



Vermont Newsletter

November 2025

As we spin toward the end of the year, I've been reminded more than once that not everything goes as we plan, and sometimes things change without warning. The days are shorter and darker, and these unexpected shifts can leave me feeling lost in the dark and make me question the value of planning.

Why bother saving for the future when the stock market could tank? Why bother planning a tropical vacation when a hurricane might hit? Why plan a party when people might not come?

I bet you have experienced this "What's the point?" attitude from time to time. When I struggle with it, I try to remember that I definitely won't have any savings, vacations or parties if I don't do the work of planning!

We'd love to help you plan optimistically for your future. And one thing that you can count on when you are feeling the gloom of the dark days: The FCF team will bring the metaphorical sunshine! Do you have questions about how First Children's Finance can support your business? Reach out to infovt@firstchildrensfinance.org.

Erin Roche, Vermont Director, First Children's Finance

Need Access to Capital?

We just awarded 23 Make Way for Kids Infant/Toddler Capacity grants! In the coming months, tune in here to learn more about the grant awards and hear from past MWFK grant recipients. The second round of MWFK applications opens on November 17.

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

Here we are in November, already closing in on the holiday season. Before making 2026 resolutions, don't miss out on some great professional development opportunities to finish the year strong.



See below for upcoming opportunities you don't want to miss:

December 2, join FCF VT & Vermont Health Connect for another webinar before open enrollment ends. Earn PD credit while you get an overview, learn about financial assistance and how to apply to be screened for coverage.

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 Here!](#)

Last month we wrapped up a Business Leadership Cohort for child care centers. Over the course of four sessions, attendees learned about enrollment management and marketing; financial management; staffing; and developing

an action plan for their programs. See what our attendees have to say and look for another BLC in the future!

“It was so helpful to meet with a larger group of Vermont directors and aspiring directors to talk about things.”

“The presenters were so helpful and the information about the pieces of business that were more detailed was very helpful.”

“I appreciate gaining learning and language around the basics-the foundations- which allow me to speak to these topics more deeply.”

“The class gave me better knowledge of the business side. I do very little when it comes to the business side but really want to know how the company runs.”

Have questions about the BLC? Reach out: infovt@firstchildrensfinance.org

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!

The Child Development Division (CDD) will be hosting two live webinars about the draft revisions to the child care licensing rules for center-based and preschool programs, afterschool programs and family child care programs. Register for either session with the following links:

[Register for November 17, 1-3 pm](#)

[Register for November 17, 6-7:30 pm](#)

On November 15, join Vermont Early Childhood Networks: Windham Early Childhood Educators Co-op & Bennington Region Starting Points for a regional mini-conference in Mount Snow Resort, West Dover VT, designed to bring the community together for a day of inspiration and learning that spans specialized care, social-emotional development, and creative teaching practices. Brochure [here](#), register [here](#).

Also on November 15, the final installment of VTAEYC Recognition & Recruitment: Southern VT Family Child Care Event. Dinner, dessert, conversations with Vermont early childhood partners and opportunities to network with new and tenured family child care program owners across southern Vermont. Mount Snow, West Dover VT 4:00-7:00. Register [here](#).

VTAEYC Student Loan Re-payment Program, this program is designed to recruit and retain early childhood educators who have earned degree in the ECE field. Individuals actively working in ECE have the opportunity to receive up to \$4,000 annually to defray the cost of monthly student loan payments and/or reduce the amount of overall student loan debt. [Learn more.](#)

Extra, Extra!

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

Resource of the month: Stay Healthy & Happy, Health and Wellness Resources

- Sniffles, sneezes, and sick days - 'tis the season! As we head into the colder months, it's a great time to share helpful tips with families about common seasonal illnesses. Shared Services Vermont has ready-to-share resources on RSV, The Flu, COVID, Hand, Foot, and Mouth as well as hygiene practices to remind your families how to support wellness at home. [Find resources 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!

Like many of you, First Children's Finance spent time at the VTAEYC annual conference, and we enjoyed talking to many of you! We hope you learned a lot and enjoyed yourselves as much as we did. FCF VT would love to be a resource for your program, reach out today infovt@firstchildrensfinance.org

We hosted two popular webinars in October; Vermont Health Connect and Vermont Licensing Q&A panel. As mentioned above, we are thrilled to announce that we will hold another Vermont Health Connect webinar on December 2, sharing all things VHC and just in time for open enrollment to end. Be sure to join us and learn if VHC is the right option for you and/or your program. [Register here](#)



The FCF VT team was inspired by field trips in October! Not only were the leaves beautiful, seeing your hard work motivates us to work harder for our providers. There is so much energy out there right now! Last month we visited:

- Edgar May Health and Recreation Center; future home to a child care center
- Bright Beginnings
- Turn to Joy
- Curious Kids
- Patricia Raetz Family Child Care
- Margaret Squires Family Child Care
- Milton Family Community Center
- Theresa Hylander Family Child Care

We look forward to our continued travels and working with programs as we head into the new year!

Last but not least, we are back with the sixth installment of “What Would Licensing Say?” featuring Rose Morrison, Business Development Specialist. Rose has a great story to share, so make sure you tune in!

Hear from Rose!

October Feature: 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 “where would you take a sick boat?”, the answer: to the dock-a fun one! Congrats to Deborah Sherman, who got the correct answer the fastest! Try your hand at this month's riddle, a tough one!

Here is this month's challenge:

- *I'm tall when I'm young and short when I'm old, what am I?*

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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