



Vermont Newsletter

January 2026

Anxiety is running high in my house right now as my high school senior is waiting to hear back from college admissions. College is such a big investment of time and money, and I am appreciating how this generation seems more focused on value and minimizing debt than mine.

Coincidentally, the draft state workforce report that I reviewed shows that not only is the child care workforce growing, but more of the workforce has a college degree. Making college more affordable and flexible makes it easier for educators to participate, and having a college degree helps negotiate higher wages and more respect for the work you do.

I recently talked with two early educators who have non-traditional pathways to higher education. Both of them had to overcome challenges (including financial challenges) and both were uncertain if they could succeed. They worked hard and sometimes needed extra support, but they were resilient and learned that they CAN do it. They are more confident in themselves and more confident in their work as a result of this achievement. They are more confident in themselves and more confident in their work as a result of this achievement.

Lifelong learning creates resilience. I hope that in 2026 you will invest in your future self, whatever that means for you.

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

We are here to help! Reach out to infovt@firstchildrensfinance.org-all of our services are free.

Need Access to Capital?

There is still time to apply for the next round of Make Way for Kids Infant/Toddler Capacity Grant! Applications are due on January 30. To inspire you, here are some reflections from past successful applicants!

"The space has been transformed from an overcrowded office that served varying, but not impactful, purposes into a space that will be 2 classrooms for 12 children ages 6 weeks-3 years. It is a complete overhaul of the space!"

"We have been able to create eight new infant spots for the community, in an area where there is a desperate shortage of infant care."

"These upgrades not only help us stay in full licensing compliance, but they also create safer, more organized learning environments for our children and teachers. We are so grateful for this investment in our center and the bright futures of the children we serve."

If you have questions about access to capital for your child care business or about upcoming grant opportunities, reach out to vtgrants@firstchildrensfinance.org.

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.

Grants and Access to Capital Questions!

Business Sustainability

We've made it to the New Year, and have so much to look forward to in our work with you all! During this time of renewed energy and hope for the year, January also brings stories of resilience. Here at FCF VT we want to help your business stay resilient with whatever comes your way. We have plenty of opportunities for you to gain experience in aspects that will help your business stay strong this year.

Opportunities include:

January 22 - Leadership Learning Series

A hybrid approach to learning more about leadership and supervision.

January 23 - Policies & Practices for Child Care Business Management

Learn how to effectively implement policies, procedures and systems that support stable program operations



Save the Dates: The Child Care Business Administration course, in collaboration with Vermont Higher Education, will be offered again starting February 10. This is a course for graduate or undergraduate credit, and will occur on February 10, March 26, April 14, and May 5. Questions about CCBA? [Child Care Business Administration: Legal and Financial Management | Vermont Higher Education Collaborative](#)

Opportunities will continue to be added in the coming weeks-we hope you join us!

[Register for Trainings Here!](#)

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

January 8 from 1-2 pm is VTAEYC Early Childhood Educators: Vermont Department of Health Q & A. Up-to-date health information and the opportunity to ask questions. [Register here](#)

ECE Advocates Event, January 10. Join VTAEYC at Capital Theatre for a legislative kick-off event. Register and learn more [HERE](#).

Foundation Forward: This is a new, highly supported cohort model for experienced early childhood educators without a degree. Three-part, tuition-free professional development and academic advancement pathway, view the flyer for [more information](#).

Building Bright Futures 2025 impact report: This report highlights the achievements of BBF and their network over the past year. View the report on the [BBF website](#)

Find Child Care on the CDD website. Use the [new interactive map](#) for a visual representation of licensed child care providers in Vermont

Extra, Extra!

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

Resource of the month: Community Resilience Hub Toolkit

- Winter can be tough! Vermonters are strong. Check out this new resource to help you build a more resilient community and be prepared in the case of emergencies. This resource was brought to us by Vermonters [Shared Services VT |Community Resilience Hub Toolkit](#)

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

FCF VT celebrates its 3rd birthday this month, and we are we are thrilled to continue this work into our 4th year. We spoke about resiliency above, and to celebrate our birthday this year, we want to hear from YOU. Do you have a story about resilience? Do you know a program who has stayed strong during tough times and want to shout them out? Do you have tips for being resilient in challenging times?



First Children's Finance

- For the next few weeks, we will be accepting nominations from you about stories of resilience and overcoming challenges
- Share a story, nominate a program or share some tips for being resilient and each entry will put you in the running to win a gift
- All nominations can be sent to infovt@firstchildrensfinance.org and will be accepted until our birthday on January 30!
- Follow us on [Facebook](#) for reminders, a glimpse of last year's birthday celebrations and what gifts are up for grabs!

We know how resilient our early educators are, help us share your stories!

Speaking of resilience, another example of resilience is our latest Supply Demand Gap Analysis. In partnership with FCF's National Systems team, we are pleased to announce the 2026 Supply Demand Gap Analysis report. Spoiler alert – supply has increased for Infants, Toddlers and Preschool!

While we continue to be hopeful about the future of care in Vermont, we know there is still work to be done. Check out the analysis [on our website](#) and stay tuned for more opportunities to hear about the findings in this report.

2026

First Children's Finance

Vermont Supply Demand Gap Analysis



Read and Download the Supply Demand Gap Analysis

Interested in more news, updates and resources? Check out our Facebook page: [Facebook](#)

It's Riddle Time!

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

We had great entries for our question of “what can you hold in your left hand but not in your right hand?” The answer being your right elbow! Our winner for fastest correct answer was Kathy Allen-well done!

Here is this month's challenge:

- *What comes down but never goes up?*

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.



Share This Email



Share This Email

[Provider Resources](#)

[FCF News](#)

[Our Team](#)

[Get In Touch](#)



First Children's Finance



Vermont State Office
P.O. Box 261
Vergennes, VT 05491-0261

First Children's Finance | 212 Third Avenue North Ste 310 | Minneapolis, MN 55401 US

[Unsubscribe](#) | [Update Profile](#) | [Constant Contact Data Notice](#)



Try email marketing for free today!