



## SAMPLE FAMILY CHILD CARE START-UP BUDGET

The amounts provided below are examples of the average cost of materials and equipment necessary for family child care providers in Maryland to meet the absolute minimum regulations for registration. The information included is to help providers get an idea of the overall cost of starting a family child care business. The actual costs will vary from provider to provider depending on family size, existing resources and equipment already in the home, licensed capacity of the home and other factors. The following budget is based on the following assumptions:

- ✓ The provider will be registered to care for 1 – 8 children over the age of two. The basic budget assumes there will be no infants in care.
- ✓ There are two adults in the household over the age of 18 and two children under the age of 18.
- ✓ No outdoor fencing or renovations are required.
- ✓ The provider will use existing office equipment for such business activities as record keeping and billing.

### BASICS

<b>Criminal background checks for two adults, at 57.20 each</b> (This fee covers the criminal background checks by the state police and the FBI. Some jurisdictions charge an additional fee for finger printing.)	\$114.40
<b>Physicals for four family members at \$70 each</b>	\$280
<b>Three battery-operated smoke detectors at \$20 each</b> (All homes built after 1975 must have electric smoke detectors built in. Homes built after 1993 must have electric smoke detectors with battery back-up built in.)	\$60
<b>Fire inspection fee/ Health Department inspection fee</b> (Depending on where the home is located, other pre-registration inspections by the Health Department or other local government agencies may also be required. There are no fees for any inspections conducted by the Regional Licensing Office. However, there may be fees for inspections by the local fire authority, Health Department, and/or other local agencies.)	\$50
<b>One Fire Extinguisher</b> (Fire extinguishers are not required under Maryland COMAR regulations for Family Child Care Homes but are a smart investment.)	\$25
<b>Safety Supplies, total</b> 1 first aid kit at \$30 2 safety gates at \$35 each Miscellaneous, including, but not limited to safety outlet covers and child proof devices for cabinets and drawers	\$130
<b>Toys and Equipment</b>	\$450



Including rest furnishings	
<b>Training</b>	\$200
<b>Insurance</b> (if added to Homeowners Policy as a rider)	\$300
<b>TOTAL</b>	<b>1609.40</b>

### ADDITIONAL OPTIONS

The amounts provided in this table are based on the following assumptions:

- ✓ There are two infants in care.
- ✓ Minimal renovations are required and the yard will need fencing.

<b>Care for two infants</b> Two cribs with mattresses at \$200 each Two highchairs at \$75 each One playpen at \$90 One double stroller at \$200 One changing pad at \$20 Infant toys at \$100	\$960
<b>Office Equipment</b> Filing cabinet at \$60 Supplies at \$80	\$140
<b>Fencing</b> 60' x 60' yard	\$2000
<b>Renovations</b> New paneling at \$1000 a room Three radiator covers at \$100 each Two window replacements at \$500 each Enclosing furnace at \$750 Shelving at \$200	\$3250
<b>Computer</b> (including supplies)	\$1000
<b>TOTAL</b>	<b>\$7350</b>