FOR LICENSED HOME DAYCARES, CENTERS + PRESCHOOLS

A big opportunity for small providers

Your families' employers may be able to help pay for care at your program and have everyone come out ahead. Expanded tax credits let many businesses help their people with care and recover a large share of eligible costs. Care Assembly helps you, your families and their employers work together to make this happen.

Yes, home daycares and preschools count.

Licensed home daycares, independent centers and preschools that provide child care can all qualify. You don't have to be a chain or have a large building. Your program must meet state and local requirements, and the employer's arrangement must meet the credit rules.

THE OPPORTUNITY

Help families afford the care they know

When an employer pays part (or all) of a family's tuition, that makes it easier for the family to stay with you. It can also help a new family afford an open spot.

Why small providers get overlooked

Large businesses are used to working with large businesses. A home daycare, single-site center or independent preschool rarely has a sales team to pitch employers, answer benefits questions and manage the paperwork.

Where Care Assembly comes in

You bring the care and the relationships with families. We help explain the opportunity, work with interested employers and coordinate enrollment and paperwork. The starting point can be the families you have already. We cost you nothing, ever; we make money off employers, not care providers.

Sources: IRS: 2026 rules · Federal provider rules · BPC: 2026 guide

THE CREDIT BASICS

How does the credit work?

The employer paying for its employees' care claims the employer credit. Your program receives payment for care. You don't get the credits directly, but you get money from employers who do. This is a business credit, so individual parents don't qualify.

A tax credit is better than a deduction. It reduces a tax bill dollar for dollar.

Eligible small businesses can claim a credit for 50% of qualified care spending, up to $600,000 a year in 2026. Other eligible employers get 40%, up to $500,000. Many states add their own credits as well.

AN EXAMPLE

The tuition stays the same

$700	$500	$1,200
Family pays	Employer pays	Your program gets

You keep your tuition. In this example, an eligible small employer gets a $250 credit. The family's bill is smaller, so they're better able to stay (and pay on time).

Illustrative. Not tax advice. Assumes an approved program and an employer able to use the credit. Excludes fees, state credits, deductions and employee taxes.

The small-business test applies to the employer, not the care provider. Credits reduce the employer's tax bill; the amount it can use depends on eligibility and its tax position.

Sources: IRS: rates and small-business test · BPC: how the credit works

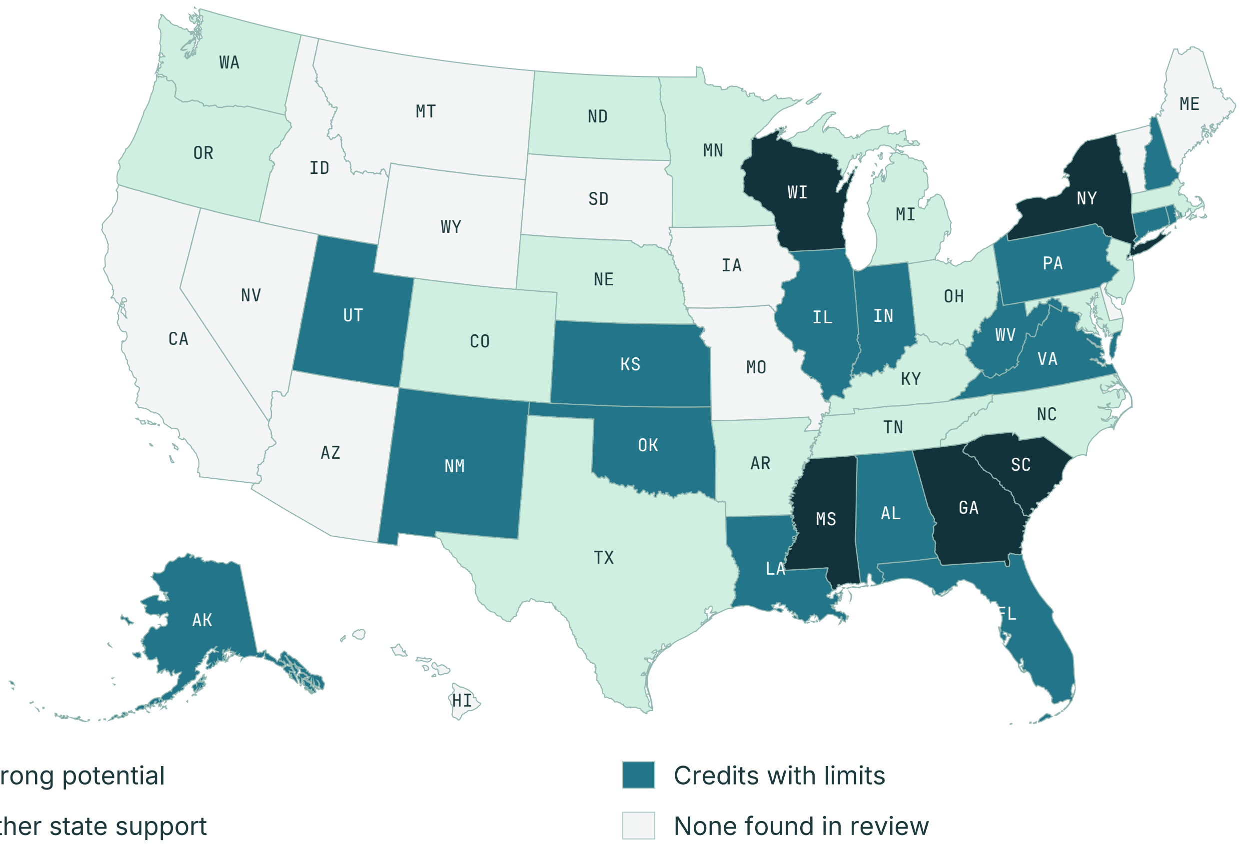
STATE SUPPORT

Your state can change the picture

The federal credit is available nationwide to eligible employers. Some states offer extra support, but each program has its own rules. Start with the employer's state and the location of the care.

In states such as New York, Wisconsin and South Carolina, combined federal and state credits can approach 100% of eligible care spending, subject to caps and tax rules. Other states offer meaningful help, too. Talk to us for details.

Where state support may help



Map: July 24, 2026 research snapshot, with Wisconsin updated September 25. Categories show screening potential, not guaranteed savings. Confirm current rules and availability for each employer.

Wisconsin matches the eligible federal credit. South Carolina has its own 50% credit with per-employee and tax limits. New York's 2026 calculation needs accountant confirmation. Combined credit rates are not the same as final net savings.

Sources: New York · Wisconsin: 2026 bulletin · South Carolina: credit 009

THE CARE ASSEMBLY MODEL

You run your program

We help families explore employer support for the care they already use, and help employers put a workable program in place. Your daycare or preschool stays independently run.

01 Start with your program and your families

Tell us your location, license, ages served, rates and hours. Let interested parents opt in to learning more. If they want help approaching an employer, we help explain the benefit and the next steps.

02 Help the employer say yes

We work with the business on its budget, who can participate and how payments would work. Its accountant or tax adviser confirms the tax treatment. Interest from a parent is the beginning; the employer still has to approve and fund a program.

03 Get the provider and families set up

We coordinate provider checks, agreements, payment details and enrollment paperwork. Families use your normal admissions process. Existing families may be able to stay with you once the provider and employer arrangement are approved.

04 Keep the paperwork moving

You confirm care and provide billing records. We coordinate the program records employers need and help with changes. Payment dates, the employer's share and any family balance are agreed before care is funded.

No provider fee. No cut of tuition.

Care Assembly's fees come from employers. You keep control of your program, rates, hours and admissions. Our model does not require reserved seats or enrollment minimums. Participation does not guarantee an employer contribution or new enrollments.

Sources: Care Assembly: provider model · Federal contracting rules

GETTING STARTED

Start with one conversation

Tell us about your program and whether any parents would like help exploring support through work.

A short provider checklist

- [ ] Current license or registration details, licensing agency and renewal date.
- [ ] Ages served, hours, tuition rates and any openings or waitlist.
- [ ] A sample invoice, payment schedule and accepted payment methods.
- [ ] Your enrollment and withdrawal policies, plus a contact for paperwork.

Keep your license current. Enrollment must be open to eligible employees, and the employer program cannot favor highly paid employees. We help coordinate these requirements.

A message you can share with parents

Your employer may be able to help pay for child care here. Tax credits can make that more affordable for the business. Care Assembly helps families explore the options and get set up. Interested? Email jake@careassembly.com and mention our program. Employer participation and program eligibility are required.

Let us help your families take the next step.

jake@careassembly.com · careassembly.com

Send your program name, city and state, and the best way to reach you. Let families contact us directly or get their permission before sharing contact details.

General information, checked September 25, 2026. Care Assembly is not a law firm or CPA firm and does not provide legal or tax advice. Eligibility, available credits and employee tax treatment depend on the facts. Employers and families should confirm their treatment with qualified advisers.

Sources: IRS: provider and program requirements · Care Assembly