



Vermont Newsletter

October 2025

People talk about pumpkins in the fall, but for me it is all about the apples. I love to eat apples in any form: whole, sliced, baked, crisped, pressed, pie-d. Apples help you stay healthy and are resilient and durable. Apples do so much for us without any fanfare - let's just say they are the early childhood educators of the fruit world!

Unlike money, apples grow on trees. Those trees need regular maintenance, usually in the early spring and late fall. It's not a lot of effort per tree but pays off in apple production! If early educators are like apples, then child care programs and schools are like apple trees. Taking time to review your business and do necessary business maintenance once or twice a year can pay off in better staff retention, better business sustainability, and better quality care for children.

Quality and capacity incentive payments have been made, and we want to know: How are you using this payment to support quality, access and inclusion? Let us know by emailing infovt@firstchildrensfinance.org

You can also catch us on social media soon for a chance to win a prize for

participating in sharing your feedback; maybe the prize will be something apple related, you never know.

Side note, if you have any apple recipes you want to share, please email me directly erinr@firstchildrensfinance.org.

Erin Roche, Vermont Director, First Children's Finance

Need Access to Capital?

Make Way for Kids Infant/Toddler Capacity grant applications were due on September 26. We received 25 applications that will be carefully considered. The next deadline for MWFK grant applications is January 30. If you have ideas for expansion or a new location, it's never too early to start planning for your application, and our experienced team of Business Development Specialists can help you through the process.



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.

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, reach out to:

Grants and Access to Capital
Questions!

Business Sustainability

September has come and gone, but we still have some exciting professional development opportunities to offer for both child care center directors and family child care home providers. Read on to find out about what is coming up- all of which is free!

On **October 29**, join First Children's Finance and Licensors from the Department for Children and Families for an engaging Q&A panel. Whether you're seeking clarity, have specific questions, or want to better understand the process, this is your chance to get answers straight from a Vermont Licensing Professional. For PD credit, [register here](#).

- Questions can be submitted ahead of time; if you have questions for the panel, email them to infovt@firstchildrensfinance.org

November 6 | Leveraging Technology for Child Care Businesses

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

Register for
Trainings

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

From Our Partners!

Kick off the Annual Conference with VTAEYC's first-ever **Leadership Day** on Wednesday, October 22. National keynote presenters Erin Ramsey and Beth Cannon will inspire and energize attendees, while providing practical strategies and tools to take back to your program. FCF VT will be exhibiting at VTAEYC this year and Jen Severance, FCF Business Development Manager, will be joining the leadership day panel. Join us and [register here](#).



Building Bright Futures is hosting a series of fall forums as part of Act 76 monitoring to listen and learn from Vermont communities: What's working well in Vermont's child care system and where challenges remain. Register to join a forum in your area:

- [Events for October 2025 – Building Bright Futures](#)
- [Events for November 2025 - Building Bright Futures](#)

New and returning **Vermont Early Childhood Networks (VECNs)** are forming across the state, providing early childhood educators with opportunities to connect, collaborate, and grow through both in-person and virtual events. Regional networks meet regularly to offer professional development, networking, and peer support. In the **Middlebury area**, the network meets on

the **fourth Monday of each month**. For details on joining, contact network leaders: Misty Scott or Heather Armell at ckcc@comcast.net or littletykes2007@yahoo.com.

Valley Hub Inc. in Rochester VT is currently seeking a high-quality early care and education program to lease space in their newly renovated facility. The child care floor plan is currently designed to serve up to 8 infants, 10 toddlers and 12 preschool children. Interested in learning more or have questions? Contact Maureen Young may11170@gmail.com

Extra, Extra!

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

Resource of the month: Timely Updates Page

- This is a reminder that Shared Services VT created a page called “timely updates” where you can find upcoming information on events and opportunities for ECE professionals. Make sure to check it out [HERE](#).

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

FCF News!

Being out and about in the state is one of our favorite parts of our work at FCF. Last month we were able to pop in to a few programs/future program sites;

- First Congregational Church in Burlington
- The Balancing Act, Essex
- Arlington Area Childcare
- Alburgh Family Clubhouse ribbon cutting
- The Family Garden
- St. Stephens Church
- Curious Kids Child Care
- Tee Little Stars Childcare and Preschool
- Clubhouse Kids Ribbon cutting
- VIP Child Care Services



FCF participated in **Growing Vermont: A Conversation about the Future of Child Care** in early September, and it was an event to remember. The energy and optimism of the attendees gave everyone hope and confidence that the

work we are doing will continue to make a difference. Vermont leads the way in child care, and we plan to keep this momentum going. [View the recording of the event here](#)

Planning for the Future of Child Care Symposium was held on September 30 at Camp Meade in Middlesex. The evening recognized and celebrated the incredible work that has been done to plan for the future of child care in Vermont—starting new programs, expanding existing ones, or laying the groundwork for growth. It was a true Vermont fall day and a lovely evening celebrating with partners, FCF program participants and mission driven individuals.

Last month, the FCF national newsletter shared a story from First Children's Finance Vermont that featured a handful of the ski resorts we have been lucky to work with. This story highlights the powerful impact Vermont ski resorts are having as they step up to address the nationwide child care challenges. Strong child care means strong ski communities. [Read the full story here](#) and share widely!



Last but not least, we are back with the fifth installment of “What would Licensing Say?” featuring Sam Collins, Business Development Specialist. Sam has a fun story to share, so make sure you tune in!

Hear from Sam!

September Feature: deb!

August Feature: Jen's Story!

July Feature: Erin!

June Feature: Tess!

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 goes up but never comes

down”? The answer: your age. Some funny commentary as well. Our winner for fastest correct answer was Alyson Grzyb. Well done!

Here is this month’s challenge:

- *Where would you take a sick boat?*

First person to reach out to infovt@firstchildrensfinance.org with the correct answer will win a prize!

Find Where You Need to Go!

[FCF Website](#)

[Shared Services](#)

[SPARQS intake Form](#)

[Request Consulting/TA](#)

[Inquiry Form](#)

[Northern Lights](#)

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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