



State of Illinois  
Department of Human Services  
**IDHS CHILD CARE ASSISTANCE PROGRAM - (CCAP)**  
**FREQUENTLY ASKED QUESTIONS SPRING 2022**

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Go to the Child Care Assistance Program Policy Manual at <https://www.dhs.state.il.us/page.aspx?item=9877> to see the most recent program policies and requirements.

### Applying for CCAP

1) Who can apply for the Child Care Assistance Program (CCAP)?

- Biological parents
- Step parents
- Adoptive parents
- Legal guardians
- Relatives of the child within the first 5 degrees of kinship (legal guardianship not required)

NOTE - Foster parents and families enrolled in Intact Family Services programs should contact their Illinois Department of Children and Family Services (IDCFS) worker to apply for child care assistance with no co-payment or call 866-368-5204 (Foster Care) or 312-814-6800 (Intact families).

2) Why does the application ask for things like gender and ethnicity?

Some information asked in the application is not used to see if you are eligible for CCAP, but instead helps us understand who uses the program so we can serve families better. Here are some examples::

- Primary language spoken
- Gender
- Race and ethnicity
- Citizenship
- Disability
- Other services

3) What if my child's other parent or stepparent lives in my home?

If the child's other parent or stepparent lives in your home, they must also be in an eligible activity (see #7 below) or have a medical reason documented by their doctor that they cannot care for the children while you are involved in your CCAP qualifying activity. The "Other Parent's" information must be completed on the application and include required supporting documents (e.g., pay stubs, school schedule and/or transcript).

4) Will CCAP pay for my Foster child's care?

No, Foster parents can get child care assistance through the Illinois Department of Children and Family Services (IDCFS) without paying a copayment. Foster parents can contract their IDCFS caseworker or call 866-368-5204 for more information.

5) How long will it take to find out if I'm approved or denied?

You should be notified within 45 calendar days from the date the Child Care Resource and Referral (CCR&R) agency or Site Provider received your completed and accurate application and documentation.

6) What can I do to speed the process up?

Make sure that every question on the application is answered fully and accurately and that all required documentation is included. If anything is missing, you may receive a Request for Additional Information form that you will need to reply to within 10 calendar days. If you do not respond to a Request for Additional Information within 10 calendar days, your application for assistance will be denied.

7) Will my application be put on a "wait list"?

There are no waiting lists for CCAP. Families who fall within the income categories for their family size are eligible. Providers may have wait list to enroll new families based on their legal capacity.



### Eligibility

8) How do I qualify for the Child Care Assistance Program (CCAP)?

CCAP can be approved if all of the following are true for you:

- You live in Illinois, and
- Have a child/ren under 13 who live with you, and
  - Note: Children 13-19 are eligible if they are under court supervision or have written documentation from a medical provider stating they are physically or mentally incapable of caring for themselves.
- Have countable family income below the maximum for your family size, and
  - Note: Visit <https://www.dhs.state.il.us/page.aspx?item=118832#> to view the current income charts or the eligibility calculator at <https://www.dhs.state.il.us/applications/ChildCareEligCalc/eligcalc.html>.
- Are involved in an eligible activity. See question #7 below.

9) What are “eligible activities”?

All of the following are examples of eligible activities:

- Employment: Working for pay for someone else or self-employment.
  - Send your 2 most recent pay stub with the application.
  - If self-employed, documentation of income must be provided. See below.
- Are attending an education or training activity, including English as Second Language (ESL) classes, high school or equivalence (GED), vocational training, and 2- and 4- college degree programs.
  - Send your school registration and schedule with your application.
- Receive TANF and are in an education, training, or other required activity approved by your Family and Community Resource Center (FCRC) caseworker.
  - Send a copy of your TANF Responsibility and Services Plan (RSP) with your application.
- A teen parent (under age 20) in elementary or high school, an alternative school, or a GED program.
  - Send your school registration and schedule with your application.
- Are experiencing Homelessness, which includes the below examples. Please ask the CCR&R Agency or Site Provider for a Certification of Temporary Living Arrangement Questionnaire (CTLAQ) to include with your application.
  - The term "homeless children and youths" means
    1. Individuals who lack a fixed, regular, and adequate nighttime residence;
    2. Children and youths who are sharing the housing of other persons due to loss of housing, economic hardship, or a similar reason; are living in motels, hotels, or camping grounds due to the lack of alternative adequate accommodations; are living in emergency or transitional shelters; or are abandoned in hospitals;
    3. Children and youths who have a primary nighttime residence that is a public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings;
    4. Children and youths who are living in cars, parks, public spaces, abandoned buildings, substandard housing, bus or train stations, or similar settings; and
    5. Migratory children (as such term is defined in section 1309 of the Elementary and Secondary Education Act of 1965) who qualify as homeless for the purposes of this subtitle because the children are living in circumstances described in clauses (i) through (iii).
- Ending your Illinois Department of Children & Family Services (IDFCS) Intact Family Services (IFS) case.
  - Ask your IDCFS/IFS caseworker for an **Intact Family Services Case-IDCFS/IDHS Child Care Services Referral Form to include with your application.**
- Are looking for a job or not yet enrolled in school (called “Initial Activity Search”).
  - No supporting documentation is needed with the application.
  - Child care assistance will end if an eligible activity is not reported within 3 months of approval receipt.
  - If you get a job or enroll in school within 3 months, you'll get a full 12 months of child care assistance before your eligibility is redetermined. Be sure to let you CCR&R agency or Site provider know about your new job or enrollment in school activity

10) What's the highest level of education activity that I can enroll in and receive CCAP?

You can be eligible for CCAP if you are enrolled in any education activity up to and including your first bachelor's degree and for multiple vocational certificates or associate's programs.



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11) Can I be approved if I work from home?

You can have child care assistance approved while you are working for someone else from home, but not if you are self-employed. You will need to send any information your employer gave you about working from home in with your application to avoid delays.

12) What if I stop working or going to school?

- Let the CCR&R agency or Site Provider know within 30 calendar days of your last day at work or school.
- You can continue to receive CCAP assistance for 90 calendar days to find another job or enroll in school.
- Your approved days will not be reduced.
- Your copayment may go down if you're earning less.

**Countable income**

13) Do you count my income from employment before or after deductions are taken?

- Gross income from employers is used to determine eligibility. This is your income before any deductions are taken out (e.g., taxes, insurance, benefits, garnishments, or other deductions).
- Gross income, including tips and commissions, is used so all earned income is treated the same, regardless of the different types of deductions families may have.
- Earnings from commissions will be counted if it shows on both check stubs or if on one check stub and is 15% or more than gross earning on the stub.

14) If I'm self-employed, do I include the expenses I have to keep my business open in my gross income?

- Business costs (e.g., supplies, inventory, and insurance) can be deducted from gross earnings for self-employed parents/guardians.
- You will need to send in your most recent tax return or records of your self-employment income and expenses with your application.
- The CCR&R agency or Site Provider will determine which deductions can be deducted from your gross earnings based on CCAP Policy found at:  
<https://www.dhs.state.il.us/page.aspx?item=10552>

15) What income is counted besides pay from my job?

- See CCAP Policy 01.02.02 Non-exempt Income at:  
<https://www.dhs.state.il.us/page.aspx?item=10163>
- Dividends, interest, net rental income, and royalties;
- Pensions and annuities;
- Alimony;
- Child support received by the family (not including lump sum payments);
- Ongoing monthly adoption assistance payments from DCFS;
- Veteran's pensions;
- Unemployment compensation;
- Worker's compensation;
- Public assistance and welfare payments;
- Social security payments for everyone counted in the CCAP family size, including SSI and pensions;
- Survivor's benefits, permanent disability payments, and railroad retirement benefits from the federal government;
- Sick/Holidays/Vacation pay;
- Earned income from anyone 21 or older who are counted in the family size.

16) Is there any income that is NOT counted?

- Money received from sale of personal property;
- Inconsistent pay from employment for:
  - overtime,
  - incentives,
  - bonuses,



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16) Is there any income that is NOT counted? **(continued)**

- travel reimbursements, or
- other types of non-recurrent or inconsistent income that is not part of the family's base income will not be considered.
- Money borrowed, including education loans;
- Tax refunds or any Earned Income Tax Credit (EITC) payments;
- Gifts;
- Lottery winnings or proceeds obtained by gambling;
- Lump sum inheritances or insurance payments;
- Capital gains;
- The value of the coupon allotment or Supplemental Nutrition Assistance Program (SNAP) benefits;
- The value of United States Department of Agriculture (USDA) donated foods;
- The value of supplemental food assistance under the Child Nutrition Act of 1966;
- Any payment received under the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970;
- Earnings of a child under 21 years of age (unless that child is the applicant);
- Grants such as scholarships, obtained and used by a student who is included in the family;
- Energy grants or allowances received through the Low-Income Energy Assistance Program authorized by the Low-Income Home Energy Assistance Act;
- Any DCFS foster care board payments or clothing allowance;
- Child support paid out of the family's income;
- Retro pay;
- Lump sum child support;
- Earned income from the Census Bureau for temporary census employment.

#### **Employment/Income Verification**

17) What if I haven't received 2 pay stubs from my job yet?

- Contact the CCR&R agency in your area or the Site Provider to ask for an Income/Employment Verification letter for your employer to complete.
- A letter from your employer on their letterhead listing how much you will be paid, your hours, and start date can also be sent with the application.

18) How can I verify employment if I am self-employed or cash paid?

- A copy of the most recent, signed federal income tax return and all applicable schedules and attachments should be submitted.
- After April 15th of each year, only the tax return for the previous year is acceptable.
- If the tax return was submitted electronically, you must provide a copy of the receipt in the absence of a signature.
- If a tax return is not available, please contact the CCR&R agency or Site provider for a self-employment record form to list your income and expenses.

#### **Eligible Days of Care**

19) How many days will CCAP pay my provider for?

- The number of days will be approved based on your eligible activity schedule.

20) How many hours can my child go to the provider?

- Your care will be approved at the full-time rate for days you're at work/school for 5 or more hours and at the part-time rate if you work/go to school fewer than 5 hours.
- Care cannot be approved for the time a school-aged child should be in school. A child is considered "school age" if they are between the ages 5 and 13 (or through the age of 19 if approved for CCAP due to a special need or court order) who is enrolled in school.

Note: Always discuss the care schedule with your provider.

21) What if my activity schedule varies?

- You should list your typical schedule and explain how it varies on the application. Your approval will be based on that information.
- If your schedule changes, contact your CCR&R agency or Site Provider to see if more care can be approved.



### **Length of Approvals**

- 22) If I am approved for CCAP, how long will I be eligible for child care assistance?
- Child care cases are approved for 12 months at a time. Your approval letter will list the start and end dates of eligibility.
  - If you were approved for Initial Activity Search, you'll need to find and report an eligible activity (such as employment or enrollment in school) within 3 months to get the full 12-months of assistance.
- 23) When will CCAP start paying for care?
- Payment to providers for child care services for eligible children may begin on:
- The date of the parent's signature on the application;
  - One week (seven calendar days) prior to the stamped date of receipt by the Department or its agents, whichever is later; or
  - On the date the child care provider begins providing child care services, if the application is received in advance of services being provided and all eligibility factors are met.
- 24) When should I send my child to their child care provider and when should the provider start care?
- The start date of care is up to the parent/guardian and the child care provider. It is important to have a written agreement concerning payments and attendance agreements in place between the family and the child care provider before the child begins attending.
  - IDHS will not pay for any care provided before the approval effective date.

### **Redetermination of Eligibility**

- 25) What happens at the end of my 12-month approval?
- Approximately 6 weeks prior to the end of your eligibility, a renewal form or "redetermination" form will be sent to you to see if you will be eligible for more assistance.
- 26) What do I do with the Redetermination?
- Complete the form according to the directions. You will need to send the form and your 2 most recent pay stubs or school registration to the CCR&R agency or your Site Provider.
- 27) What if I can't return the Redetermination and pay stub back by the due date?
- A Notice of Cancellation will be sent to you and your provider(s). The notice will list the last date CCAP will pay for care.
- 28) If my assistance is canceled, when can I reapply?
- If you send the redetermination form and documents to the CCR&R agency or Site Provider within 30 calendar days of the cancellation date, you may be able to be reapproved without any gaps in payments. You'll need to send a new application and documents to the CCR&R agency or Site Provider if it has been more than 30 calendar days since the cancellation date.

### **Monthly Copayment**

- 29) If approved for CCAP, will I have to pay the provider anything?
- Most families approved for CCAP pay a family co-payment every month. The copayment can go up if you earn more when you send in the redetermination. If the provider charges private paying families a higher rate than the IDHS child care rates, they can ask you to pay the difference. It is very important that you discuss this with your provider before you begin care.
- 30) Why do I have to pay a copayment?
- The state is sharing the cost of child care with you through CCAP. The copayment represents your share of the cost.
  - Ask your provider how much you would pay without CCAP to help plan for the future



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31) How much will my copayment be?

- The amount you pay is based on the number of people in your family and countable monthly income. Families with income below the federal poverty level (\$2,208 per month for a family of 4) will only pay \$1.00 a month.
- No family will pay a copayment more than 7% of their income.
- See current copay amounts by family size and income here:  
<https://www.dhs.state.il.us/page.aspx?item=54862>

32) Will I pay less copay if my children don't attend the full month or when one of my children goes to school?

- No. the monthly copayment is not based on the number of days or hours care is provided or the number of children in care.

33) If I have more than one provider, will I pay them each a copayment each month?

- No. Only one provider will be assigned the copayment. Your approval letter and monthly billing certificates will indicate which provider you should pay the copayment."

### **Other Fees**

34) Can my child care provider charge me more than my copayment amount?

- Yes. If the provider charges private paying families a higher rate than the IDHS child care rates, they can ask you to pay the difference. It is very important that you discuss this with your provider before you begin care. Contact the CCR&R agency if you need to find a different provider that may accept IDHS rates without charging an additional amount.

35) Does CCAP pay for things like activity fees?

- No. CCAP will only pay the daily rate after the monthly copayment has been deducted. Ask your provider what other fees they may charge.

### **Child Care Provider Requirements**

36) How can I find a child care provider?

- Search for a quality-rated provider on-line. ExceleRate Illinois includes over 10,000 Early Learning programs in the state.  
<https://excelerateillinois.com/provider-search>
- Contact your local CCR&R agency to get a list of providers who may fit your needs. To find your local CCR&R agency, call 1-877-202-4453 or visit.  
[www.inccra.org/about/sdasearch](http://www.inccra.org/about/sdasearch)
- A list of CCR&Rs and the counties they serve is at the end of these FAQs.

37) Will the CCR&R be able to help me find a provider to care for my pre-school and school-age children during my work/school schedule?

- Yes, provider searches are tailored to your needs. IDHS is also working to increase child care resources to help meet the needs of Illinois families who work weekends, rotating shifts, or unconventional hours.

38) Will CCAP pay more than one provider?

- Yes, if the care is needed while you are at work or school and no other provider is being paid for the same time.

39) Does my child care provider have to be licensed?

- You can choose the child care provider who best fits your individual needs.
- Certain centers and home-based child care providers are not required to have a license (they are considered license-exempt). A provider without a license must be at least 18 years old and may care for a total of three (3) children including the provider's own children (under age 12) or may care for all the children from a single household.
- License-exempt providers will need to pass criminal history, child abuse and neglect, sex offenders background checks, complete trainings, agree to health and safety visits and submit other documentation (W-9 form, copies of their ID and Social Security card, license-exempt center verification letter...)
- There may be other documentation, training, and review requirements for license-exempt providers.
- The IDHS Child Care Assistance Program gives working parents equal access to services to help their children prepare for school.



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40) Will the state pay relatives to take care of my child?

- Most qualified relatives can be paid to provide child care even if they live in the home with the child. Payment will not be made for a provider's sibling (brother or sister) living in the same household. Parents/guardians and stepparents cannot be paid as child care providers.
- License-exempt providers who are related to all of the children they are providing child care for will need to submit documentation like other exempt provider do (see question 36), but are not required to complete trainings, have health and safety visits, or be fingerprinted for criminal background checks.
- Relative providers must be at least 18 years old and may care for a total of three (3) children including the provider's own children (under age 12) or may care for all the children from a single household.
- TANF clients can be paid as child care providers; however, earnings must be reported to their IDHS/FCRC caseworker. **Exceptions:** The state of Illinois will not pay any relatives included in the child's TANF grant to care for the child or siblings who reside in the same household.

41) Does the state of Illinois do any kind of background check on child care providers?

- Yes. Depending upon the relationship of the child(ren) to the child care provider, a combination of background checks/fingerprinting may be required of the provider and provider's family members over 13. These checks can include local, state, and federal criminal conviction histories, listing on sex offender registries and findings listed on the Child Abuse and Neglect Tracking System (CANTS).

42) Will the provider be required to complete any training to be qualified for payment?

- Yes, providers that are not related to all the children in their care must complete training in areas of child health, safety and development.
- This includes CPR/First Aid training that is appropriate for the ages of the children in care and IDCFS Child Abuse and Neglect Mandated Reporter training.
- Providers can contact your CCR&R or click the following link for a full list of provider pre-service and annual training requirements.  
<https://www.dhs.state.il.us/page.aspx?item=85480>
- Providers must register on the Gateways to Opportunity Registry to document completed trainings at this web site  
<https://www.ilgateways.com/home>

43) Will providers be monitored for health and safety?

- Licensed providers are monitored through IDCFS.
- License-exempt providers will be contacted by a Health and Safety Coach from your CCR&R to schedule annual visits.
- Go to this web site to get more information  
<https://www.dhs.state.il.us/page.aspx?item=88036>

44) Can I change providers?

- Yes, you can change providers at any time. Contact your CCR&R agency and request a *Change of Provider* form. They can also help you find a new provider if you need it.

45) How can I find out more about providers, quality care indicators and child development?

- Illinoiscaresforkids.com is the one place Illinois parents, grandparents, caretakers, teachers, and child care providers can access all things related to early childhood in Illinois.  
<https://www.illinoiscaresforkids.com/>
- Learn more about a licensed child care program's compliance with Illinois Licensing Standards by searching the Illinois Department of Children & Family Services Sunshine Illinois Accountability Project website.  
<https://sunshine.dcf.illinois.gov/Content/Licensing/Daycare/MonitoringReports.aspx>



### Payments

- 46) When will my child care provider get paid?
- It can take 4 to 8 weeks before a provider may receive the first payment, after submitting a billing certificate. After that payments should arrive monthly following each monthly billing entry.
- 47) How will my provider be paid?
- Child care providers will be paid for their first month by check. After their first payment, they can request to receive payments through:
    - Direct Deposit.
    - To sign up for Direct Deposit, the provider should call the Comptroller's Electronic Commerce Division at (217) 557-0930.
    - Debit Card.
      - For more information on the Illinois Debit Card, visit.  
<https://www.dhs.state.il.us/page.aspx?item=45466#>
    - Paper Check.
    - Provider may have a \$2.50 processing fee deducted for their payments if they get more than 30 paper checks a year.
- 48) Will taxes be taken out of my child care provider's payment?
- No. Child care providers are considered self-employed and are not employed by IDHS or the CCR&R agency. Taxes will not be deducted from payments; however, their payments are taxable and must be reported when filing federal and state income tax returns. The Illinois Office of the Comptroller will send the CCR&R agency a 1099 form after each calendar year if it earned more than \$600 during that year.
- 49) Where can my provider track payments?
- Clients and providers can call the IDHS toll free number at 1-800-804-3833 to find out if their payments have been entered and approved by IDHS. The IDHS toll free number is available 24-hours, seven days per week.
  - Payment information can also be found on the State Comptroller's website at:  
<https://illinoiscomptroller.gov>  
(by selecting vendor payments).

### Changes

- 50) What should I do if my circumstances change?
- Parents/legal guardians must notify the CCR&R agency or Site Provider of a name and/or address change or of any change that may affect their eligibility for child care services within 10 days of the change.
  - Clients must report a job loss or break in activity within 30 calendar days after the date of loss or break.
- 51) What if my income goes up?
- You should let your CCR&R agency or Site Provider know within 10 days.
  - If your countable family income stays below 85% of the State Median Income (SMI), your eligibility will not change.
  - Your copayment will not go up until your redetermination.
  - You will be issued a new approval letter if any changes are made to your case.
- 52) What if my schedule changes?
- The number of days you were approved for cannot be lowered, even if you're working fewer days, unless you request that they be lowered. This is so your child(ren) can keep going to their provider and not miss activities. We can approve more days if you can provide documentation that you're working or going to school more that when you were last approved.
- 53) If I am a client or child care provider and I move, will my mail and checks be forwarded?
- Families must notify the CCR&R agency if they move or change their mailing address. Providers must contact the CCR&R agency if the location child care is being provided at changes. A forwarding address request should also be submitted to the post office.





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**CCR&R Locations and Counties Served**

<p><b>Cook</b> Illinois Action for Children 1340 S Damen Ave. Chicago, IL 60608 (312) 823-1100</p>	<p><b>Coles, Clark, Cumberland, Edgar, Moultrie &amp; Shelby</b> Child Care Resource &amp; Referral Eastern Illinois University 600 Lincoln Avenue Charleston, IL. 61920 (800) 643-1026</p>
<p><b>Boone, Jo Davies, Stephenson &amp; Winnebago</b> YWCA Child Care Solutions Child Care Assistance Program 4990 E. State St. Rockford, IL 61108 (815) 484-9448 or (800)</p>	<p><b>Adams, Brown, Calhoun, Cass, Greene, Hancock, Jersey, Pike &amp; Schuyler</b> West Central Child Care Connection 510 Maine, Room 610 Quincy, IL. 62301 (217) 222-2550 or (800) 317-4740</p>
<p><b>Carroll, Dekalb, Lee, McHenry, Ogle &amp; Whiteside</b> Community Coordinated Child Care (4-C) 155 N. Third St., Suite 300 Dekalb, IL. 60115 (800) 848-8727 Ex. 225</p>	<p><b>Christian, Logan, Macoupin, Mason, Menard, Montgomery, Morgan, Sangamon &amp; Scott</b> Community Connection Point 901 South Spring Street, Suite B Springfield, IL. 62704 (217) 525-2805</p>
<p><b>Lake</b> YWCA of Lake County Child Care Resource &amp; Referral 1425 Tri-State Parkway, Suite 180 Gurnee, IL 60031 (847) 662-4247</p>	<p><b>Henderson, Henry, McDonough, Mercer, Knox, Rock Island &amp; Warren</b> Child Care Resource &amp; Referral of Midwestern IL. 4508 41st St. Moline, IL 61265 (309) 208-3070</p>
<p><b>DuPage &amp; Kane</b> YWCA Child Care Resource &amp; Referral 2055 Army Trail Road, Suite 140 Addison, IL 60101 (630)790-6600</p>	<p><b>Bond, Clinton, Madison, Monroe, Randolph, St. Clair &amp; Washington</b> CHASI Child Care Resource &amp; Referral 2133 Johnson Rd Suite 100 Granite City, IL 62040 (800) 847-6770</p>
<p><b>Grundy, Kankakee, Kendall &amp; Will</b> Child Care Resource &amp; Referral 801 N. Larkin, Suite 202 Joliet, IL. 60435 (800) 641-4622</p>	<p><b>Clay, Crawford, Edwards, Effingham, Fayette, Jasper, Jefferson, Lawrence, Marion, Richland, Wabash &amp; Wayne</b> Project CHILD Rend Lake College P.O. Box 827 Mt. Vernon, IL. 62864 (800) 362-7257</p>
<p><b>Bureau, Fulton, LaSalle, Marshall, Peoria, Putnam, Stark, Tazewell &amp; Woodford</b> SAL Child Care Connection 3425 N. Dries Lane Peoria, IL 61604 (800) 421-4371</p>	<p><b>DeWitt, Ford, Livingston &amp; McLean</b> Child Care Resource &amp; Referral Network 207 W. Jefferson, Suite 301 Bloomington, IL. 61701 (800) 437-8256</p>
<p><b>Alexander, Franklin, Gallatin, Hamilton, Hardin, Jackson, Johnson, Massac, Perry, Pulaski, Pope, Saline, Union, White &amp; Williamson</b> Child Care Resource &amp; Referral John A. Logan College Carterville, IL. 62918 (800) 548-5563</p>	<p><b>Champaign, Douglas, Iroquois, Macon, Piatt &amp; Vermillion</b> Child Care Resource Service Child Care Assistance Program 905 S. Goodwin 314 Bevier Hall Urbana, IL. 61801 (217) 333-3252 or (800) 325-5516</p>