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**Understanding Child Care Co-Payments & Overages: A Guide for Families**

Hagåtña, Guam – In anticipation for the Department of Public Health and Social Services (DPHSS) to return to standard child care assistance policies under the Child Care and Development Fund by January 1, 2026 (PR25-123, released September 15, 2025), the Division of Children's Wellness Bureau of Child Care Services (BCCS) is providing additional guidance to help families understand what these changes mean with a focus on child care co-payments and overages.

**FREQUENTLY ASKED QUESTIONS (FAQ)**

**What policies will affect families when they apply or renew for Child Care Assistance?**

Effective January 1, 2026, the Bureau of Child Care Services (BCCS) will reinstate its standard child care policies for families who apply or renew their Child Care Assistance applications:

- Families will be responsible to pay tuition overages and co-payments charged by their child care provider.
- Subsidy payments will only be paid up to the Child Care Development Fund (CCDF) maximum rate.

**What does this mean if I apply for Child Care Assistance before January 1, 2026?**

Active certifications will remain exempt from tuition overages and co-payments through December 31, 2025. Updated policy changes will take effect beginning January 1, 2026.

**What is the CCDF Maximum child care subsidy rates?**

The CCDF maximum subsidy rate is the highest amount that BCCS will pay directly to the child care provider based on the child's age and the type of care requested (full time, part time, after-school, etc.). See CCDF maximum subsidy rates below:

Age	Full-Time	Part-Time	Weekly	Daily	Hourly	After-School
0-11 months	\$700	\$500	\$161	\$50	\$12	\$0
12-23 months	\$630	\$472	\$145	\$50	\$12	\$0
24-35 months	\$630	\$472	\$145	\$50	\$10	\$0
36-47 months	\$575	\$450	\$133	\$50	\$10	\$0
48-59 months	\$575	\$450	\$133	\$50	\$10	\$0
60-71 months	\$575	\$450	\$133	\$50	\$10	\$390
72-155 months	\$525	\$450	\$121	\$50	\$8	\$390

### **Can a provider charge more than the subsidy amount?**

Yes. Child care providers may charge more than the subsidy set by CCDF. The difference between the provider's full tuition rate and the subsidy amount is called an overage, and standard CCDF policies will require you to be responsible for paying it directly to the child care provider. (\*Formula to determine overage: Tuition - Subsidy = Overage)

### **How long can I receive a subsidy for child care services?**

Families that apply for child care assistance and are deemed eligible may receive subsidy for up to twelve (12) months. The Bureau of Child Care Services (BCCS) will issue subsidies directly to the child care provider of your choice monthly until the expiration date.

### **How does Overage and Co-payment affect me?**

The tuition overage is the amount that you must pay if your child care provider charges more than what the BCCS subsidy covers. The co-payment amount is added towards your overage amount to determine the total balance.

### **What are co-payments?**

A co-payment is a share families pay towards their childcare providers. The amount depends on the family's size and income, and how many children are enrolled in the child care program. It's added on top of any tuition overage. See co-payment sliding fee scale below:

Family Size	Monthly Income	
	Table A	Table B
2	\$0 - \$3,510	\$3,511 - \$5,226
3	\$0 - \$4,415	\$4,416 - \$6,456
4	\$0 - \$5,320	\$5,321 - \$7,685
5	\$0 - \$6,225	\$6,226 - \$8,915
6	\$0 - \$7,130	\$7,131 - \$10,145
7	\$0 - \$8,035	\$8,036 - \$10,375
8 or more	\$0 - \$8,940	\$8,941 - \$10,606
<b>Co-Pay per child</b>	<b>\$0</b>	<b>\$25</b>
<b>Co-Pay Max per family</b>	<b>\$0</b>	<b>\$75</b>

**To whom do I pay my tuition overage and co-payment (total balance)?**

Families are responsible for making payments directly to their child care provider. Payment terms and methods should be discussed directly with the child care provider. See below for sample monthly cost:

Sample 1: Family of 4 (2 kids in care) with a monthly income of \$6,000

Age	Tuition	Subsidy	Overage	Co-payment	Total Dues per Child	Total Balance
2 months	\$1,000	\$700	\$300	\$25	\$325	<b>\$520</b>
15 months	\$800	\$630	\$170	\$25	\$195	

Sample 2: Family of 6 (4 kids in care) with a monthly income of \$9,000

Age	Tuition	Subsidy	Overage	Co-payment	Total Dues per Child	Total Balance
2 months	\$650	\$700	\$0	\$25	\$25	<b>\$75</b>
15 months	\$625	\$630	\$0	\$25	\$25	
35 months	\$600	\$630	\$0	\$25	\$25	
10 years	\$200	\$390	\$0	\$0	\$0	

**Do I have a co-payment if my child is enrolled with a Relative/In-Home Care Provider?**

Yes, families with children in Relative or In-Home Care will have a co-payment. The provider is paid up to the maximum amount covered by the CCDF subsidy, so families won't have to worry about any extra tuition costs beyond the co-payment.

**Do I have a co-payment if my child is enrolled in an Afterschool Program?**

Yes. Families with children enrolled in an Afterschool Program will have a co-payment if they receive subsidy. An overage fee may apply if the tuition costs more than the maximum subsidy rate.

**Can my co-payment be waived if I'm under protective services?**

Families with protective services, as determined by BCCS, will have their co-payments waived.

**How will overage and copayment affect me if I'm seeking reimbursement?**

Reimbursements from families that are paid to their child care providers are limited to the maximum rate allowed based on the child's age. If the tuition from the child care provider is greater than the subsidy, families will be responsible for paying the overage and co-payment to their child care providers.

### **Definitions**

1. ***Tuition:*** This is the full amount a child care provider charges to care for your child. It can be for part-time or full-time care and may change depending on your child's age, how many hours they attend, or the type of care (like part-time or after-school)
2. ***Subsidy:*** Financial assistance called a child care subsidy is available to eligible families to help cover the cost of child care services. The Bureau of Child Care Services (BCCS) pays the subsidy directly to approved child care providers, following the CCDF maximum rate, which varies depending on the child's age.
3. ***Overage:*** the difference between the child care provider's tuition and the amount covered by the BCCS subsidy. (\*Formula to determine overage: Tuition - Subsidy = Overage)
4. ***Co-payment:*** A share families pay towards their childcare providers. The amount depends on the family's size and income, and how many children are enrolled in the child care program. It's added on top of any tuition overage.
5. ***Protective Services:*** A sub-population of children below:
  - a. Children in foster care
  - b. Children in kinship care
  - c. Children who are in families under court supervision
  - d. Children whose family members are deemed essential workers under a governor-declared state of emergency
  - e. Children whose family has been affected by a natural disaster

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