestations     Example functional roles:     Administrative - This function consists of roles such as Director, Owner, Sponsor, Facility Manager, etc     Support - This function consists of roles such as Director, Owner, Sponsor, Facility Manager, etc     Support - This function consists of roles such as Director, Owner, Sponsor, Facility Manager, etc     Support - This function consists of roles such as Director, Owner, Sponsor, Facility Manager, etc     Support - This function consists of roles such as Director, Owner, Sponsor, Facility Manager, etc     Support - This function consists of roles such as Director, Owner, Sponsor, Facility Manager, etc     Note: Do not forget to include yourself, the applicant in the count.	<ul> <li>Ontions for Use of Europe</li> </ul>	and the second se			
Review Application     Administrative - This function consists of roles such as Director, Owner, Sponsor, Facility Manager, etc     Support - This function consists of roles such as Janitor, Bus Driver, etc     Educator - This function consists of roles such as Teacher, Assistant Teacher, Substitute Teacher, etc     Note: Do not forget to include yourself, the applicant in the count.		1	1.5		
					- 11

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### **Estimated Grant Award Amount**

#### **Licensed Child Care Centers**

 These non-competitive grants provide up to \$120,000 for licensed child care providers (depending on license capacity and estimated monthly expenses) Payments will be made in two installments.

#### **Registered Family Child Care Providers**

• These non-competitive grants provide up to \$4,000 in payments for family child care providers. Payments will be made in two installments.



### **Recertification process**

To qualify for the second payment (grant balance) providers must remain in good standing and remain open and operating. 30 days before the 12-month recertification period, providers will receive an email to confirm that the information provided on the application has remained the same. Once recertified, payment will be issued within 30 days.



Completing the Application Step by Step: Options

DEPARTMENT OF HUMAN SERVICES DIVISION OF FAMILY DEVELOPMENT	Options for Use of Funds	* Required
Instructions		- required
General Applicant Information	Estimated Grant Award Amount	
I	\$30,000	
Operational Status	Grants may only be used for one or more of the purposes below. Please check all applic	cable categories you will support with the funding:
Child Count Information	Personnel costs, benefits, premium pay, recruitment and retention	
Staff Count Information	*Estimated Monthly Cost	
Estimated Grant Award Amount	\$5,000 - \$10,000 *	
T	Mortgage, rent, insurance, taxes, and utility	
Options for Use of Funds	PPE, cleaning, sanitizing, sanitation, air ventilation	
<ul> <li>Payment Information</li> </ul>	* Estimated Monthly Cest	
Review Application	\$5,000 - \$10,000 *	
Provider Attestations		
	Professional Development – related health and safety	
	Equipment and Supplies to respond to COVID-19	
	Mental health supports for children and staff	
	Goods and services necessary to maintain or resume child care services	
	Use of funds may cover expenditures from September 2021 through August 2023.	
	Total Monthly Estimated Amount Range for Use of Funds	
		Calculate
		Previous Next .
		. 🙆 /

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#### Intentional Decision Making

- Assess & prioritize business needs
- Consider long-term investment ideas
- Plan your spending approach





# Personnel Costs: Opportunities & Considerations

- Increase staff pay & benefits
  - One-time pay differential
  - Bonus
- Pay substitutes
- Establish a retirement account
- Life Insurance

- NJAEYC: NJ Shared Resources
   Platform
- Get Covered NJ
- Vision
- Dental



#### Handouts

#### SETTING UP RETIREMENT PLANS

Family child care providers may be eligible to participate in a variety of retirement plans

#### **PLAN OPTIONS INCLUDE:**

- Regular IRAs
- Nondeductible IRAs
- Roth IRAs
- Simple IRAs Simplified
- Employee Pension Plans (SEP)
- Self-employed 401(k) Plan

To set up a retirement plan, you can contact a mutual fund company, broker, financial adviser, or bank. How to find a broker? • Local Chamber of Commerce Member Directory

Directory
 Your bank

• Word of mouth



#### American Rescue Plan: Health Insurance Coverage for the Child Care Workforce May 13, 2021

The American Rescue Plan makes health care coverage more affordable. For individuals without health care insurance or those who have insurance through <u>Get Covered New Jersey</u>. New Jersey's official health insurance marketplace, the American Rescue Plan reduces the cost of health insurance. Many individuals working in child care (center-based programs or home-based programs) may not have employer-sponsored health care plans. Check out <u>Get Covered New Jersey</u> today!

848,800 About 848,800 individuals in New Jersey are uninsured.

269,560 About 269,560 individuals in New Jersey currently have health plans through Get Covered New Jersey .

American Rescue Plan Affordability Changes. HHS estimates that under the American Rescue Plan,

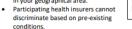
- 3 out of 4 uninsured individuals can access \$0 cost health coverage
- 4 out of 5 current market place consumers will be able to find a health plan for \$10 per month
- Many people choosing health plans through the marketplace will see their monthly premiums

Get Covered N

decline by \$50 per person per month and \$85 per family policy per month

#### Who can receive these new health care subsidies?

- Anyone who is currently uninsured (and legally in this country) or, anyone already insured through <u>Get</u> <u>Covered New Jersey plans</u>.
- Subsidies are based on income and other factors such as age, number of people in the family (as well as age of those in the family) and plans offered in your geographical area. Participating health insurers cannot



Timing and Deadlines. The new expanded health care subsidies went into effect April 1, 2021. The enrollment period (or change period if you have a current plan) runs through December 31, 2021. The sooner you apply, the sooner you can obtain coverage. Or, if you already have a health plan, the sooner you can pay less. These expanded subsidies are in place for 2021 and 2022 (unless extended by Congress).

Free Help. Need help comparing plans? Have questions about monthly premiums or other costs? <u>Schedule an appointment</u> with a NJ licensed agent or broker or certified assister (trained Get Covered NJ navigator) who works in a hospital or nonprofit organization around the state. Or, use the call center: 1-833-677-1010. It's free!

rces:

Jources. U.S. Census Bureau, <u>Health Insurance Coverage in the United States: 2019</u> (September 2020), U.S. Department of Health and Human Services, <u>American Rescue Plan Health Care Fact Sheet</u>, March 2021. New Jersey Health Insurance marketplace: history and news of the State's exchange, HealthInsurance.org.



## **Operational Costs**

- Absolving arrears
- Utilities
- Rent/Mortgage Payments
- Business Loans

- Marketing your program
- Consider opportunities for growth



# Maintaining a Safe & Healthy Environment

- Awning for outdoor waiting areas
- Replace or upgrade water or sand areas
- Touch free garbage bins
- Air quality improvement
- Water quality improvement



## **Professional Development**

- Align with performance goals
- Contributes to career progression
- Adequate number of staff CPR/First Aid Certified
- Supports for your Emergency Preparedness Plan
- National Association for Family Child Care (NAFCC)
- National Association for the Education of Young Children



### Equipment & Supplies to respond to COVID-19

- PPE
- Cleaning & Sanitizing
- Touchless options



# Mental Health Supports for Children & Staff

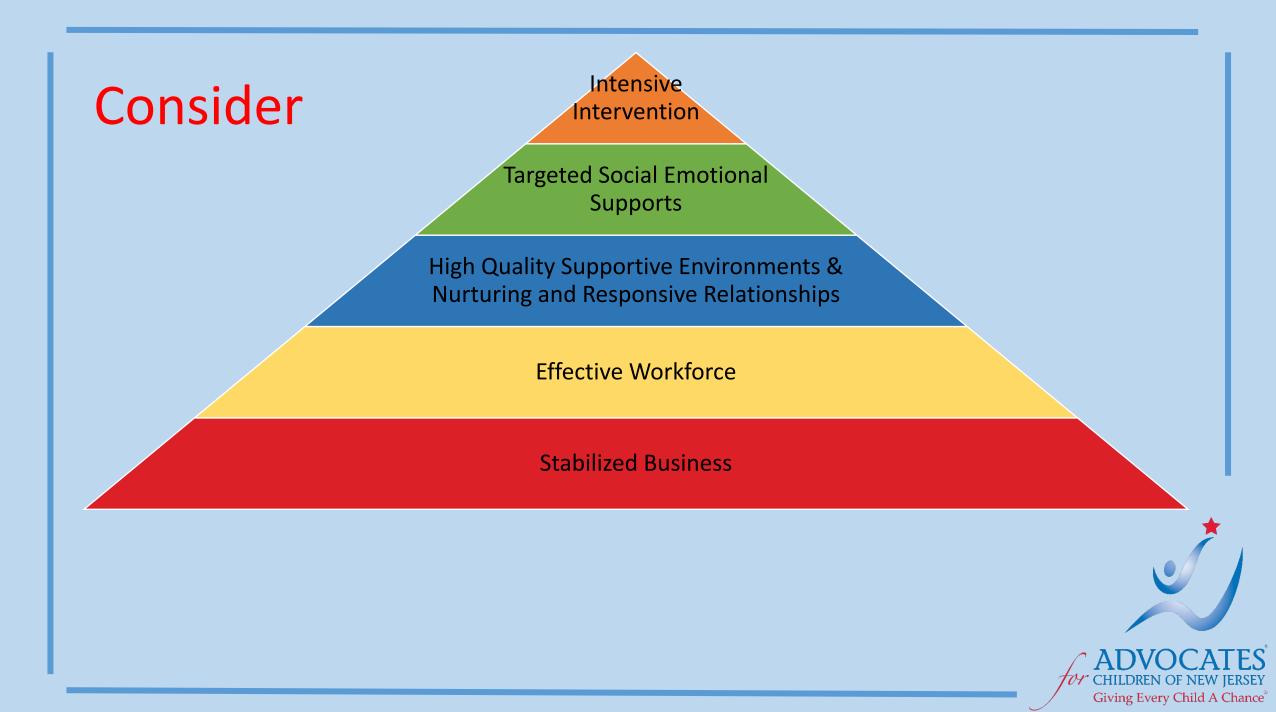
- Employee Assistance Programs (EAP)
- Partnerships with community providers



### **Goods & Services**

- Materials and supplies align with quality improvement goals
  - Grow NJ Kids Standards
  - NAEYC Accreditation
- Investments in developing social & emotional competencies





# Finishing the Application

istructions	Payment Information		* Required					
eneral Applicant Information	Legal name of child care program	DBA (Doing Business As)						
perational Status	Child Care Covid 123	ChildCare_123						
	Tax identification Number (EIN/SSN)	Tax Identification Number (EIN/SSN)						
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stimated Grant Award Amount	fy that the last four digits of the number shown above is my correct taxpay	ver						
ptions for Use of Funds	identification number.							
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ovider Attestations	Personal Checking							
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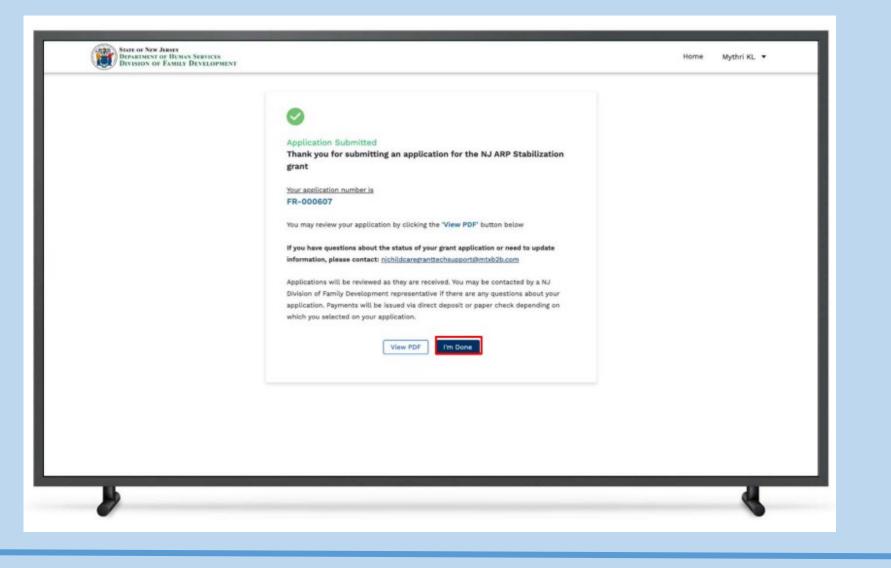
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# **Final Steps**

- Review the application for accuracy
- Attestation
  - Select acknowledge terms
    - SUBMIT



# Download a PDF version of your application



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# From Paper to Practice

#### **Track your expenses**

- Save all your receipts
  - Name of store
  - Date of purchase
  - Amount paid for each item
  - FCC-business portion of each item
  - Description of each item
  - Method of payment

- Update policies & procedures
- Identify additional resources available
- Follow up with implementing best practices
- Identify and track additional needs

#### Handout:

	A	В	С	D	E	F	G	н	1	J
1	Child Care Program CO	VID Expens	e Tracker							
2										
3	Name of Program	[Fill in Here]								
4										
5				COVID-Related Expenses by Category						
6	Date	Amount	Vendor	Rent	Mortgage	Utilities	PPE	Cleaning Supplies	Classroom Expenses (Materials, Toys, Etc.)	Home/Prop Modificati
7	e.g. October 12, 2020	\$1,600,00	Staples Advantage				\$400	\$300		
8	e.g. November 2, 2020		J&B Realty	\$1,800						
9	, ,		,							
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### **Important Contact Information**

For NJCCIS account questions, including questions about passwords, contact: Email: NJCallCenter@e-tcc.com Phone: 1-800-332-6512

For specific questions about the NJ ARP Stabilization Grant application, contact: Email: <u>njchildcaregranttechsupport@mtxb2b.com</u> Phone: 1-855-590-2478

For questions about policies, grant eligibility requirements or if you need technical assistance with estimating your monthly expenses, contact: Email: <u>DFD-ChildCareGrants@dhs.nj.gov</u> Phone: 1-609-588-2300

#### **Important Contacts**

- Advocates for Children of New Jersey
- New Jersey Association for the Education of Young Children
- National Association for the Education of Young Children
- National Association for Family Child Care
- <u>Child Care Aware of America</u>
- <u>Child Care Aware of New Jersey</u>



# Resources, Tips, & Tools



### Handouts

- NJ ARP Stabilization Grant Application Documentation Check List
- Quick Expense Calculator
- FCC Time-Space One-Pager
- Opening a Retirement Plan
- American Rescue Plan: Health Insurance Coverage for the Child Care Workforce
- COVID-19 Expense Tracker Template



# Audit & Monitoring: Being Prepared

The Department of Human Services, Division of Family Development has partnered with the New Jersey Small Business Development Centers (NJSBDC) to offer training and technical assistance on completing the financial section of the NJ ARP Stabilization Grant application. This one-on-one support is open to all providers. To register for this free, confidential business counseling – visit the <u>NJSBDC website</u>. You do not need to participate in this counseling to be eligible for, or receive, grant funds.



# Audit & Monitoring: Being Prepared General:

• How can I set up a record keeping system

Licensed Child Care Centers:

- <u>Child Care Aware of New Jersey Child Care Center Business Support</u>
- Basic Bookkeeping

**Registered Family Child Care Providers** 

- <u>Child Care Aware of New Jersey Family Child Care Home Provider</u> Business Support
- Child Care Aware of New Jersey <u>COVID-19 Expense Tracker Template</u>
- Tom Copeland Top Three Record Keeping Tips for 2021



#### Taxes

Licensed Child Care Centers:

How Does Relief Funding Affect Your Taxes

**Registered Family Child Care Providers:** 

Home Grown Preparing for the 2021 Tax Season

Child Care Aware of New Jersey FCC Tax Tips IRS Schedule C

Child Care Aware of New Jersey FCC Tax Tips IRS Form 8829

Child Care Aware of New Jersey FCC Time-Space Percentage

How to Find, Choose and Work with a Tax Professional



# Emergency Rescue Mortgage Assistance (ERMA)

#### **PROGRAM OVERVIEW:**

- Up to \$35,000 per household for expenses which may include:
  - Mortgage reinstatement
  - Escrow shortages
  - Delinquent property taxes
  - Municipal or property tax liens
  - Mortgage payments, including principal, interest, taxes, and homeowner's insurance

#### ELIGIBILITY:

- To qualify for assistance, a homeowner must:
  - Own and occupy an eligible one- to four- unit primary residence
  - Have experienced a COVID-19 related financial hardship, and have been unable
     to remain current on mortgage payments
  - to remain current on mortgage payments
  - Meet household income limits
  - Have been current on mortgage and property taxes as of January Every Child A Cha 2020

# Next Steps: Small Groups







# Thank you

ACNJ and its representatives are not rendering legal, tax, or other professional advice. ACNJ and its representatives are not acting as your financial planner, advisor, or attorney. Any answers provided below are broad and may not apply to you. Furthermore, it is always advised that you consult a professional to represent you and your individual situation. You can use grant funds to pay for professional services.

> ADVOCATES CHILDREN OF NEW JERSEY Giving Every Child A Chance<sup>\*</sup>