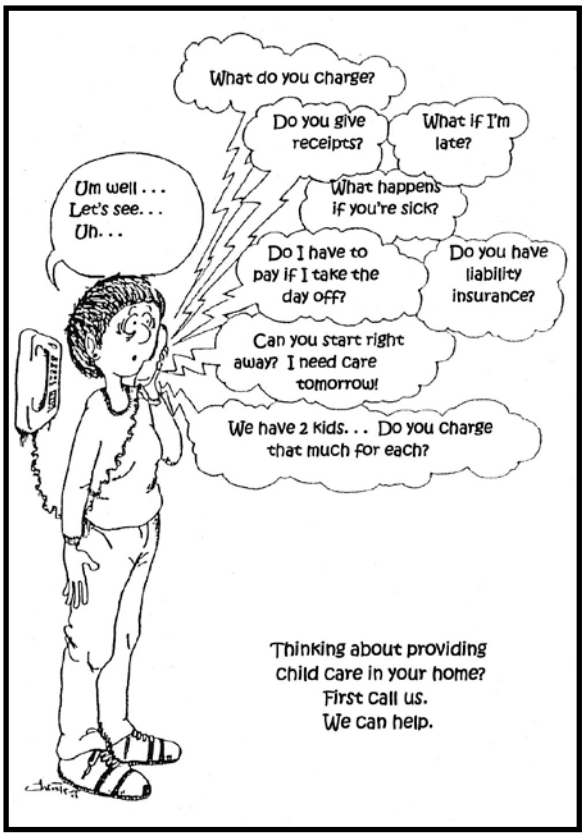

A Beginners Guide to Family Child Care

City of Boulder
Family Services

303-441-4411 or 303-441-1912
ChildCareRT@bouldercolorado.gov

2160 Spruce Street
Boulder, CO 80302

Funding provided by the Colorado Department of Human Services, Division of Early Care and Learning as the lead agency in Colorado for administering the Child Care and Development Funds available through the U.S. Department of Health and Human Services.

GETTING STARTED IN FAMILY CHILD CARE

Taking care of children is one of the most **IMPORTANT,** fastest **GROWING** and most **SATISFYING CAREERS** in America today. When you provide child care in your licensed family child care home you promote the development of children to become caring, responsible, successful adults and become a small business owner.

FAMILY SERVICES is committed to helping you provide a **SAFE, HIGH QUALITY ENVIRONMENT** for the children in your care by offering:

- Low cost training throughout the year that meets licensing requirements
- Ongoing community based workshops that meet the relicensing requirement of 15 clock hours each year
- In-depth advanced training opportunities such as the Quality Infant & Toddler Training Program
- Technical assistance via phone or email

OBTAIN A COLORADO APPLICATION PACKET FOR FAMILY CHILD CARE HOMES

- Attend an **ORIENTATION TO FAMILY CHILD CARE** workshop and receive a packet for free (see enclosed flyer) or stop by our office and purchase a packet for $20
- Order a packet from the state of Colorado Department of Human Services (see enclosed order form)

TRAINING REQUIRED FOR LICENSING

In Colorado classes required to obtain a family child care license may be taken from approved trainer in the state.

- A list of approved Boulder County training and trainers is enclosed
- A statewide list of approved trainers is included in the Application Packet For Family Child Care Homes
- Visit the on-line training calendar at www.qualistar.org

The four classes listed below are required to obtain a family child care license. See enclosed flyers for details.

- **PRE-LICENSING TRAINING** (21 hrs) — is offered three times a year and includes Universal Precautions.
- **UNIVERSAL PRECAUTIONS** (1.5 hrs) — is offered five times a year and is included as part of the Boulder County Pre-licensing training. This class may also be taken separately.
- **FIRST AID & CPR** (4 hrs each) — is offered by several trainers in Boulder County.
- **MEDICATION ADMINISTRATION** (4 hrs) — is offered in Boulder and Broomfield counties.

www. bouldercolorado.gov/child-youth-family/child-care-recruitment-and-training

(This Page Left Blank Intentionally)

2015
Orientation to Family Child Care

Interested in becoming a licensed family child care provider?

Is family child care the right profession for you? What are the costs and benefits of becoming licensed? This optional orientation will provide you with an overview of the licensing process and information about the training required to become a licensed provider in the state of Colorado. Participants will receive a **Family Child Care Home Application Packet ($22 value)** containing a Department of Human Services application, finger print cards, health evaluation form and the rules that regulate the licensing of family child care homes.

Pre-licensing training begins two weeks after the orientation workshops are held. To get ready for licensing in time for summer enrollment, take the January workshop; for fall enrollment, take the May workshop; and for the new year, you should take the September workshop.

Spanish interpretation available upon request.

2015 Workshops

Thursday Jan. 22
Thursday, May 28
Tuesday, Sept. 29

Location

City of Boulder - Family Services
2160 Spruce St.
Boulder, CO 80302

Time

6 to 8:30 p.m.

Cost

Free - City of Boulder Residents
$15/person Boulder County Residents
$20/person Outside of Boulder County

Registration – Orientation

Register by phone at 303-441-1912, online at www.bouldercolorado.gov/child-youth-family/child-care-recruitment-and-training, or by mailing a check along with this form.

☐ 1/22 ☐ 5/28 ☐ 9/29

Name(s) of people attending: _____

Address: _____

Phone: _____

Email: _____

_____ people x $_____ = $_____ enclosed (make check payable to City of Boulder - Family Services)

Mail to: City of Boulder-Family Services, Attention Annette Crawford, P.O. Box 791, Boulder, CO 80306

Class Information

City of Boulder

Human Services Department

supporting individuals • strengthening community

Family Services

A Partner of Qualistar COLORADO

Funding provided by the Colorado Department of Human Services, Division of Early Care and Learning as the lead agency in Colorado for administering the Child Care and Development Funds available through the U.S. Department of Health and Human Services.

Boulder County HUMAN HOUSING & SERVICES

"Promoting safe, healthy and thriving communities."

2015 Orientation to Family Child Care

An overview of the child care licensing process for those thinking about becoming family child care providers.

City of Boulder

Human Services Department

supporting individuals • strengthening community

Family Services

Required Training to Become
A Licensed Family Child Care Provider

The State of Colorado Rules Regulating Family Child Care Homes requires that the primary caregiver of a licensed family child care home complete the following training to receive a permanent license. All classes must be complete prior to the licensing inspection of the home.

Pre-licensing must be completed prior to the licensing visit. This training provides the information needed to prepare for the licensing inspection. If for some reason a class is missed the provider must make the class up prior to receiving a license.

To receive a regular 6+2 family child care license the primary provider must physically reside at the family child care home, must provide the child care and complete the following minimum training requirements from an approved trainer.

- Pre-licensing – minimum of 15 clock hours
- Universal Precautions – minimum of 1.5 clock hours
- First Aid – usually 3-4 clock hours
- CPR – usually 3-4 clock hours
- Medication Administration – minimum of 4 clock hours

To receive an infant/toddler license the primary care giver must live in the home, complete the above basic training requirements
AND

- The primary provider must complete the State Department approved Expanding Quality Infant/Toddler (EQ/IT) course of training or 3 credit college level class in infant/toddler development and care giving practices prior to receiving the license. www.eccbouldercounty.org/
- The primary caregiver must be at least 21 years of age. Other caregivers must be at least 18 years of age. Each caregiver must have one year of supervised experience caring for children under the age of three years.

To receive a large home license there are additional training requirements that must be met by the primary provider. See regulation 7.707.31.C for details. In addition the licensee may need to obtain prior approval from the local zoning or planning department for more children than is usually allowed as use-by-right. For example: City of Louisville or Lafayette, Town of Erie, Boulder County etc.

Zoning Approval
All applicants for a new family child care license or a change in the type of license must show a letter from the local zoning or planning department that includes the address of the home and the number of children allowed by local zoning ordinances.

INITIAL EXPENSES TO OBTAIN
A FAMILY CHILD CARE LICENSE

$The cost of fingerprinting each adult member (anyone 18 or older) of your household varies depending on where the fingerprints are taken. See attached handout on where, when and the cost of fingerprints.

$The cost of running a Colorado Bureau of Investigation (CBI) background check for each person age 18 or older in your household: $17.50

$The cost of running an FBI background check for each person age 18 or older in your household: $22.00

$The cost of physical examinations for every member of your household, unless they are current within the last six months

$The application fee of $24.00 to the Colorado Dept. of Human Services

$The cost of First Aid & CPR ($50.00) and Medication Administration training ($45.00), however this cost can vary depending on the vendor.

$The cost of the 21 hours of Pre-licensing training (includes Universal Precautions and Child Abuse Reporting) is $40.00 for City of Boulder residents, $65.00 for all other Boulder County residents, $90.00 for people who do not live in Boulder County.

$Additional costs will vary for each home and might include physicals, fencing, baby proofing or making necessary safety alterations to the home. Toys, books, art supplies, play equipment and other equipment such as cribs, high chairs, rest mats, child size tables and chairs etc. suitable for the ages and numbers of children in care may be needed.

$Basic cost for a family with two adults who have lived in Colorado for more than 2 years and reside in Boulder County:

First Aid & CPR	$50.00
Medication Administration	$45.00
Pre-licensing	$65.00
Fingerprinting ($15 x 2 adults)	$30.00
CBI Background Check ($17.50 x 2 adults)	$35.00
FBI Background Check ($22 x 2adults	$44.00
License Application Fee	$24.00
TOTAL	**$293.00**

City of Boulder
Human Services Department
supporting individuals • strengthening community
Family Services

2013 Child Care Rates-Licensed Homes

Cost Survey Conducted by City of Boulder
Family Services

Licensed Family Child Care Home, Full-Time Weekly Rates

	0-12 Mos.	13 Mos.-2 Yrs.	2 Yrs.-5 Yrs.	6+ Yrs. (Full Day)
Boulder	Average: $266 Range: $225-350	Average: $275 Range: $200-350	Average: $262 Range: $200-350	Average: $230 Range: $200-260
Erie and Lafayette	Average: $223 Range: $190-255	Average: $221 Range: $190-284	Average: $209 Range: $155-284	Average: $183 Range: $140-255
Longmont	Average: $189 Range: $125-270	Average: $185 Range: $125-270	Average: $176 Range: $125-265	Average: $160 Range: $100-200
Louisville & Superior	Average: $221 Range: $150-300	Average: $219 Range: $150-300	Average: $211 Range: $150-300	Average: $175 Range: $150-200

Licensed Family Child Care Homes, Weekly Before and After School Rates

	1st Grade & Up
Boulder	A:verage $150 Range: $150
Erie and Lafayette	Average: $108 Range: $75-200
Longmont	Average: $97 Range: $65-150
Louisville & Superior	Average: $101 Range: $75-120

The data presented is based on a survey conducted October, 2013 through January, 2014 of 100 licensed family child care homes in Boulder County. Ninety-nine surveys were completed (99% completion rate). Fifteen additional homes were not surveyed as they offer only pert-time programs.

City of Boulder
Family Services
Child Care Subsidy and Referrals
2160 Spruce St., Boulder, CO 80304
303-441-3544
www.bouldercolorado.gov

City of Boulder
Human Services Department
supporting individuals • strengthening community
Family Services

2013 Child Care Rates-Centers

Cost Survey Conducted by City of Boulder
Family Services

Centers, Full-time Weekly Rates

	0-12 Mos.	13 Mos.-2 Yrs.	2 Yrs- 5 Yrs.	6+ Yrs. Full Days (summer and off school days)	Before and After School 1st Grade & Up
Boulder	Average: $334 Range: $274-395	Average: $322 Range: $249-396	Average: $297 Range: $180-393	Average: $243 Range: $220-290	Average: $107 R:ange $88-117
Lafayette And Erie	Average: $263 Range: $245-280	Average: $244 Range: $215-265	Average: $235 Range: $190-290	Average: $190 Range: $160-205	Average: $117 Range: $110-125
Longmont	Average: $261 Range: $215-332	Average: $232 Range: $187-306	Average: $204 Range: $145-259	Average: $205 Range: $167-300	Average: $118 Range: $105-155
Louisville & Superior	Average: $318 Range: $295-355	Average: $284 Range: $267-326	Average: $255 Range: $234-290	Average: $223 Range: $195-250	Average: $127 Range: $114-138

School Age Sites (Includes School District Programs and YMCA Sites)

	6+ Yrs Full Days (summer and off school days)	Before and After School 1st Grade & Up
Boulder Valley School District Area	Average: $283 Range: $179-372	Average: $131 Range: $100-175
St Vrain Valley School District Area	Average: $180 Range: $175-224	Average: $111 Range: $100-130

The data presented is based on a survey conducted October, 2013 through January, 2014 134 child care centers and school age sites in Boulder County. 132 surveys were completed (99% completion rate). Programs not included in the survey were: 33 part-time only preschool programs (privately owned), 65 part-time school district programs (preschool, kindergarten enrichment programs and SACC), 6 private schools that are tuition based, 6 federally subsidized Head Start program, 3 programs that have only sliding scale fees, 2 drop-in programs, and 4 part-time activity camps.

City of Boulder
Family Services
Child Care Subsidy and Referrals
2160 Spruce St., Boulder, CO 80304
303-441-3544
www.bouldercolorado.gov

Boulder County Child Care Training Resources

	First Aid & CPR*	Medication Administration**	Universal Precautions***	Child Abuse & Neglect Reporting****
Caring4Kids Nurse Consulting 720-542-9283 www.c4k.biz Boulder		X		
Childcare Educational Opportunities 303-469-5596 www.childcareeducationalopportunities.com/ Broomfield	X		X	
City of Boulder Family Services 303-441-1912 Boulder www.bouldercolorado.gov/child-youth-family/child-care-recruitment-and-training			X	X
CPR Boulder Style 303-847-7770 www.cprboulderstyle.com Boulder	X			
Heartsmart 1-800-894-3439 303-456-8543 www.coheartsmart.com Boulder and Longmont *For a mail-in registration form for Heartsmart First Aid & CPR classes:* www.bouldercolorado.gov/child-youth-family/child-care-recruitment-and-training	X	X	X	

* FA must be renewed every 2-3 years, CPR every two years.
** Must be renewed every three years.
*** Must be renewed every three years.
**** Required for all new family child care providers and newly hired center based staff.

For more training options visit www.gualistar.org

Revised 12/31/13

(This Page Left Blank Intentionally)

2015
Pre-licensing Training For New Family Child Care Providers

Pre-licensing training is required by the State Division of Early Care and Learning for people who wish to obtain a family child care license.

*Get ready to be licensed for:

Summer : February 10, 12, 17, 19, 24, 26
Fall: June 9, 11, 16, 18, 23, 25
New Year: October 6, 8, 13, 15, 20, 22

Location
City of Boulder - Family Services
2160 Spruce St.
Boulder, CO 80302

Time
6 - 9:30 p.m.

Cost
$40/person City of Boulder Residents
$65/person Boulder County Residents
$90/person Outside of Boulder County

Pre-licensing covers: Child Development, Developmentally Appropriate Practice, Family and Community Relationships, Learning Environments, Cultural and Individual Diversity, Child Guidance, Health, Safety & Nutrition, Business Practices and Professionalism, Including Special Needs Children, Universal Precautions and Child Abuse & Neglect Reporting.

All classes in a series must be attended to receive a completion certificate.

Registration - Pre-licensing

Register by phone at 303-441-1912, online at www.bouldercolorado.gov/child-youth-family/child-care-recruitment-and-training, or by mailing a check along with this form.

☐ February 2015 ☐ June 2015 ☐ October 2015

Name(s) of people attending: _____

Address: _____

Phone: _____

Email: _____

_____ people x $_____ = $_____ enclosed (make check payable to City of Boulder - Family Services)

Mail to: City of Boulder-Family Services, Attention Annette Crawford, P.O. Box 791, Boulder, CO 80306

Class Information

City of Boulder

Human Services Department

supporting individuals • strengthening community

Family Services

A Partner of Qualistar COLORADO

Funding provided by the Colorado Department of Human Services, Division of Early Care and Learning as the lead agency in Colorado for administering the Child Care and Development Funds available through the U.S. Department of Health and Human Services.

Boulder County HUMAN HOUSING & SERVICES

"Promoting safe, healthy and thriving communities."

2015 Family Child Care Pre-Licensing

A series of classes required by the Colorado State Division of Early Care and Learning for people who wish to obtain a family child care license.

City of Boulder

Human Services Department

supporting individuals • strengthening community

Family Services

2015
CPR, First Aid & Universal Precautions

These courses have been approved by state Childcare Licensing, Department of Health-EMS division, and the Department of Education.

HEARTSMART, INC.
www.coheartsmart.com

2015 Calendar

Boulder

Mt. Hope Lutheran Church
1345 South Broadway
Boulder, CO 80305

January 17
February 14
March 14
April 18
May 16
June 20
July 18
August 29
September 19
October 17
November 14
December 19

Longmont

First Evangelical Lutheran Church
825 Third Ave.
Longmont, CO 80501

February 7
April 4
June 6
August 1
October 3
December 5

Time

9 a.m. - Start time for CPR
12:00 p.m. - Start time for First Aid and Universal Precautions

Cost

$50/person CPR and First Aid
$40/person CPR only
$40/person First Aid only
$15/person Universal Precautions

PREREGISTRATION IS REQUIRED - NO WALK INS
Cancellation policy: Two weeks notice must be given to receive a refund.

Disclaimer: The City of Boulder Human Services Department - Family Services is not responsible for the fees and costs of this program which are determined by the trainer or training organization. This program, its contents and any related materials are solely the responsibility of the trainer or training organization.

Registration – Heartsmart, Inc.

Register by phone with a credit card at 800-894-3439 or by mailing a check along with this form.

Boulder: ☐ 1/17 ☐ 2/14 ☐ 3/14 ☐ 4/18 ☐ 5/16 ☐ 6/20 ☐ 7/18 ☐ 8/29 ☐ 9/19 ☐ 10/17 ☐ 11/14 ☐ 12/19
Longmont: ☐ 2/7 ☐ 4/4 ☐ 6/6 ☐ 8/1 ☐ 10/3 ☐ 12/5

☐ CPR
☐ First Aid
☐ Universal Precautions

Name(s) of people attending: _____
Address: _____
Phone: _____
Email: _____

_____ people x $_____ = $_____ enclosed (make check payable to Heartsmart Inc.)

Mail to: Heartsmart Inc., 7985 Vance Drive #103, Arvada Colorado 80003

Class Information

City of Boulder

Human Services Department

supporting individuals • strengthening community

Family Services

A Partner of Qualistar COLORADO

Funding provided by the Colorado Department of Human Services, Division of Early Care and Learning as the lead agency in Colorado for administering the Child Care and Development Funds available through the U.S. Department of Health and Human Services.

Boulder County HUMAN HOUSING & SERVICES

"Promoting safe, healthy and thriving communities."

2015 CPR, First Aid & Universal Precautions

State Approved CPR, First Aid Training and Universal Precautions for child care providers and parents.

HEARTSMART, INC.

www.coheartsmart.com

2015
Medication Administration

Medication Administration training is required for all early childhood professionals who dispense medication in centers, preschools & child care homes and must be renewed every three years.

Don't know your expiration date? Look it up on the Qualistar web site www.qualistar.org.
Taught by Caring 4 Kids Nurse Consulting.

2015 Calendar

Boulder

City of Boulder - Family Services
2160 Spruce St.
Boulder, CO 80302

Saturdays, 9 a.m. to 1:15 p.m.
February 28
May 23
August 15
November 14

Broomfield

To be scheduled

Cost

$45/person

Register on-line at www.c4k.biz
Questions? Call 720-542-9283

CLASS SIZE IS LIMITED - PLEASE REGISTER EARLY!
Cancellation Policy - To receive a refund you must cancel one week before the class date.

Disclaimer: The program, its contents and any related materials are solely the responsibility of the trainer.

Class Information

City of Boulder

Human Services Department

supporting individuals • strengthening community

Family Services

A Partner of Qualistar COLORADO

Funding provided by the Colorado Department of Human Services, Division of Early Care and Learning as the lead agency in Colorado for administering the Child Care and Development Funds available through the U.S. Department of Health and Human Services.

Boulder County HUMAN HOUSING & SERVICES

"Promoting safe, healthy and thriving communities."

2015 Medication Administraiton

Medication Administration is required for all early childhood professionals who dispense medication to children in centers, preschools and child care homes.

City of Boulder

Human Services Department

supporting individuals • strengthening community

Family Services

STATE FORMS CENTER ORDER FORM

Colorado Department of Human Services/Division of Child Care Forms

PLEASE NOTE: GENERAL RULES FOR CHILD CARE FACILITIES MUST BE PURCHASED WITH * ITEMS

Description	Commodity #	Qty	Price	Total
General Rules for Child Care Facilities rev. 09/08 **PLEASE NOTE PRICE CHANGE – THIS PUBLICATION IS NO LONGER FREE – GENERAL RULES MUST BE PURCHASED WITH ALL * ITEMS**	615-82-14-0119		**$ 5.00**	
*Rules Regulating Child Care Centers rev. 5/10 Child Care Centers, Infant Centers, Toddler Centers, and Preschools	615-82-14-1000		$ 8.00	
Application Packet for Family Care Homes - Packet includes a copy of the Rules Regulating Family Child Care Homes, General Rules for Child Care Facilities, Rules Regulating Special Activities, 3 Fingerprint Cards, and all other forms needed to apply for a Family Child Care Home license.	615-82-14-1117		$ 15.00	
*Quality Standards for 24-Hour Facilities rev. 07/06	615-82-14-2001		$ 4.00	
*Rules Regulating Family Child Care Homes rev. 1/10 Less than 24 hours in caretaker's primary residence	615-82-14-2008		$ 9.00	
Minimum Rules & Regulations for Children's Camps rev. 06/07	615-82-14-3006		$ 8.00	
*Minimum Rules & Regulations for Child Placement Agencies rev. 08/06	615-82-14-4442		$ 6.50	
*Minimum Rules & Regulations for Family Foster Homes rev. 08/07	615-82-14-5555		$ 6.00	
*Minimum Rules & Regs for Residential Child Care Facilities rev. 07/06 24-hour residential treatment of children removed from their homes	615-82-14-6009		$ 10.00	
*Minimum Rules & Regulations for Day Treatment Centers rev. 10/03	615-82-14-7007		$ 5.00	
Applicant Fingerprint Cards	615-82-14-7718		$ .50	
Envelope for Fingerprint Cards	310-42-14-7749		$ .75	
Notification of Name Removal from Child Care Fingerprint File	615-82-14-7726		$ .20	
Rules Regulating School-age Child Care Centers rev. 09/08	615-82-14-8005		$ 10.00	
*Rules Regulating Secure Residential Treatment Centers rev. 2/00	615-82-14-8506		$ 6.50	
Rules Regulating Special Activities (rev. 06/07)	615-00-0000-014		$ 4.00	
Minimum Rules & Regs for Specialized Group Facilities rev.11/08	615-82-14-9003		$ 8.00	
Family Foster Home Certificates – 33 pads per set, rev. 1/04.	615-82-16-7906		$16.00	
Colorado's Core Knowledge & Standards	615-82-54-1997		$17.50	

SHIP TO:

_____

_____

_____

Phone_____

TOTAL FOR FORMS	$_____
SHIPPING & HANDLING (***See Reverse***)	$_____
SUBTOTAL: FORMS + SHIPPING & HANDLING:	$_____
TAX ON SUBTOTAL ABOVE (**CHOOSE ONLY ONE**): DENVER CITY & COUNTY 7.72% METRO COUNTY TAX** 4.1% STATE TAX 2.9% TAX EXEMPT NUMBER: #_____	$_____
TOTAL AMOUNT ENCLOSED	$_____

** Metro Counties: Adams – Arapahoe - Boulder – Douglas – Jefferson **(Most orders shipped in 2 days from receipt of order)**

Order Form must be accompanied by a check or money order for exact amount, payable to the State Forms Center. PLEASE DO NOT SEND CASH. Your order will be processed only after payment has been received. Please send Order Form and payment to:

STATE FORMS CENTER
4999 OAKLAND STREET, DENVER CO 80239
Phone: 303-370-2165/Fax: 303-320-1050

PRICES SUBJECT TO CHANGE WITHOUT NOTICE

STATE FORMS & PUBLICATIONS

Shipping & Handling Charges

For Orders Totaling:	Add
$1.00 to $10.00 (sent by U.S. Mail only)	$4.00
UP to $20.00	$7.00
$20.01 to $30.00	$8.00
$30.01 to $40.00	$9.00
$40.01 to $60.00	$10.00
$60.01 to $75.00	$12.00
$75.01 to $100.00	$13.00
$100.01 to $150.00	$15.00
$150.01 to $200.00	$16.00
$200.01 to $400.00	$20.00
$400.01 to $500.00	$25.00
$500.01 to $999.99	$30.00
$1000.00 +	**BY WEIGHT**

(Subject to change without notice)

Individual Development Accounts (IDA's) are **matched savings accounts** designed to help low-income, working families and individuals accumulate money to purchase an asset of great value, such as a home, a post-secondary education or job training, or a small business.

If you meet the eligibility standards based on:

- Income
- Size of family/household
- Current assets
- Chosen savings goal

And you are able to:

- Commit to save $25 or more each month
- Participate in money management training
- Participate in training in your chosen asset goal

You can start saving today for your future with **Personal Investment Enterpise**

For more information, call:
303-441-3998
or visit:
http://www.bouldercountypie.org

Collaborating Partners:

Amistad Center

Boulder County Housing & Human Services

Boulder Housing Partners

Boulder Shelter for the Homeless

Casa de la Esperanza

City and County of Broomfield

Emergency Family Assistance Association

Family Self-Sufficiency

Flatirons Habitat for Humanity

Habitat for Humanity of the St. Vrain Valley

Longmont Housing Authority

Mental Health Center Serving
Boulder and Broomfiled Counties

Outreach United Resource Center

Sister Carmen Community Center

Thistle Communities

Workforce Boulder County

United Way
FOOTHILLS UNITED WAY

COMMUNITY ACTION PROGRAMS

Sponsored by:

Foothills United Way

**Boulder County
Community Action Programs**

An Individual Development Account Program for Boulder and Broomfield Counties

- **Home Ownership**
- **Education**
- **Business Development**

First Time Home Ownership

Owning a home seems out of reach for many people. With **Personal Investment Enterprise's** Homeownership Program, participants can save money towards a down payment on a house.

Participants in this program will:

- Receive matching funds to help save for a down payment on a home
- Attend money management training and homeownership course
- Earn a 4 to 1 match to savings, for example, receive $100 for every $25 saved

Post-Secondary Education

Obtaining a post-high school education or vocational training can help improve job, career and life opportunities. **Personal Investment Enterprise's** Education Savings Program assists participants in saving money for a post-high school degree or entering a certified job training program.

Participants in this program will:

- Save toward an education in a chosen field of interest
- Attend money management training and receive academic counseling
- Earn a 4 to 1 match to savings, for example, receive $100 for every $25 saved

Small Business Development

Owning a small business can provide people with economic independence and the opportunity to increase their income. The Small Business Development component of **Personal Investment Enterprise** helps participants save towards the purchase or development of their own small business.

Participants in this program will:

- Receive matching funds to help save towards starting or building a small business
- Attend a small business Start Up training course and develop a sound, concept business
- Earn a 4 to 1 match to savings, for example, receive $100 for every $25 saved

To qualify for the PIE program, an individual must fulfill the following:

1. Minimum age of eighteen (18)
2. Meet income eligibility guidelines
3. Maximum household net assets of $10,000 (First home and first vehicle do not count as an asset)
4. Resident of Boulder or Broomfield County (one year minimum)
5. Social Security Number
6. Participants must work 30 hours per week unless permanently disabled, elderly, receiving TANF, or full-time student head of household.