



# Vermont Newsletter

December 2025

Have you met my “friends,” uncertainty and worry? They are the worst! Showing up uninvited, making me feel uncomfortable in my own skin, taking up way too much time in my head. They keep me up at night and never bring snacks when they visit!

I’ve been worried about a lot of things lately – people in my life going through some things, colleagues with work challenges, and the state of the world generally. And then, uncertainty showed up in the form of canceled flights and unexpected snow. All of these worries and uncertainty are about things outside of my control, which just makes me worry more.

Probably you are like me; when you are worried and uncertain about things you can’t control, you find things you CAN do or fix and work hard at them. And sometimes just unloading my worries to a friend (or even a random person at the grocery store) can lighten my burden. If your child care business keeps you up at night, it would be our pleasure to carry some of that weight for you.

Do you have worries or uncertainties about your child care business? Reach out to [infovt@firstchildrensfinance.org](mailto:infovt@firstchildrensfinance.org) and if health insurance is one of those worries, please read on for some opportunities to ease the uncertainty.

**Erin Roche, Vermont Director, First Children's Finance**

# Need Access to Capital?

The first round of Make Way for Kids Infant/Toddler grants has been awarded. Grantees come from 10 Vermont counties, and it's a great mix of family child care homes and centers. Want to learn more about current grant recipients? Read our latest press release below.

[Read the Latest MWFK Press Release](#)

See how MWFK grants have impacted programs in the past:

*"The grant allowed us to complete key infrastructure upgrades, acquire age-appropriate materials and furnishings, and invest in high-quality staff training—all of which align with our mission to provide developmentally appropriate, inclusive care to our youngest learners." -Child Care Center Provider*



*"This project will allow our program to support our community and its youngest members to be offered high-quality care in a high-need age group." -Child Care Center Provider*

*"The funding enabled me to develop a high-quality, developmentally appropriate environment specifically designed for infants and toddlers." -Family Child Care Home Provider*

Applications for Round Two may be submitted until January 30. If you have questions about access to capital for your child care business or about upcoming grant opportunities, reach out to [vtgrants@firstchildrensfinance.org](mailto:vtgrants@firstchildrensfinance.org).

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If you need more flexible capital than the Infant/Toddler grants, there are loan funds available. [First Children's Finance](#) and the [Vermont Community Loan Fund](#) can help. The First Children's Finance Loan Fund is a national nonprofit Community Development Financial Institution (CDFI), and there are loans available in Vermont. For more information, see the [business loan inquiry](#) site.

If you have questions about access to capital for your child care business or about upcoming grant opportunities, click the button below to send us an email!

[Grants and Access to Capital Questions!](#)

# Business Sustainability

December is here, there is a chill in the air, and snow on the mountains. We are looking forward to spending time with family and friends and hope you get time to rest, as well. There are still a few more learning opportunities to wrap up the year, and in 2026 make sure you tune into the Northern Lights training calendar to see what will be coming up!

What's Happening Soon:

**December 3:** Planning for the Future: Annual Budget and Cash Flow Projections for Family Child Care Home Providers

**December 11:** Separating your Family Child Care Finances from your Personal Finances

**January 22:** Leadership Learning Series, 5-session hybrid opportunity for child care center directors, family child care home providers and other ECE program leaders.

Register for Trainings  
Here!

Open enrollment is here! Are you interested in learning more about Vermont benefits for your business? Read on for information about Vermont Health Connect, Vermont Saves, Vermont's Family and Medical Leave Insurance (FMLI) and more. See what could be a good fit for you and your employees.

- **Vermont Health Connect** is Vermont's health insurance marketplace where eligible Vermonters can get a qualified health plan including Dr. Dynasaur. Compare health plans and apply for assistance that could lower the cost of coverage. Open enrollment ends on January 15 and sign-up by December 15 for coverage to begin January 1, 2026. [VHC Website](#), [Assister Directory](#)
- **Vermont Saves** is a retirement savings program, sponsored by the Office of the State Treasurer. VT Saves is free for employers to participate, easy to get started, works seamlessly with payroll process and ow-admin for the employer. A great option for small business owners. Learn more [Home - VermontSaves](#)
- **Vermont Businesses for Social Responsibility** hosted a webinar "Navigating Vermont Health Insurance plans for 2026." Check out the recording here if you missed it: [Navigating Vermont Health Insurance Plans for 2026 on Vimeo](#)
- **Vermont's Family and Medical Leave Insurance (FMLI)** is optional coverage for employers with two or more employees. You can design a plan to fit the needs of your employees and business. FMLI benefits provide partial income replacement for workers who need to take time for a variety of situations. Learn more [Vermont Optional Family and Medical Leave Insurance | VT FMLI | The Hartford](#)

Questions about how FCF VT can help your business? Reach out to [infovt@firstchildrensfinance.org](mailto:infovt@firstchildrensfinance.org) or watch this fun video about [FCF in VT](#).

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## From Our Partners!

Join VTAEYC for a professional development session “Why Recognition Matters”. Participants will learn about educators’ roles in shaping the bill, how it could impact our workforce, what to expect during the 2026 legislative session, and tie it up with career pathway info and resources. Register for two remaining sessions below:

Register for Monday, December 8 @ 6-7:30 pm

Register for Tuesday, January 6 @ 12-1:30 pm

During the CDD STARS revision period, reach out to SPARQS for support! SPARQS can help you keep or increase your STARS level. Coaching and supports before your 3-year STARS application deadline and your annual update can help you plan, prepare, and show your commitment to quality. Request support via the SPARQS Portal:

SPARQS Portal

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## Extra, Extra!

*In partnership with VTAEYC and SPARQS, SharedServicesVT has some new resources for you!*

### Resource of the month: 2025 Year-End Practices

- A quick guide to year-end business planning for Vermont child care programs, with tips to review finances and prepare for 2026. [Shared Services VT | 2025 Year-End Practices](#)

SharedServicesVT is your resource HUB for all things child care and ECE. You need a membership, but it's free!

Sign Up for Shared Services

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## FCF News!

November was a

busy month as the team worked to fit things in between All Staff travels to Minnesota and Thanksgiving. And this was made more complicated by flight cancellations!

First Children's Finance joined Vermont Afterschool at their annual conference. We

enjoyed good conversations and connecting with different program leaders. If you're an afterschool program- we want to work with you, reach out to us!



There were a few great articles published that features the work being done by FCF VT and our partners. If you missed them, take a look below:

- [Vermont's Bold Investment in Childcare Is Largely Paying Off](#)
- [After a decade, Vermont's child care 'juggernaut' passes the torch - VTDigger](#)

As we get closer to the New Year, our time with friends and family allowed us to reflect on what we are thankful for:

- The work we do and our team
- The opportunity to work with so many great folks
- Working with smart and dedicated child care entrepreneurs who make our VT communities stronger
- Amazing colleagues and partners
- Living in Vermont

We are thankful for you all, so don't hesitate to reach out to us if you need support with your business!

[Connect with Us through Our Inquiry Form](#)

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Last but not least, we are back with our final installment of "What Would Licensing Say?" featuring Cathy Reitz, Senior Grants Specialist. Cathy is here spreading some holiday cheer, so make sure you tune in! We hope you have enjoyed learning a bit more about our FCF VT staff.

[Hear from Cathy!](#)

[November Feature: Rose!](#)

[October Feature: Sam!](#)



September Feature: deb!

August Feature: Jen's Story!

July Feature: Erin!

June Feature: Tess!

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## It's Riddle Time!

You made it to the end! Now, it's time for the FCF monthly challenge:

We had a handful of entries for the riddle "What's tall when it's young and short when it's old"? The answer: a candle. Great entries by folks, with other good answers like "a human" or "a pencil." Clever stuff! Our winner for fastest correct answer was Heather Armell; well done!

Here is this month's challenge:

- *What can you hold in your left hand but not in your right hand?*

First person to reach out to [infovt@firstchildrensfinance.org](mailto:infovt@firstchildrensfinance.org) with the correct answer will win a prize!

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## Find Where You Need to Go!

FCF Website

Shared Services

SPARQS intake Form

Request Consulting/TA

Inquiry Form

Northern Lights

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*The Vermont Business and Technical Assistance Program (BTAP) provides expert business training, technical assistance and consulting to help start, sustain, and grow child care businesses. The BTAP is made possible through a grant to FCF by the Vermont Agency of Human Services, Department for Children and Families, Child Development Division.*



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