

Iowa Newsletter

March 2026



New Opportunities for Scott County Child Care Providers!

First Children's Finance (FCF) is pleased to announce a new partnership with Scott County Kids Early Childhood Iowa!

Through this collaboration, FCF will offer **business trainings, cohorts, and consulting** for center directors and family child care providers within Scott County – all at no cost to providers!

Business training topics will include setting tuition rates, policies and procedures for child care centers, and separating business from personal finances for family child care. Registration is open, with the first classes held in March.

In addition, two **Business Leadership Cohorts** will launch in March – one designed for center directors and one for family child care providers. These cohorts offer a unique peer-learning experience focused on leadership fundamentals, management skills, and financial planning.

Each cohort includes four group trainings and two individualized consultations. Providers that complete the BLC receive \$500!

Center directors and family child care providers who need help with day-to-day operations or want to plan a strategic future for their businesses can also contact FCF for **free business consulting**. Our staff can assess your unique circumstances and work through business decisions.



Iowa
FREE Training Opportunities
Scott County Child Care Providers

First Children's Finance Iowa is excited to announce a range of professional development and training opportunities for center directors and family child care providers located in Scott County. These courses are designed to equip child care professionals with the knowledge, resources, and connections needed to thrive in the industry.

Child Care Centers

- REGISTER** **Precision Pricing for Your Child Care Center**
March 11, 2026 | 10 am–12 pm
This training equips center directors with tools to assess their pricing models. Participants will conduct a SOAR analysis (Strengths, Opportunities, Aspirations, Results), examine current financial challenges, and identify strategies to set prices that reflect the actual cost of care and thereby ensuring long-term sustainability. (2 hours of Iowa HES training credit)
- REGISTER** **Policies and Practices Management for Your Child Care Center**
June 10, 2026 | 10 am–12 pm
This training supports participants in implementing policies, procedures, and systems that promote stable operations. It includes guidance on organizing and creating a comprehensive policies and procedures manual for child care programs. (2 hours of Iowa HES training credit)

Family Child Care Providers

- REGISTER** **Precision Pricing for Your Family Child Care**
March 10, 2026 | 6–8 pm
This training equips family child care providers with tools to assess their pricing models. Participants will conduct a SOAR analysis (Strengths, Opportunities, Aspirations, Results), examine current financial challenges, and identify strategies to set prices that reflect the actual cost of care and thereby ensuring long-term sustainability. (2 hours of Iowa HES training credit)
- REGISTER** **Separating Your Family Child Care Finances from Your Personal Finances**
June 9, 2026 | 6–8 pm
This training prepares family child care providers to separate their personal and business finances. Participants will explore tools and resources to separate their finances, how to utilize computer and filing systems to organize financial documents, and how to develop a business budget. (2 hours of Iowa HES training credit)

If you have any questions, email us at info@firstchildrensfinance.org

First Children's Finance
firstchildrensfinance.org/iowa

To learn more about business consulting, [visit our website](#) or [email us](#).

[Click to See Scott County Opportunities](#)

FCF IA Director Retiring After 17 Years of Service

How do you measure success after 17 years of helping to build and sustain Iowa's child care businesses and systems?

For FCF Iowa Director, Heidi Schlueter, the answer has always centered on collaboration, teamwork, and a commitment to the mission.

"It has been deeply meaningful to contribute to this work and to collaborate with such dedicated colleagues in supporting the growth and resilience of the child care businesses and the communities we serve," Schlueter said in an email to FCF staff.

Schlueter, the longest-serving current FCF employee, is retiring on March 6.

FCF President and CEO Heidi Hagel-Braid praised Heidi Schlueter's commitment to child care over her career.

"Heidi has been part of FCF's journey through significant growth and evolution, and her steady commitment to our mission, advancing the stability and long-term viability of child care in communities across Iowa, has helped shape who we are today," said Hagel-Braid.

"Through her thoughtful leadership and dedication to her team, she has strengthened our work and supported the growth of those around her. She will be deeply missed by colleagues, partners, and the child care businesses we serve."

After serving as a Head Start Director in Iowa, Heidi joined FCF in 2008, when the organization consisted of only 12 people. Schlueter's work has helped hundreds of communities and child care businesses across Iowa find ways to be more sustainable and to deliver excellent care to children and families.

"Over the past 17 years, I have been proud of the important ways that FCF has carried out its mission — always focusing on supply and sustainability of child care — work that is needed now more than ever."

"I am especially proud of the Iowa team and the strong work we have done and the reputation we've built for high-quality services statewide."

Congratulations on your well-deserved retirement, Heidi! FCF and the Iowa child care community will miss you.



FCF Training and Consulting Helped Put Iowa Business Owner 'On Great Path'

Theresa Mast, owner of Little Steps Childcare in Carlisle, IA, almost didn't sign up for First Children's Finance's Business & Financial Fundamentals course and follow-up coaching.

"I had returned to owning an in-home family child care after spending years in an office setting. I knew that I needed some guidance on long-term financial thinking, but I really didn't want someone in my books

telling me what to do!"

Mast decided that she needed to get past that hurdle and signed up.

"Dana (First Children's Finance Business Development Specialist Dana Miller) was very patient and non-judgmental. She met me exactly where I needed to be," Mast says. "She had so much knowledge and helped me see the bigger picture. I was focused on day-to-day, and she helped me see the potential."

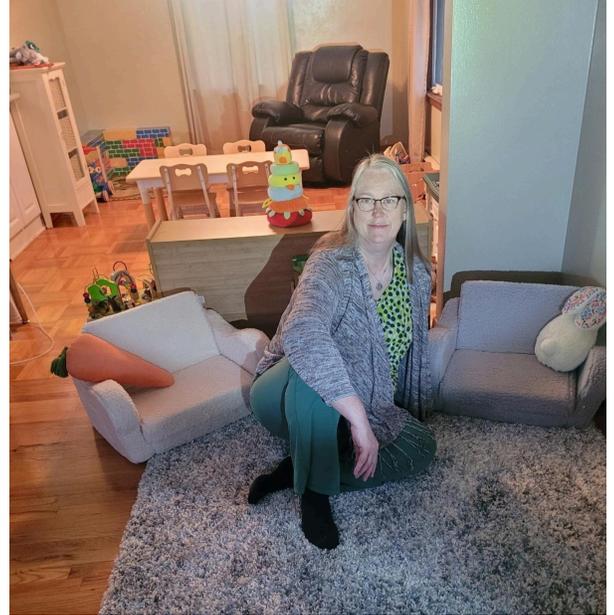
The training and one-on-one coaching Mast received made her realize that she could plan bigger. Because she now had a handle on her expenses and her budget, she was able to purchase a larger house to care for more children.

"My daughter and I take care of six children now, aged 6 months to 3 years. Now that my budget is set for the year, I have a better idea of when the 'surprises' will come," Mast says. "I recognize the need to budget for insurance and other things that will come. I see better where and when the ebbs and flows will hit."

Mast would encourage child care business owners to sign up for the training and use the year of follow-up coaching.

"This training and especially the coaching helped me see past today and tomorrow and create a long-term plan. I was a little intimidated at first, but the training helped put us on a great path."

To learn more about First Children's Finance services for child care businesses, [visit our website](#).



FCF Iowa Presented with 'Partner of the Year' Award by Iowa Lakes Corridor Group

On January 28, the Iowa Lakes Corridor Development Corporation presented First Children's Finance with the Partner of the Year award during its 15th Annual Business Recognition Luncheon in Spencer.

First Children's Finance was selected for this award for its work in the region to support child care efforts.

Child care is a big need for all communities, and the Corridor region is no different. Without quality, affordable child care, our workforce, businesses, and families all suffer. Knowing this need, the Iowa Lakes Corridor team partnered with the Spencer Economic Development Corporation, City of Spencer, Clay County, Spencer Chamber of Commerce, and Spencer Schools to conduct a child care study in the Spencer Community in 2025, which included a Market Analysis, Strategic Plan, and Financial Modeling.



Pictured: Trevor Smith, Iowa Lakes Corridor; Angie Rae Duncan, First Children's Finance; Heidi Schlueter, First Children's Finance; and Curt Strouth, Iowa Lakes Corridor.

The project was supported by the Iowa Economic Development Authority (IEDA), the Iowa Rural Development Council (IRDC), and the Iowa Area Development Group (IADG). The Market Analysis showed a shortage of over 700 child care slots in the community and provided context for local child care needs and opportunities. A strategic planning group of over 30 community representatives participated in a Strategic Plan.

[Read the Spencer Project Reports](#)

A similar study was done in the Storm Lake Community in 2024, and the City of Lake Park recently received a grant to conduct a study in 2026. First Children's Finance has worked with all of these communities as a strong childcare partner, helping to complete important studies that identify the needs and potential solutions to childcare shortages in the region.

"On behalf of the entire Iowa Team at First Children's Finance, we are so honored to receive this award," said FCF Iowa Director Heidi Schlueter. "We know that our mission of growing sustainable child care could not have happened without the partnerships we have across the Iowa Lakes region and Iowa."

The Iowa Lakes Corridor Development Corporation is the regional economic development champion for Buena Vista, Clay, Dickinson, and Emmet counties. It was organized in 1992 to foster, encourage, promote, assist, or otherwise aid economic growth and development in the Iowa Lakes Corridor of northwest Iowa.

Upcoming Trainings

These trainings are offered to rural center directors at no cost, thanks to funding from USDA Rural Development.

March 12: Precision Pricing for Your Child Care Center

May 6: Policies and Practices Management for Your Child Care Center

July 16: Managing Enrollment in Your Child Care Center



[Click for Information and to Register](#)

The following trainings are offered to **providers in Scott County**, available at no cost, thanks to funding from Scott County Kids Early Childhood Iowa.



March 10: Precision Pricing for Family Child Care

March 11: Precision Pricing for Your Child Care Center

March 17: Business Leadership Cohort begins for Family Child Care

March 18: Business Leadership Cohort begins for Center Directors

June 9: Separating Your Family Child Care Finances from Your Personal Finance

June 10: Policies and Practices Management for Your Child Care Center

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