

BUILDING STRONG CHILDREN: ONE BLOCK AT A TIME



buildingstrongchildren.usu.edu

UtahStateUniversity
COOPERATIVE EXTENSION

TABLE OF CONTENTS

- Welcome 1
- CCR&R Locations and Contact Information 3
- Writing a Business Plan 4
- Obtaining a Business License 8
- Resources 12
- Notes 14

PUBLICATION TEAM

Senior Editors

Joanne Roueche, Extension Associate Professor
Christine Jensen, Extension Associate Professor
Susan Haws, Extension Assistant Professor

Graphic Design & Layout

Ashlee Karren, Graphic Designer

Utah State University is committed to providing an environment free from harassment and other forms of illegal discrimination based on race, color, religion, sex, national origin, age (40 and older), disability, and veteran's status. USU's policy also prohibits discrimination on the basis of sexual orientation in employment and academic related practices and decisions. Utah State University employees and students cannot, because of race, color, religion, sex, national origin, age, disability, or veteran's status, refuse to hire; discharge; promote; demote; terminate; discriminate in compensation; or discriminate regarding terms, privileges, or conditions of employment, against any person otherwise qualified. Employees and students also cannot discriminate in the classroom, residence halls, or in on/off campus, USU-sponsored events and activities. This publication is issued in furtherance of Cooperative Extension work, acts of May 8 and June 30, 1914, in cooperation with the U.S. Department of Agriculture, Noelle E. Cockett, Vice President for Extension and Agriculture, Utah State University.



WELCOME

Congratulations! A career as a child care provider can be very rewarding and fulfilling. You get to influence the life of a child every day. As a child care provider, you will be providing learning opportunities that will help each child grow and develop. Working as a child care provider not only allows you to interact with children on a daily basis, but you can also be your own boss. First you decide which type of child care facility you want to run, and that will determine what steps you must take to achieve your dream of running your own child care center.

Having a desire to work with children is a key to running a successful child care program but there are some other characteristics you must consider before starting a business (State of Utah, 2012).

- Are you motivated?
- Are you a good communicator?
- Are you organized?
- How much do you know about accounting?
- Do you know a lot about child development and nutrition?
- Going through the licensing process will help you prepare to run your child care business and make sure everything you provide is safe and encourages a healthy learning environment (State of Utah, 2012). This booklet is a resource to help walk you through the steps of becoming a certified or licensed child care provider.

Are you ready to start your own business?

- firstchildrensfinance.org/businessresourcecenter/

wp-content/blogs.dir/2/files/2011/05/Tool-Are-You-Ready-to-Start-a-Child-Care-Business.pdf
• extension.usu.edu/boss/files/uploads/Assessment%20for%20web%20page%20Dec%202010.pdf

WHY IS IT IMPORTANT TO PROVIDE QUALITY CHILD CARE?

Each year, more and more parents are entering the workforce. Therefore, children are spending more time in daycare settings away from their parents. With more parents working there is a great need for quality child care programs. (Dodge, 1995). Research has shown that there is a difference between running a childcare program and running a quality program. Better quality programs have more positive outcomes (Harrison, 2008). When a child is placed in a quality program they have better language and academic skills (Peisner-Feinberg et al., 2001).

Day cares are becoming more crucial in a child's development. At day care they learn social competence, sense of identity, trust, and other important characteristics that will help them to succeed in school and for the rest of their lives (Dodge, 1995).

Becoming a licensed child care provider will take some time but it will give you the education and knowledge needed to help increase a child's learning and success. You are helping to build and motivate these amazing children.

(CONTINUED)

DID YOU KNOW?

In 2011 (United State, 2012):

- 58.5 % of married couples have both parents working
- 70.6% of all mothers had children under the age of 18
- 63.9% of mothers in the workforce had children under the age of 6
- 76.1% of mothers in the workforce had children between the ages of 6 to 17
- 55.8% of mothers in the workforce had infants under a year old

DETERMINING WHICH SETTING IS BEST FOR YOU

There are three main childcare settings you may choose from:

1. If you are looking to run your child care business from your home but do not have a lot of room to watch a lot of children, a Residential Certificate might be what you are looking for. When you are a certified child care provider, you are able to care for up to eight children. There can be up to two children that are under the age of two (State of Utah, 2013).

2. If you want to have your own child care business from your home and have room to watch more children, then a Licensed Family Child Care may be something you will want to do. When you are a licensed family child care provider, you are able to care for up to 16 children. You can watch up to four children under the age of two. When there are more than eight children or more than two children under the age of two there must be two qualified caregivers (State of Utah, 2013).

2 i. For more information about the differences between a Residential Certificate and Licensed Family Child Care visit: health.utah.gov/licensing/forms/All/Family-RC%20Comparison%20Chart.pdf

3. If you want to have a child care business that is not at your home, then you are looking to open a Child Care Center. There are many things you will have to consider when you are opening a center based child care facility. For more information about opening a child care center, visit Utah's Care about Childcare website (<http://careaboutchildcare.utah.gov/>). There is a comprehensive booklet available on how to help you determine which type of facility you should look for, how to design your center to stay within licensing

standards, and provide other helpful resources for you. Once you are ready to open your child care center, a licensed specialist will determine the number of children you will be allowed to care for during an on-site inspection.

ATTENDING ORIENTATION

In the State of Utah, it is mandatory for a prospective child care provider to attend an orientation meeting. At this orientation you will get more information on how to obtain a new license, staff qualification requirements, and structural requirements (State of Utah, 2013).

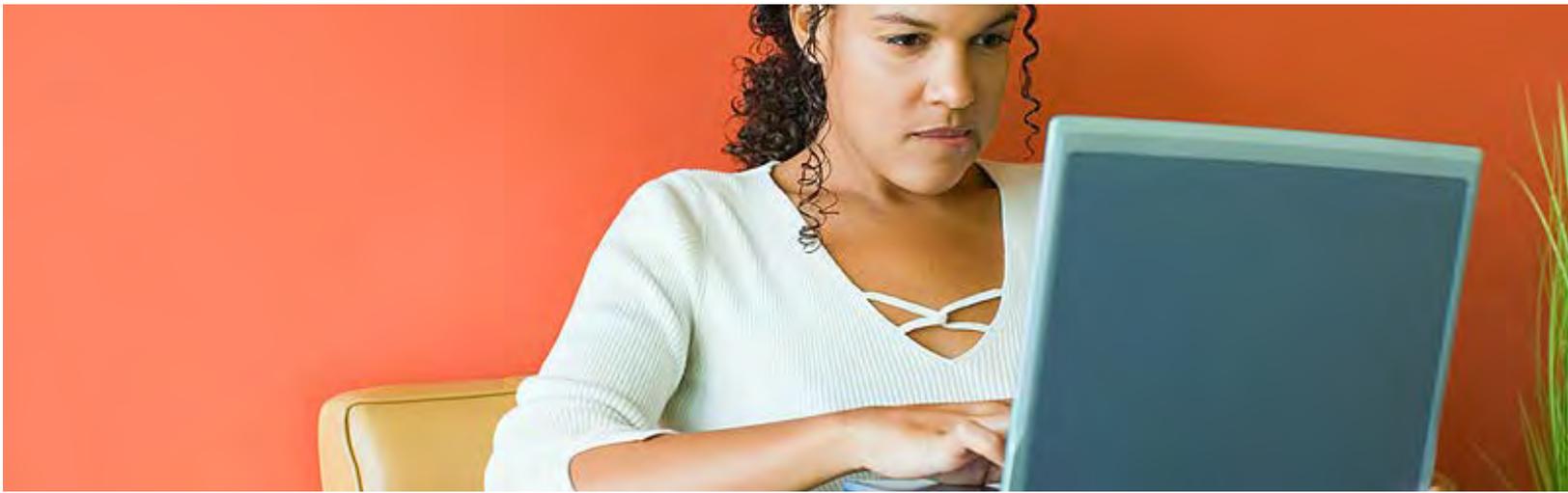
This orientation is free to you and is approximately four hours long. You are required to stay the entire time and arrive on time. No children are allowed to be present during these meetings. (State of Utah, 2013).

Before attending a licensing orientation read through all of the rules required for the type of child care facility you wish to have. While reading through the rules write down any questions you may have. To find the rules that apply to your type of child care facility, go to health.utah.gov/licensing/rules.htm.

TIPS FOR ORIENTATION

(Snyder, C., 2013):

- Be sure to have your questions answered at the orientation and be ready to ask questions if you have any.
- Be sure to take a lot of notes. This is going to be your business so get all the information you can.



CCR&R LOCATIONS AND CONTACT INFORMATION

The Child Care Resource and Referral (CCR&R) center will be a wonderful resource for you. The CCR&R helps parents find quality child care programs and provides them with information on how to determine which child care program is best suited for their child's needs. It also will help you as a provider with information about what your community's needs are and which age groups need more providers. Some communities may prefer center-base child care facilities while others prefer home based day care facilities. The CCR&R also provides technical assistance, consultations with child care issues, training, and have lending libraries available for child care providers. The CCR&R may have grants available to you as a new time provider to help you with start-up costs (Utah Valley University, 2013). It is important to stay connected with your areas CCR&R. They will be an invaluable resource for you.

CONTACT INFORMATION

Bridgerland CCR&R: Box Elder, Cache, and Rick Counties
1-800-670-1552 | 435-797-1552 | www.usuchild.usu.edu

Northern CCR&R: Weber, Davis, and Morgan Counties
1-888-970-0101 | 801-626-7837 | programs.weber.edu/ccrr

Metro CCR&R: Salt Lake and Tooele Counties
1-866-438-4847 | 801-355-4847 | www.cssutah.org
Click on purple "Childcare Resource and Referral" link

Mountainland CCR&R:
Summit, Wasatch, Utah, and Juab Counties
1-800-952-8220 | 801-863-8631 | www.uvu.edu/ccrr

Eastern CCR&R: Duchesne, Carbon, Uintah, Emery, Grand, and San Juan Counties
1-888-637-4786 | 435-613-5619 | www.ceu.edu/childcare/

Western CCR&R:
Sanpete, Sevier, Millard, Beaver, Puite, Wayne, Iron, Garfield, Kane, and Washington Counties
435-586-8722 | 1-800-543-7527 | www.childcarehelp.org

QUESTIONS TO ASK YOUR CCR&R

- What age groups are parents trying to find childcare for?
- What type of child care settings are parents looking for?
- What times are parents looking for?
- What are things parents look for when they visit a child care facility?
- Are there times when parents are looking for childcare more frequently (i.e. during the summer, spring, winter, or fall)?
- Are there Start-Up grants available?
- What food programs are available and what requirements do you have to meet for them?
- What credentials should I pursue?

Other questions you will want to ask yourself and others in your neighborhood can be found at childcareaware.org/child-care-providers/getting-started/needs-assessment (Child Care Aware of America, 2013).



WRITING A BUSINESS PLAN

A business plan helps you define your business and goals. Taking the time to create a business plan will help you understand every aspect of your business. It helps you stay organized so you can handle complications properly and make good business decisions (U.S. Small Business Administration, 2013). A business plan usually contains:

- Cover Sheet: *see pg 5*
- Table of Contents
- I. Executive Summary: *see pg 6*
- II. Company description: *see pg 6*
- III. Market Analysis: *see pg 6*
- IV. Organization and Management: *see pg 6*
- V. Services: *see pg 7*
- VI. Marketing: *see pg 7*
- VII. Funding Request: *see pg 7*
- VIII. Financial Projections: *see pg 7*
- IX. Appendix: *see pg 7*

For additional help you can take an online course on how to prepare a business plan from: sba.gov/content/how-make-your-business-plan-stand-out

Utah State University Cooperative Extension has a step by step toolkit that helps prospective business owners called Business Outreach Support Services (B.O.S.S.). For more information, contact your local county extension agent or visit: extension.usu.edu/boss/

You can also meet with an individual from The Small Business Administration. For more information go to www.utahsbdc.org

TIPS FOR WRITING YOUR BUSINESS PLAN

- Be Clear (U.S. Small Business Administration, 2013)
- Write it yourself (U.S. Small Business Administration, 2013)
- Share your plan with others who can help you (U.S. Small Business Administration, 2013)
- Think about your long term goals and how you are going to achieve them (Score, 2011)
- Be very detailed (Gleeson, n.d.)

A sample business plan template is available at score.org/resources/business-plans-financial-statements-template-gallery

Another business template is available at: rhodesstate.edu/.../Small%20Business%20Development%20Center/.../Business%20Plan%20Template.ashxn



Business Plan

Company Plan

Company's Address
City, State, ZIP Code

Company's Contact Information
(Phone Number/Fax Number)

Owners Information

Address

City, State, ZIP Code

Telephone Number

Email Address

I. EXECUTIVE SUMMARY

- Write this section after you have finished the rest of your business plan.
- Explain the purpose of your business, who you are trying to serve in our community (customers), and the future of your business.
- You can also include your background/experiences and what led you to your decision to start your business.

II. COMPANY DESCRIPTION

- Write your company's mission statement that includes how you want your business to be run and how it will benefit the children you are caring for.
- Also write about the goals and objectives you want to have for your child care business.

III. MARKETING ANALYSIS

- Who is going to be your target audience?
- How are you going to make your child care business appealing to that market?
- How much are you going to charge your customers?

Determining how much to charge a client can be a tough decision. While the final decision is up to you, here are some things to think about (Snyder, C. 2013):

- How much do other facilities around you charge?
- Are you going to offer discounted rates for families?
- Will you charge extra if parents do not pick up their children on time?
- Will you charge for no-shows and sick days?
- Will you charge once a month or more often?
- Will you charge a late fee if parents do not pay on time?

IV. ORGANIZATION AND MANAGEMENT

- Are you going to have another person helping you?
- How are you going to make sure they have the educational background they need?
- What is your daily schedule going to be?

Children have a hard time adjusting to change. A daily schedule will help them adjust better while they are in your care. It also will help the parents know that their child will be actively learning and exploring new things.

SAMPLE SCHEDULE:

7:00 - 8:00 AM	Early arrivals - Quiet play
8:00 - 8:30 AM	Breakfast
8:30 - 9:00 AM	Circle time
9:00 - 10:00 AM	Group activity, lesson time, interest play area
10:00 - 10:30 AM	Snack time
10:30 - 11:30 AM	Interest play area
11:30 AM - 12:30 PM	Change interest area play
5:15 - 6:00 PM	Lunch
12:30 - 1:15 PM	Circle time
1:15 - 1:30 PM	Quiet time
1:30 - 2:45 PM	Snack time and playing outdoors
2:45 - 4:00 PM	Group activity
4:00 - 4:15 PM	Free play
4:15 - 5:15 PM	Clean-up, quiet play, pick up

SAMPLE INTEREST AREAS

- Art room
- Dramatic play and blocks
- Library and tabletop toys
- Outside play
- Sensory tables

V. SERVICES

- What is your type of service from a customer's perspective?
- What are your hours of operation?
- Are you going to need days off?
- How are you going to let the parents know?

VI. MARKETING

- How are you going to market your child care business?
- What are some special things you will be doing with the children while you are watching them (i.e. lessons, field trips, etc.)?
- Two places to advertise your child care business are:
 - The Care About Childcare website
 - Your local CCR&R location

VII. FUNDING REQUEST

- How are you going to pay to start your child care business?
- Do you have money saved?
- Will you apply for grants?
- Will you have to apply for a small business loan?
- What is your plan for paying off loans?

Grants: Start up grants may be available for those who are becoming a licensed care giver. For more information about these start-up grants, contact your CCR&R office.

For those who are licensed child care providers, there is an annual training and longevity wage that is available through the Office of Child Care.

Do you want to use food subsidized programs?
The Utah State Office of Education has a list of subsidized food programs available in the state of Utah. Programs for care offered in a provider's home. Each is different, so contact your CCR&R for more information about subsidized food programs.

You can also visit the Utah State Office of Education's website for more information at: schools.utah.gov/cnp/family-day-care-homes-program.aspx (Utah State Office of Education, 2010).

You can also visit Child and Adult Care Food Program (CACFP) on the United States Department of Agriculture website at: fns.usda.gov/cacfp/child-and-adult-care-food-program-cacfp (United States, 2013).

- Are there going to be funding requirements in the future of your business?
- How are you going to get the payments from the parents?
- What is the financial agreement that you will have the parents sign?

VIII. FINANCIAL PROJECTIONS

- How are you going to make sure you make money?
- What are you expecting to make and how much is it going to cost you to run your child care business?

Example:

If I charge \$10 per hour, I will make \$50 in 5 hours. It is going to cost \$35 to care for that child, so I will make \$15.

IX. APPENDIX

The appendix is to provide other information people may need to see. It is not an official part of your business plan. But sure to include other information people may need in this section.





OBTAINING A BUSINESS LICENSE

To register for a business, you must contact your local city or county office. A list can be found at: health.utah.gov/licensing/forms/All/Business%20&%20Fire%20Info.pdf.

INSPECTION TIME

As part of your application, you must get a Health Inspection and Fire Inspection/Clearance before your application is complete/ Be sure to keep everything you receive during these visits, as you will need to verify you have passed these inspections in your application.

To find the contact information for your local Health Department, visit: health.utah.gov/licensing/forms/All/LHD%20and%20CCRR%20Contacts.pdf.

To find the contact information for your local Fire Department, visit: health.utah.gov/licensing/forms/All/Business%20&%20Fire%20Info.pdf.

FIRST AID AND CPR CERTIFICATION

Part of working with children means being prepared for anything that may happen. This will include anything from a scrape of a bruise to serious medical emergencies like a broken bone or a choking child. It is required that you be first aid and CPR certified. The skills you learn through the courses you participate in will not only help you in your business but will help you throughout the rest of your life. You never know

when something is going to happen. For a list of approved training sites, visit: health.utah.gov/licensing/forms/All/firstaidcpr.pdf.

SUBMITTING YOUR APPLICATION

Congratulations! You are almost ready to submit your application. There are a few more things you must complete. You must fill out and sign the following: (State of Utah, 2013)

CBS/LIS Consent and Release of Liability Form signed by you and anyone over the age of 21 who lives at your home or anyone who is going to help you provide care

Fingerprint Cards are required for anyone 18 years old or older, who has not lived continuously in Utah in the past five years.

Affidavit of Lawful Presence in the United States: This form cannot be mailed. It must be presented in person.

Policies and Procedures

A template is available through the state website at: health.utah.gov/licensing/forms/All/Filable%20Policies%20&%20Procedures%20Family.pdf

Emergency and Disaster Plan

A template is available through the state website at: health.utah.gov/licensing/forms/All/Filable%20Emergency%20&%20Disaster%20Plan%20Family.pdf

Once you have all forms and receipts together, you are ready to submit your application! Make sure everything is included with your application. If there are any forms missing, it will delay the processing of your application. It may take up to 120 days to complete the application process. (State of Utah, 2013).

Once your application has been received, you will be contacted by your licensing specialist for a pre-license, on-site inspection. At this inspection, your facility will be checked to make sure everything follows the guidelines and rules. Your licensing specialist will also evaluate the space in your facility to determine how many children will be allowed (State of Utah, 2013).

ON-SITE INSPECTION WITH LICENSING SPECIALIST

A pre-license/pre-certificate checklist is available on the state website at: health.utah.gov/licensing/.

1. Click on “How to Apply for a License/Certificate?Exemption”
2. Select the type of child care license you are applying for
3. The checklist is available at the bottom of the page



EDUCATION CREDENTIALS

Depending on the type of certificate or license you are applying for, you will be required to do a certain amount of hours in training per year. If you are applying for a license you will be required to do 20 hours of training each year (10 of those hours of training must be face to face). If you are applying for a Residential Certificate you will be required to do

10 hours of training each year (5 of those hours must be face-to-face). (state of Utah, 2012). Make sure you keep a record of all courses you attend and certificates received. During your yearly and/or random inspection, your inspector may ask to see your documents. (Snyder, C., 2013). The more education you have, the better your child care business will be.

Some credentials and programs you will want to look into are:

- ***Child Care Professional Development Institute and Utah’s Career Ladder Program (CCPDI):***

The CCPDI award program is a voluntary professional development program in Utah for those who care for children in child care settings. To be eligible for CCPDI awards, you must be continuously employed for 12 months and work at least 20 hours with one or more unrelated children. For more information on how to apply and for eligibility requirements for the CCPDI reward program, visit: ccpdi.usu.edu.

- ***Child Development Associate (CDA)***

Credential: In order to apply for CDA credentials, you must have a high school diploma and be able to perform according to the responsibilities as a CDA. To register for the CDA, you must complete 120 hours of early childhood education training and 480 hours of professional experience. For more information on earning your CDA credential, visit: cdacouncil.org.

- ***Certified Childcare Professional (CCP)***

Credential: The CCP credential program is for those who have not earned a college degree or for those who have a degree in a different field. You must have a high school diploma and be able to perform well in your duties as a CCP. There is a fee of \$495. That cost is broken up into two payments. The first one is for the enrollment packet and the second payment for your CCP observation and assessment form. They must be completed for earn your CCP. For more information visit: necpa.net/CCPFAQs.php.

- ***National Administrator Credential (NAC):***

The NAC is a course for directors/administrators of child care programs. Go to the provider training section on the State of Utah Child Care Licensing website for more information about obtaining the NAC credential. For more information, you may also visit: necpa.net/NACcourseoverview.php. (State of Utah, 2013).

ADDITIONAL RESOURCES AND THINGS TO CONSIDER

Congratulations, now that you are ready to start your child care business, here are some other things to consider when working with children.

Family Orientation Packet

When a family is interested in enrolling their child in your program, it might be helpful for them to have a packet you may choose to include:

1. Letter to the Parents

- Thank the parents for their interest in your program and what is included in the packet.
- Tell them about you. Include your education, work experience, and other information so the parents can get to know you better.
- Give them your contact information in case they have any questions for you.

2. Your philosophy and Goals

3. Daily Schedule

- Include hours of operation
- Sample daily schedule

4. Policies and Parent Contract

- Registration requirements
- Items they may need to bring from home
- Sick days
- Pick up days: Who is allowed to pick up the child as well as sign-in and sign-out procedures
- Guidance and discipline policy
- Transportation
 - Field trips (if applicable)
- Potty training
- Parent involvement

5. Calendar with dates you will be closed/out of town

6. Financial agreement

- Rates
- Late payments
- Absences
- Holidays and vacations

7. “Getting to Know You” form for the child

Lesson Plans: Having a lesson plan when teaching children is crucial. It can range from lessons on emotions to helping children understand the difference between cultures. When developing lesson plans, think of the children that are in your care and their personalities. Children like to be active and move around, so plan lessons that help them explore using the five-senses (Dodfe, 1995). It may be helpful to have a theme each month and base your lessons around that month’s theme (Snyder, C., 2013). Each month, create a calendar with holidays, themes, birthdays, meals, snacks, etc., to display at your day care and provide a copy to each family so they know what their child will be learning (Snyder, O., 2013).

Resources:

- Building Strong Children: buildingstrongchildren.usu.edu
- Jump Start: jumpstart.com/teachers/lesson-plans
- Better Kid Care: betterkidcare.psu.edu
- PBS Teachers: pbs.org/teachers/classroom/prek

Field trips: Field trips can be a good way to help children understand concepts they have been learning. If it is a trip to the zoo or the park, here are some things you must consider before leaving:

- How will you transport the children safely?
- What insurance will you need?
- Will you pay their entrance fees or will the parents have to help cover field trip costs?
- Will you need parent volunteers to help watch the children?
- Will you need to pack lunches or snacks?
- How will you keep your group together?

(Snyder, C., 2013).

Pets: If you have pets, there are certain requirements you must follow. Make sure you understand these requirements and have the necessary paperwork. You will want to ask your licensing specialist about these requirements (Snyder, C., 2013).

Get to know other child care providers: Knowing other child care providers in your area will be a great resource. They can give you ideas of feedback on how to handle difficult situations, lesson plans, etc. You can also carpool to trainings together (Snyder, C., 2013).

Physical Activity, Nutrition, and Obesity Program (PANO): The TOP star (Targeting Obesity in Preschool and Child Care Settings) program helps child care givers information on this program visit: choosehealth.utah.gov/providers/child-care/healthy-child-care-initiative/top-star-program.php.



RESOURCES

Child Care Aware of America. (2013). Needs assessment. Retrieved from the Child Care Aware Website: <http://childcareaware.org/child-care-providers/getting-started/needs-assessment>

Dodge, D. T. (1995). The importance of curriculum in achieving quality child day care programs. *Child Welfare: Journal of Policy, Practice, and Program*, 74(6), 1171-1188. Retrieved from <http://web.ebscohost.com/dist.lib.usu.edu/ehost/pdfviewer/pdfviewer?sid=e80de2b2-c461-47f7-9748-3a457c1ad9b6@sessionmgr112&vid=4&hid=122>

First Children's Finance. (2013). Are you ready to start a child care business? Retrieved from <http://www.firstchildrensfinance.org/>

Gleeson, A. (n.d.) Top 10 tips for writing a business plan. Retrieved from Bplans.co.uk website: <http://articles.bplans.co.uk/writing-a-business-plan/top-10-tips-for-writing-a-business-plan/388>

Harrison, L. J. (2008). Does child care quality matter?. *Family Matters*, (79), Retrieved from <http://www.aifs.gov.au/institute/pubs/fm2008/fm79.html>

Peisner-Feinberg, E. S., Burchinal, M. R., Clifford, R. M., Culkin, M. L., Howes, C., Kagan, S. L., & Yazejian, N. (2001). The relation of preschool child-care quality to children's cognitive and social developmental trajectories through second grade. *Child Development*, 72(5), 1534-1553. doi: 10.1111/1467-8624.00364

Score. (2011). 5 tips on creating a great business plan. Retrieved from Score website: <http://www.score.org/resources/5-tips/creating-great-business-plan>

Snyder, C. (2013, February 8). Interview by A.K. Wood.

Snyder, O. (2013, February 15) Interview by A.K. Wood.

State of Utah. (2013). TOP star program. Retrieved from the Utah.gov website: <http://choosehealth.utah.gov/providers/child-care/healthy-child-care-initiative/top-star-program.php#>

State of Utah. Department of Workforce Services. (2010). Child care resource and referral agencies. Retrieved from <http://jobs.utah.gov/occ/occ2/ccrandrcontact.html>

State of Utah. Department of Work Services. Office of Child Care. (2012). Opening a quality child care center. Retrieved from the Care About Childcare website: <http://careaboutchildcare.utah.gov/pub/qualityCenter.pdf>

State of Utah. Utah Department of Health. Bureau of Child Development. Child Care Licensing. (2012, July).

Comparison in requirements for licensed family child care and residential certificate. Retrieved from Bureau of Child Development website: <http://health.utah.gov/licensing/forms/All/Family-RC%20Comparison%20Chart.pdf>

State of Utah. Utah Department of Health. Bureau of Child Development. Child Care Licensing. (2013). Child care licensing program. Retrieved from the Bureau of Child Development website: <http://health.utah.gov/licensing/>

State of Utah. Utah Department of Health. Bureau of Child Development. Child Care Licensing. (2013). Home provider trainings. Retrieved from the Bureau of Child Development website: http://health.utah.gov/licensing/trainings_home.htm

State of Utah. Utah Department of Health. Bureau of Child Development. Child Care Licensing. (2013). Steps to obtaining a family child care license. Retrieved from Bureau of Child Development website: <http://health.utah.gov/licensing/HowtoFam.htm>

United States. United States Department of Agriculture. (2013). Child and adult care food program (CACFP). Retrieved from the United States Department of Agriculture website: <http://www.fns.usda.gov/cacfp/child-and-adult-care-food-program-cacfp>

United States. U.S. Department of Labor. Bureau of Labor Statistics. (2012, April 26). Employment characteristics of families - 2011. Retrieved from Bureau of Labor Statistics website: <http://www.bls.gov/news.release/pdf/fameec.pdf>

Utah SBDC Network. (2013). Leading entrepreneurial growth. Retrieved from the Utah SBDC Network website: <http://www.utahsbdc.org/>

U.S. Small Business Administration. (2013). What is a business plan and why do I need one? Retrieved from the U.S. Small Business Administration website: <http://www.sba.gov/content/what-business-plan-and-why-do-i-need-one>

U.S. Small Business Administration. (2013). How to make your business plan stand out. Retrieved from the U.S. Small Business Administration website: <http://www.sba.gov/content/how-make-your-business-plan-stand-out#>

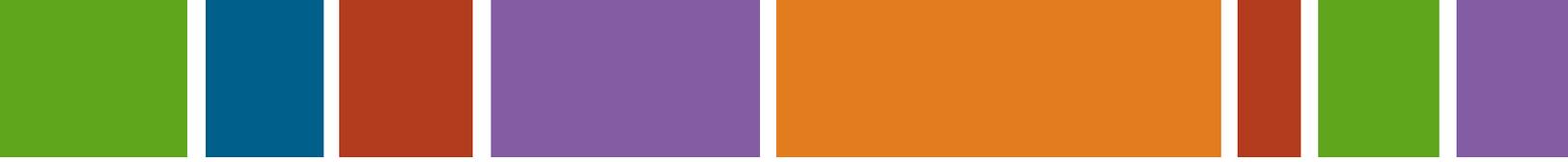
Utah State Office of Education. (2010). Child nutrition programs. Retrieved from the Utah State Office of Education website: <http://schools.utah.gov/cnp/Family-Day-Care-Homes-Program.aspx>

Utah State University Extension. (2009). Business outreach support services (B.O.S.S.). Retrieved from: <http://extension.usu.edu/boss/>

Utah Valley University. Child Care Resource and Referral. (2013). Providers. Retrieved from Utah Valley University website: <http://www.uvu.edu/ccrr/providers/>

NOTES

NOTES



UtahStateUniversity
COOPERATIVE EXTENSION
extension.usu.edu