GSS Child Care Assistance Program Distribution Policy

Spring 2015

Overview

The GSS Child Care Assistance Program recognizes child care as a necessary need for graduate families with children of up to 12 years of age. Built on this fundamental recognition, the program aims to provide child care assistance to all income eligible graduate families on an inclusive and equitable basis. The program is supported by two different funding sources: (i) the Graduate Student Senate Trust Fund, and (ii) the Division of Student Affairs and Campus Life (SACL). The funds from the GSS Trust Fund go to support all eligible graduate student parents with children under 12 years of age. The Student Affairs funds go to support graduate student parents with children under 12 years of age who use childcare that is licensed by the state of Massachusetts.

Eligibility

Any graduate parents with children ages 0-12 years – at least one parent must be currently enrolled graduate student at UMass Amherst. Graduate students expecting to have a child by the end of June 2014 are eligible to apply for childcare funds. On-line graduate program and continuing education students are not eligible. The household income of the family must fall within the income limits set in Chart 2.

Required Supporting Documents

- Most recent household or individual (for all supporting parents) federal income tax return form.
- If the tax return does not list the child as dependent, you must supply a document of identification for your child. (photocopy of birth certificate, or passport)
- Those using a licensed childcare provider must provide a current receipt of payment from their childcare provider. Please make sure the receipt shows provider’s name, applicant’s name, and cost per designated time period.
- Those who are applying for assistance prior to the birth of the child must submit some sort of documentation of the pregnancy (i.e. medical record, ultrasound, or doctor’s note). Please include expected due date.

Please obscure all social security numbers on the required documents.

Explanation of Distribution:

Graduate Student Senate Funds

In order to achieve equitable distribution, the GSS Child Care Assistance Program proceeds from the recognition of child care as a necessary need while also taking into account household income differences. In addition, the total amount of available funding and the sum of all applicants' qualified subsidy also condition the eventual amount of individual subsidies, as expressed in the formula:

A family's subsidy amount = (the family's Qualified Subsidy/ sum of all applicants' Qualified Subsidy) * Total available funding
A family's **Qualified Subsidy** is determined by the family's **Childcare Need** (see chart 1) and the family's **Rate of Subsidy**, which in its own turn, is determined by the family's **household income** (see chart 2).

As expressed in the formula above, a specific family's actual amount of subsidy is determined by the family's Qualified Subsidy, the sum of all applicants' Qualified Subsidy, and the available funding.

Below shows in four steps the process through which a family's amount of subsidy is derived:

**Step 1.** A family’s **Childcare Need** is determined by the child’s age and the number of children. Each individual child’s Childcare Need is calculated according to Chart 1.

<table>
<thead>
<tr>
<th>Age of Child</th>
<th>Childcare Need</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-5 (before kindergarten)</td>
<td>100%</td>
</tr>
<tr>
<td>5-12 (kindergarten and beyond)</td>
<td>25%</td>
</tr>
</tbody>
</table>

(Chart 1: Childcare Need of individual child)

The total Childcare Need of a family of multiple children is calculated by adding up each child’s Childcare Need level with a differentiation: the child that qualifies for the highest childcare level will be given his/her full childcare need, while the other child/ren will be given half of their childcare need.

Example: Family A, a family with a child of six and a child of four:

Childcare Need for the child of four: 100%
Childcare Need for the child of six: 25% * 50%
Level of Childcare Need for the family: 100% + 25% * 50% = 112.5%

Example: Family B, a family with a child of one, a child of three, and a child of five:

Childcare Need for child of one: 100%
Childcare Need for child of three: 100% * 50%
Childcare Need for child of five (before Kindergarten): 100% *50%
Level of Childcare Need for the family: 100% + 100% * 50% + 100% * 50% =200%

**Step 2.** **Rate of Subsidy**: Each applicant is located into a category according to family size and annual household income -- see the chart below. For example, a graduate student with a spouse and a baby and $16,500 annual household income qualifies for Category A funding.

Once category is determined every applicant’s **Rate of Subsidy** is determined:

If category A: up to 40 % Rate of Subsidy
If category B: up to 30 % Rate of Subsidy
If category C: up to 20 % Rate of Subsidy
If category D: up to 15 % Rate of Subsidy
If category E: up to 10% Rate of Subsidy

If a family’s income level exceeds that of category E they will not be eligible for Childcare Subsidy from GSS.

<table>
<thead>
<tr>
<th>Family Size</th>
<th>Group A</th>
<th>Group B</th>
<th>Group C</th>
<th>Group D</th>
<th>Group E</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>100%-125%</td>
<td>125%-150%</td>
<td>150%-175%</td>
<td>175%-200%</td>
<td>200%-250%</td>
</tr>
<tr>
<td>2</td>
<td>$14,710.00</td>
<td>$18,387.50</td>
<td>$22,065.00</td>
<td>$25,742.50</td>
<td>$29,420.00</td>
</tr>
<tr>
<td>3</td>
<td>$18,530.00</td>
<td>$23,162.50</td>
<td>$26,795.00</td>
<td>$30,427.50</td>
<td>$34,160.00</td>
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<tr>
<td>4</td>
<td>$22,350.00</td>
<td>$27,937.50</td>
<td>$33,525.00</td>
<td>$37,112.50</td>
<td>$40,795.00</td>
</tr>
<tr>
<td>5</td>
<td>$26,170.00</td>
<td>$32,712.50</td>
<td>$39,255.00</td>
<td>$45,797.50</td>
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<tr>
<td>6</td>
<td>$29,990.00</td>
<td>$37,487.50</td>
<td>$44,985.00</td>
<td>$52,482.50</td>
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<tr>
<td>7</td>
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<td>$42,262.50</td>
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<td>$47,037.50</td>
<td>$56,445.00</td>
<td>$65,852.50</td>
<td>$75,260.00</td>
</tr>
</tbody>
</table>

(Chart 2: Rate of Subsidy Guidelines. Annual income based on 2011 Federal Poverty Guidelines)

**Step 3**: With Childcare Need and Rate of Subsidy known, we can calculate a family’s Qualified Subsidy:

**Qualified Subsidy = Childcare Need * Rate of Subsidy**

Example Family A: A family of four with an annual income of $36,500, with a child of six, and a child of four:

- Childcare Need: 112.5% (see step 1)
- Rate of Subsidy: 20% (see Chart 2, category C)
- Qualified Subsidy: 112.5% * 20% = 25%

Example Family B: A family of five with annual income of $24,600, with a child of one, a child of three, and a child of five (before Kindergarten):

- Childcare Need: 200% (see step 1)
- Rate of Subsidy: 40% (see Chart 2, category A)
- Qualified Subsidy: 200% * 40% = 80%

**Step 4**: When each and every applicant's Qualified Subsidy is known and therefore the sum of all applicants’ Qualified Subsidy is known, we can apply the formula to arrive at the amount of subsidy for each and every family:

**A family's subsidy amount = (the family's Qualified Subsidy / Sum of all applicants' Qualified Subsidy) * Total available funding**

For example: Assume that in Spring 2014, a total amount of $60,000 is available for
childcare assistance, and the sum of the applicants’ qualified subsidy is 2000%.

Family A’s subsidy amount = \((25\% / 2,000\%) \times 60,000 = 750\)
Family B’s subsidy amount = \((80\% / 2,000\%) \times 60,000 = 2,400\)

The subsidy range for Fall 2014 from the GSS pool was: Minimum: $37.34; Maximum: $796.34; Average: $322.58

Division of Student Affairs and Campus Life (SACL) Funds

Funds from SACL Affairs support graduate student families who use childcare providers licensed by the state of Massachusetts. Applicants must provide the childcare provider’s name and DEEC license number, as well as a current receipt showing cost. Parents who receive subsidized care from the UMass CEEC in the flexible schedule class rooms ($1 or $2 per hour rate) are not eligible for additional subsidy for those hours, but are eligible if they purchase additional hours.

A family's subsidy amount = (Family’s childcare tuition expense for September-December 2011)*(Rate of Subsidy from Chart 2)

For Example: A family of 3 with an income of $25,000 qualifies for a 30% Rate of Subsidy according to Chart 2. The family’s cost for licensed childcare is $1,000 per month, which sums to $5,000 for the Spring semester. The family would receive \((5,000)\times(30\%) = 1,500\) subsidy.

NOTE: The amount of funding per applicant may be adjusted up or down depending on the size of eligible applicant pool and total amount of money available in the fund.

The subsidy range for Fall 2013 from the Student Affairs pool was: Minimum: $0; Maximum: $776.39; Average: $241.94

Other Funding Sources Outside GSS

GEO Health and Welfare Trust Fund:
The UAW/UMass Health & Welfare Trust Fund distributes a total of $45,000 each year in reimbursements to eligible graduate employees for their child care costs for on or off campus licensed child care. The yearly application periods are: 9/1-9/15 (for childcare receipts from June-August); 1/1-1/15 (for childcare receipts from September-December); and 6/1-6/15 (for childcare receipts from January-May). The application is part of our general benefits application available online at www.hwtrust.geouaw.org. Receipts for infant, pre-school, toddler and after-school care, as well as licensed summer camps, are eligible for reimbursement. The average per month/per family reimbursement we provided during 2011-12 was $252.


Town of Amherst:
Tuition Assistance is available through Amherst's Community Development Department to income eligible Amherst families in need of day care services. Other cities and towns in the local area may also provide tuition assistance for day care. For comprehensive information and referral in this area parents should access Child Care Outlook, a program of Community Action.

UMass Office of Family Resources
The Office of Family Resources (OFR) is committed to increasing UMass families' access to and awareness of educational and enrichment resources and opportunities.
http://www.umass.edu/ofr/mission.php