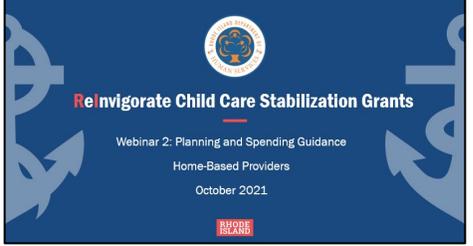




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Webinar 2 Script- Home-based Providers

Slide #	Script	Slide
1.	<p>Welcome to the ReInvigorate Child Care Stabilization Grants Webinar 2 for home-based providers, including licensed Family Child Care Home providers, licensed Family Child Care Group Home providers, and active License-exempt providers.</p> <p>This webinar is designed to support your planning for the sustainable spending of grant funds to stabilize your child care business.</p>	
2.	<p>At the end of this webinar, participants will:</p> <ol style="list-style-type: none"> 1. Locate Technical Assistance (TA) resources to support sustainable financial planning (1:03) 2. Identify “need to haves” and “nice to haves” for their program (4:08) 3. Evaluate their payroll systems in preparation for the \$15 minimum wage (13:30) <p>This is a self-paced webinar. You can start and stop it at any time. Section start times are noted in the PDF script accompanying this presentation and posted in the description of this video.</p> <p>Now, let’s get started.</p>	
3.	<p><i>Part 1: Locating TA Resources</i></p>	
4.	<p>In this section, we will review where to locate technical assistance (TA) resources.</p> <p>You can find several links to resources that support sustainable financial planning on http://kids.ri.gov/cabinet/funding-opportunities/.</p> <p>The Business Resources Toolkit is located under the Quick Links section of this page. This is a helpful resource when looking for information or assistance on budget planning, taxes, and/or recordkeeping. This toolkit also includes different partners</p>	



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	<p>located in Rhode Island that can be utilized for business and accounting practices or economic development.</p> <p>Under Quick Links, you can also access a document specific to Grant Recordkeeping, which contains further resources and quick questions regarding the Stabilization Grants.</p>	
<p>5.</p>	<p>Are you looking for small group technical assistance?</p> <p>The Center for Early Learning Professionals supports Rhode Island’s commitment to improving the care and education of the state’s youngest children by strengthening the early childhood workforce. The Center will provide immediate support to center based and family childcare administrators through small group technical assistance that focuses on business practices related to managing grant funding, including defining goals, budgeting and record keeping.</p> <p>If you are interested in small group technical assistance, please contact sterreault@edc.org.</p> <p>The SEIU Education & Support Fund is another great resource for business support. Their mission is to provide education and training programs that empower workers, raise standards, and promote high quality jobs.</p> <p>You can gain access to trainings and professional development offerings by visiting their website, https://www.seiueducation.org, and subscribing to their monthly newsletter. Some courses offered by SEIU Education & Support Fund include “I am an Entrepreneur,” “Business Training,” and “Brand Building Blocks.”</p>	<p>Local Technical Assistance Opportunities</p> <p>Are you interested in small group technical assistance? The Center for Early Learning Professionals: Small Group Technical Assistance</p> <p>Managing Grant Funding</p> <ul style="list-style-type: none"> -defining goals -budgeting -record keeping <p>If you are interested in small group technical assistance, please contact sterreault@edc.org.</p> <p>The SEIU Education & Support Fund is another great resource for business support</p> <p>Visit https://www.seiueducation.org to access online self-paced trainings and professional development courses & subscribe to SEIU’s newsletter for monthly updates.</p>
<p>6.</p>	<p>An additional resource that can assist in creating a budget plan is the “I received a grant, now what?” resource. This fillable worksheet can help you prioritize and organize your budget so that you have a clear vision of how you plan to use your grant award. You can also access this resource on http://kids.ri.gov/cabinet/funding-opportunities/ under Quick Links.</p> <p>Our team is here to support you throughout this grant process. If you need additional support or have any questions, technical assistance is also available in English and Spanish at childcaregrants@pcgus.com or 833-930-3540.</p>	<p>I received a grant, now what?</p> <p>Organize your budget with this fillable worksheet pictured to the right. The first page of this document also includes planning reflection questions.</p> <p>You can access this resource at: http://kids.ri.gov/funding-opportunities.php under Quick Links</p> <p>If you need additional support or have any questions, technical assistance is also available in English and Spanish at childcaregrants@pcgus.com or 833-930-3540</p>



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<p>7.</p>	<p>Part 2: “Need to haves” and “Nice to haves”</p>	
<p>8.</p>	<p>In this section, we will explore how to prioritize areas of spending to support you in making thoughtful, strategic spending choices.</p> <p>Before you start spending, it is important to know and review all of your program costs. Ask yourself: Does my program have a budget that lists all program expenses?</p> <p>If not, we recommend you start by creating a budget or list of all program expenses you have. You may choose to use a template, such as an excel document, an online accounting software, or a simple list of all expenses.</p> <p>Take a moment to create, locate, or review your list of expenses before moving on.</p>	
<p>9.</p>	<p>Once you have a list of all your program expenses, we want to review the expenses and determine the type of expense. For this exercise, there are 2 types of expenses:</p> <ul style="list-style-type: none"> • “Need to have” or non-discretionary expenses- These are essential expenses that are required to keep your business open and operating. For example, staffing costs are essential. Without providers to supervise and engage with children, the program could not operate. • “Nice to have” or discretionary expenses- These are non-essential expenses that are a cost a business can survive without if necessary. For example, a program may subscribe to a children’s magazine that gets delivered weekly. While the magazine enhances the children’s experience in their reading corner/center, the program could still operate without the magazine. <p>Take a moment to start to review your budgeted list of expenses, and ask yourself: is this cost essential to keeping my business open and operating? If it is, then it is likely a “Need to have” expense. If not, it is likely a “Nice to have” expense.</p>	



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<p>10. Let’s look at a few examples of “Need to have” expenses.</p> <p>In operating a child care business, “Need to have” expenses will include any expense necessary to maintaining your child care license and providing safe care. This means, if the expense is helping you meet the health and safety requirements in the child care licensing standards, it is a “need to have” expense.</p> <p>For example, a “Need to have” expense could be the program’s rent or mortgage payment, since without a building, the child care program cannot operate. Maintaining a fully stocked first aid kit would also be considered a “Need to have” expense, since this is listed as a requirement in the child care licensing standards.</p> <p>Another essential expense for any business is managing and paying down existing debts. While many businesses carry debt, too much debt can put your business at risk of staying open. If this is the case for your program, paying down existing debt from incurred expenses may be a “Need to have” expense.</p> <p>Under federal guidance, these grant funds may be used to pay down expenses incurred since January 2020 related to COVID-19.</p>	<p>Need to Have Expenses</p> <p>If the expense is helping you meet the health and safety requirements in the childcare licensing standards, it is a “need to have” expense.</p> <div style="display: flex; justify-content: space-around;"> <div style="text-align: center;">  <p>Example: First Aid Kit</p> </div> <div style="text-align: center;">  <p>Example: Program Debts</p> </div> </div> <p style="text-align: right;">10 RHODE ISLAND</p>
<p>11. “Nice to have” expenses are those which could be reduced or removed and your program could still operate/remain open. Often, these are tied to quality improvements and initiatives.</p> <p>As a business owner, you have the discretion to choose how to invest your grant funds, within the allowable spending categories. However, the priority is to invest in the “Need to have” first, and the “Nice to have” second. This means, first, you should spend to meet the baseline health and safety requirements to keep your business open; once stable, you should invest in quality initiatives to improve your programming.</p> <p>For example: A program has \$1,000 in grant funds they would like to plan to spend. They are deciding between purchasing a computer for the science center and providing 2 families with tuition assistance next month. What do you think is the “Need to have” and the “Nice to have” expense?</p> <p>In this example, providing tuition assistance is a “Need to have” expense; in this scenario, if the family does not receive any tuition assistance, they will have to withdraw their children. Without children, a child care program cannot operate. The computer is a “Nice to have” expense. So, the program decides</p>	<p>Nice to Have Expenses</p> <p>If you can remove this expense, and your program would still be able to operate, it is a “nice to have” expense. “Nice to have” expenses are still good, but “need to have” should be prioritized.</p> <ul style="list-style-type: none"> • Example: New computer <div style="text-align: center;">  </div> <p style="text-align: right;">11 RHODE ISLAND</p>



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	<p>to use funds to help families cover tuition, so the children can remain enrolled and the program can continue to operate.</p>															
<p>12.</p>	<p>Let's take a look at a couple of example expenses and identify if they are a "Need to have" or a "Nice to have" expense:</p> <ol style="list-style-type: none"> 1. Maria needs to purchase new flashlights for her program space. <ol style="list-style-type: none"> a. While it is a small expense, it is a "Need to have" expense, since it helps Maria meet the licensing requirement of having a flashlight in working condition readily available. Maria identified this "need to have" expense by reviewing the findings from the last unannounced monitoring visit. 2. Fred needs to be recertified in CPR and First Aid. <ol style="list-style-type: none"> a. This is a "Need to have" expense, since health and safety regulations require providers to maintain their CPR and First Aid certification as a requirement of the position. 3. Susana would like to buy a sun umbrella for the outdoor play space to create a shaded area for children to play. <ol style="list-style-type: none"> a. This is a "nice to have" expense, as a shaded play area is not listed as a requirement in the health and safety licensing regulations. If the program does not have a sun umbrella, they are still able to operate their business. 	<div data-bbox="1008 432 1468 688"> <p>Scenarios</p> <p>"Need to have" or "Nice to have"?</p> <ul style="list-style-type: none"> • 1. Maria needs to purchase new flashlights for her program space <ul style="list-style-type: none"> • "Need to have" • 2. Fred needs to be recertified in CPR and First Aid <ul style="list-style-type: none"> • "Need to have" • 3. Susana would like to buy a sun umbrella for the outdoor play space to create a shaded area <ul style="list-style-type: none"> • "Nice to have"  <p style="text-align: right;">42 RHODE ISLAND</p> </div>														
<p>13.</p>	<p>If you haven't finished identifying the "Need to have" and "Nice to have" expenses in your program budget, take a moment to finish that now.</p> <p>In making a strategic and sustainable spending plan, it is important to spend money on the "Need to have" expenses first. This is an important prioritization, because the "Need to have" expenses are required to keep your business open.</p> <p>Take a look at your list of expenses and those you've identified as "Need to have's". Now ask yourself, do these expenses fall within the allowable spending categories, as set forth by the American Rescue Plan Act?</p> <p>Once you confirm that these expenses are allowable under ARPA guidance, you may move forward in spending your funds. Remember, it's important to keep a detailed record of spending, as this may be helpful in case of an audit. Specifically, it will be important to demonstrate how these funds were used distinct from previous grant funding. Proof of spending may include a</p>	<div data-bbox="1008 1209 1468 1465"> <table border="1"> <thead> <tr> <th>Allowable Expenses under ARPA</th> <th>Description of expenses</th> </tr> </thead> <tbody> <tr> <td>Equipment or supplies to respond to COVID-19:</td> <td>Purchases of or updates to equipment and supplies to respond to the COVID-19 public health emergency.</td> </tr> <tr> <td>Goods or services necessary to maintain child care services:</td> <td>The items necessary to maintain or resume day to day child care services, including food, equipment and materials to facilitate play, learning, diapering and toileting, and safe sleep.</td> </tr> <tr> <td>Mental health supports:</td> <td>Mental health supports for children and employees.</td> </tr> <tr> <td>Personnel costs:</td> <td>Personnel costs, including payroll and salaries or similar compensation for an employee (including any sole proprietor or independent contractor), employee benefits, premium pay, or costs for employee recruitment and retention.</td> </tr> <tr> <td>Personal Protective Equipment:</td> <td>Personal protective equipment, cleaning and sanitization supplies and services, or training and professional development related to health and safety practices.</td> </tr> <tr> <td>Rent or mortgage</td> <td>Rent (including rent under a lease agreement) or payment on any mortgage obligation, utilities, facility maintenance or improvements, or insurance.</td> </tr> </tbody> </table> <p style="text-align: right;">43 RHODE ISLAND</p> </div>	Allowable Expenses under ARPA	Description of expenses	Equipment or supplies to respond to COVID-19:	Purchases of or updates to equipment and supplies to respond to the COVID-19 public health emergency.	Goods or services necessary to maintain child care services:	The items necessary to maintain or resume day to day child care services, including food, equipment and materials to facilitate play, learning, diapering and toileting, and safe sleep.	Mental health supports:	Mental health supports for children and employees.	Personnel costs:	Personnel costs, including payroll and salaries or similar compensation for an employee (including any sole proprietor or independent contractor), employee benefits, premium pay, or costs for employee recruitment and retention.	Personal Protective Equipment:	Personal protective equipment, cleaning and sanitization supplies and services, or training and professional development related to health and safety practices.	Rent or mortgage	Rent (including rent under a lease agreement) or payment on any mortgage obligation, utilities, facility maintenance or improvements, or insurance.
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	<p>receipt, invoice, or other documentation that shows evidence of how funds were spent.</p>	
<p>14.</p>	<p>Federal and state guidance does not dictate a deadline by which you must spend funds. The timing of spending is based on your program’s unique needs.</p> <p>For example, a program may have some immediate ‘need to have’ expenses that require spending the full grant immediately.</p> <p>Let’s look at an example: Clara received \$12,000. She has \$7,000 in incurred debt related to keeping her program open during the pandemic and in order to remain in their program space, she must replace the furnace system so the heat is working reliably. This will cost another \$4,500. These expenses are allowable per ARPA guidance, and the provider may spend all funds immediately, since these funds are intended to keep the business open.</p> <p>For other programs, their needs may not be as immediate, so spending can be stretched out over time. For example, mortgage costs may remain consistent over time, so a program may choose to spend funds across time to meet these needs.</p> <p>Whether your program needs require funds to be spent quickly to keep your doors open, or over time, it is important that funds are first spent on “Need to have” expenses before “Nice to have” expenses.</p>	<div data-bbox="1008 432 1468 684"> <p>Example</p> <p>Let’s look at an example:</p> <p>Clara received \$12,000</p> <ul style="list-style-type: none"> • Debt: \$7,000 • Furnace: \$4,500  <p>→ These expenses are allowable per ARPA guidance, and the provider may spend all funds immediately, since these funds are intended to keep the business open.</p> <p style="text-align: right;">44 RHODE ISLAND</p> </div>
<p>15.</p>	<p>As you plan how to spend your grant funds, ask yourself the following questions in preparation:</p> <ul style="list-style-type: none"> • Does my program have a written budget? • Can I identify on our written budget what is essential to keep our program doors open (a “need to have” expense), vs. what is a “nice to have” expense? • Now that I’ve identified the “Need to have” expenses, how do these align to federal and state guidance? • When do I need to spend these funds: immediately or over time? • With any remaining funds, what “nice to have” expenses does my program have where I can spend remaining funds? <p>Remember, your grant award is designed to help you keep your program operating. If you need any additional support in planning the use of your funds, please reach out to: childcaregrants@pcgus.com or 833-930-3540.</p>	<div data-bbox="1008 1241 1468 1493"> <p>Questions to Ask Yourself</p> <p>As you plan to spend your grant funds, ask yourself these questions</p> <ul style="list-style-type: none"> • Does my program have a written budget? • Can I identify in our written budget what is essential to keep our program doors open (a “need to have” expense), vs. what is a “nice to have” expense? • Are these expenses allowable according to federal and state rules and guidance? • When do I need to spend these funds? • What “nice to have” expenses does my program have where I can spend remaining funds? <p>If you need any additional support in planning the use of your funds, please reach out to: childcaregrants@pcgus.com or 833-930-3540</p> <p style="text-align: right;">45 RHODE ISLAND</p> </div>



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16.	Part 3: Minimum Wage											
17.	<p>Currently, the state of Rhode Island minimum wage is \$11.50 per hour. In an effort to support Rhode Island workers and families, legislators voted to gradually raise the minimum wage to \$15.00 per hour over a period of four years.</p> <p>This increase is exciting for Rhode Island, as it will help to bridge the gap between growing inflation rates and living expenses and low pay rates for essential workers, which includes child care providers.</p>											
18.	<p>The early childhood workforce is crucial in meeting the needs of children and families in Rhode Island. While the increase in minimum wage will help child care programs recruit and retain valuable staff, we know that the increase in pay will need to be planned for in order for providers to continue to operationally thrive as a program.</p>											
19.	<p>As mentioned, this increase will happen gradually over the course of four years.</p> <p>The timeline for this wage increase follows:</p> <ul style="list-style-type: none"> On January 1, 2022, the minimum wage will increase to \$12.25 per hour. On January 1, 2023, the minimum wage will increase to \$13.00 per hour. On January 1, 2024, the minimum wage will increase to \$14.00 per hour. On January 1, 2025, the minimum wage will increase to \$15.00 per hour. 	<table border="1"> <thead> <tr> <th>Date</th> <th>Updated Minimum Wage</th> </tr> </thead> <tbody> <tr> <td>January 1, 2022</td> <td>\$12.25</td> </tr> <tr> <td>January 1, 2023</td> <td>\$13.00</td> </tr> <tr> <td>January 1, 2024</td> <td>\$14.00</td> </tr> <tr> <td>January 1, 2025</td> <td>\$15.00</td> </tr> </tbody> </table>	Date	Updated Minimum Wage	January 1, 2022	\$12.25	January 1, 2023	\$13.00	January 1, 2024	\$14.00	January 1, 2025	\$15.00
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20.	<p>The gradual implementation of this minimum wage increase will help child care providers and other Rhode Island businesses to plan for this increased cost in staffing.</p> <p>It will be helpful for your program to think ahead and begin to budget your increased cost in wages due to this legislative change.</p> <p>Let's take a look at how Clara planned for this cost increase:</p>											



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	<p>Clara works full time at her Family Child Care Home program. She also employs one part-time assistant who works 10 hours per week. Clara and her assistant are currently paid at the minimum wage rate of \$11.50 per hour. Her Family Child Care Home program is closed for 2 weeks out of the year for various holidays, so they work 50 weeks out of the year. Clara’s current staff expense is \$28,750 (that is, \$11.50 per hour x 10 hours per week x 50 weeks for her part time staff, plus \$11.50 per hour x 40 hours per week x 50 weeks for herself).</p> <p>Next year, when the minimum wage increases to \$12.25 per hour, total wage expense for the year will be \$30,625 (\$12.25 per hour x 10 hours per week x 50 weeks for her part time staff, plus \$12.25 per hour x 40 hours x 50 weeks for herself).</p> <p>Therefore, the total wage expense increase for Clara’s program will be \$1,875 in 2022.</p> <p>Clara is planning to reserve a portion of her grant award to assist her with these wage increases over the next few years.</p> <p>Sarah also owns a Family Child Care Home program. She cares for 3 children and does not employ any staff other than herself. Currently, Sarah spends her tuition revenue on key operating costs for her child care program, including rent, program supplies such as crayons and paper, snacks, and cleaning supplies. She doesn’t always pay herself a full salary, but instead pays herself whatever is left over after covering her operating expenses. In order to plan for the minimum wage increase, Sarah is going to need to develop a budget for her program to ensure she sets aside enough revenue to pay herself at least \$12.25 per hour beginning January 1, 2022. Since she is a full time worker, she deserves to allocate herself a consistent pay for her work along with other key operating expenses. She works full time at her program, 40 hours per week for 50 weeks out of the year. Therefore, she will plan to budget \$24,500 (\$12.25 per hour x 40 hours x 50 weeks) for her salary for 2022.</p>	
<p>21.</p>	<p>In order to plan for your specific program’s wage needs over the next few years:</p> <ul style="list-style-type: none"> • First, identify your program’s current personnel wage rate per hour. • Then, assess the difference between your program’s current wage rate and the \$12.25 required rate per hour that will go into effect on January 1, 2022. 	<div data-bbox="1015 1570 1149 1591">Total Cost Impact</div> <div data-bbox="1015 1602 1230 1619">How will this increase financially impact your program?</div> <div data-bbox="1015 1623 1258 1780"> <ol style="list-style-type: none"> 1. Identify current wage rate per hour. 2. Calculate the difference between your program’s current wage rate and the \$12.25 required rate per hour that will go into effect on January 1, 2022. 3. Multiply the difference across your number of staff, the hours they work, and the number of weeks they work in order to calculate the total cost impact of the increase: $\text{Difference} \times \# \text{ of staff} \times \text{hours they work per week} \times \text{weeks per year} = \text{total cost impact}$ </div> <div data-bbox="1268 1627 1450 1749"> </div> <div data-bbox="1377 1793 1450 1810"> <p>21 PUBLIC CONSULTING GROUP</p> </div>



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	<ul style="list-style-type: none"> • Next, multiply the difference across your number of staff (including yourself), the hours worked, and the number of weeks worked in order to calculate the total cost impact of the increase. 	
<p>22.</p>	<p>Now that you know what the total impact of the increase will be for your program, let's brainstorm how your program can cover the cost, or increased budget. In most cases, the way a program can cover increased costs is by increasing their revenue and/or decreasing their costs.</p> <p>For example:</p> <ul style="list-style-type: none"> • Is your program able to use some of the funds received from the child care stabilization grants to cover this cost in the future? Are there other grants or community scholarships for which your program can apply? • Is your program fully enrolled? If not, what strategies can you take to increase program enrollment? • Does your program's tuition rates and fees cover the true cost of care for your program? <ul style="list-style-type: none"> ○ The goal is not to simply increase tuition, as we recognize child care is expensive and often cost prohibitive for families. However, it is important that your rates are accurate for covering your costs. • Is your program participating in reimbursement programs which financially support your program, such as CCAP (Child Care Assistance Program) or CACFP (Child and Adult Care Food Program)? • Is your program collecting all tuition and fees from families? • Are there "Need to have" expenses that may be reduced or renegotiated? <ul style="list-style-type: none"> ○ For example, a program may review their insurance policies and find they are overpaying for their coverage. • Are there "Nice to have" expenses that your program can reduce or eliminate in order to save money for the wage cost increase? <ul style="list-style-type: none"> ○ For example, a program may suspend their subscription to an online educational website where children play educational games and opt to use the limited, free version. 	<div data-bbox="1015 531 1469 783"> <p>Questions when Planning</p> <ul style="list-style-type: none"> • Is your program able to use some of the funds received from the child care stabilization grant to cover this cost in the future? • Are there other grants / scholarships for which your program can apply? • Is your program fully enrolled? If not, what strategies can you use to increase enrollment? • Does your program's tuition rates and fees cover the true cost of care for your program? • Is your program participating in reimbursement programs which financially support your program? <ul style="list-style-type: none"> - CCAP and Child and Adult Care Food Program (CACFP) • Is your program collecting all tuition and fees from families? • Are there "need to have" expenses that can be reduced / negotiated? • Are there "nice to have" expenses that your program can reduce / eliminate? <p style="text-align: right;">22 RHCARB</p> </div>



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<p>23.</p>	<p>The increase in the minimum wage will be implemented over a period of four years, allowing all providers time to analyze their program’s spending to ensure they are paying themselves and any employed staff a fair and adequate wage. This is important for the early childhood workforce and this is the goal of the minimum wage increase.</p> <p>With the information provided in this section, your program can feel confident in being informed and equipped to adapt to this legislative change.</p> <p>If you need additional support in this planning, please reach out to ChildCareGrants@pcgus.com or toll free at 833-930-3540 for support in English and Spanish.</p>	
<p>24.</p>	<p><i>Wrap up</i></p>	
<p>25.</p>	<p>As we wrap up this webinar, let’s review our learning objectives for this session. In this session, we:</p> <ol style="list-style-type: none"> 1. Located Technical Assistance (TA) resources to support sustainable financial planning 2. Identified “need to haves” and “nice to haves” for your program 3. Evaluated your payroll systems in preparation for the \$15 minimum wage <p>If you have questions or feedback regarding the webinar and any of its contents, please reach out at ChildCareGrants@pcgus.com or toll free at 833-930-3540</p>	
<p>26.</p>	<p>Thank you for participating in this webinar – we hope this has been helpful to you!</p>	