

THE EDUCATORS WELL

Starting Family Day Care

Where do I begin?

A practical guide to exploring your options
and choosing a service.

Created by Rachel Smith

Explore. Ask. Compare. Plan.

A big opportunity. A big commitment.

Family day care is education and care provided by a qualified educator, usually in their own home or an agreed venue. [1,2] It can be a rewarding way to build relationships with children and families, contribute to your community and create a working life that reflects your values.

For some families, it offers the opportunity to work from home, develop a business and bring meaningful work into everyday life. But those benefits need to be considered alongside the effect on your household. Working at home still means working. Your own family's needs, routines and access to shared spaces will need careful thought.

Family day care can also put pressure on family life. Long days, preparation, cleaning, paperwork, financial uncertainty and less privacy may affect your energy, relationships and time together. Changes to your house and yard can involve expense and ongoing upkeep. The experience will be different for every household.

I am not sharing this to scare you. Family day care is a big commitment, and it is not something to enter lightly. There are important things to consider before you take that next step.

That is why I have created this booklet for you. It is not here to give you all the answers or make the decision for you. It is here to help you reflect, ask questions and consider whether family day care is the right fit for you, your life, your family and your community.

Take your time. Talk with the people who share your home. Explore the support available and be honest about what you are prepared to take on. Choosing to proceed, wait or take a different path can all be thoughtful decisions.

Rachel Smith

The Educators Well

Start with your life

You do not need every answer today. Use this book to organise your thinking, ask better questions and choose your next step. It is for educators considering joining an existing approved family day care service.

Download a blank copy before you begin, or save your completed copy afterwards. In the interactive version, answers stay in the open page. Save before leaving. For the fillable PDF, use a PDF reader that supports forms and save a copy; browser readers vary.

What brings me to family day care?

Think about what attracts you: relationships, your approach to learning, working from home or a change of direction. Which reasons matter most, and what assumptions need checking?

What do I hope will be different about my working life?

Compare your current work with the change you hope for. Consider hours, income, professional connection and family time. Which changes are realistic, and which depend on the service or enrolments?

What questions would I like this process to help me answer?

List your uncertainties without trying to solve them yet. You might wonder about qualifications, your home, service support or whether your household is comfortable with the idea.

This is a planning resource. It does not verify eligibility, approve a home or replace requirements from your service and relevant authorities.

What family day care involves

Family day care provides education and care in a home or agreed venue. Relationships, play, learning and the everyday needs of children sit alongside planning, documentation and business responsibilities. [1]

Working from home can bring opportunities and demands. Consider preparation, cleaning, administration, conversations with families and the effect on the people who share your home.

What parts of this work appeal to me?

Consider the whole role: caring for children, working with families, planning experiences and running daily routines. Which parts use your strengths, and which would you like to learn more about?

What might be challenging, and what support would help?

Picture a demanding day, such as unsettled children or an unexpected family conversation. What would help you respond, and who could you contact when you need support?

What would a realistic working week look like?

Include opening hours and work around them: setup, cleaning, documentation and communication. Where would these tasks fit alongside your own family commitments?

Your household and wellbeing

Your home is also a place to rest and live. Start with honest conversations about shared spaces, privacy, visitors, pets, daily routines and time off. Think about the support you need before a busy day or an unexpected situation.

Which days and hours could work for me and my household?

Consider school runs, caring responsibilities, appointments and your household schedule. What hours could you sustain consistently, rather than only during an easy week?

What boundaries do I want around my home and time?

Think about rooms, personal belongings, visitors and messages outside work hours. What would help everyone feel that the home remains theirs as well as your workplace?

How will I make space for breaks, connection and time off?

Name practical supports: someone to talk with, planned leave, time to recover and professional connection. Ask how these can work within the service arrangements.

Who does what?

ACECQA supports the National Quality Framework, approves qualifications and maintains national registers. State and territory regulatory authorities grant provider and service approvals, assess and rate services, and oversee compliance. [3,4]

Your prospective approved provider and service explain registration, policies, assessments and operating arrangements. Ask how the nominated supervisor and coordinators support educators. As an educator, you need to understand your responsibilities and when to seek help.

My state or territory and relevant regulatory authority

Use the regulator directory to find the authority for your state or territory. Record its name and where to check requirements; you do not need to include personal identification details.

My prospective service and coordinator contact

Ask who will guide your registration and support you once you start. Record contact details you are comfortable keeping, and the agreed way to seek help.

Who will I contact about a concern or an urgent situation?

Distinguish routine questions from urgent concerns. Ask your service which contact and process applies, including when your usual coordinator is unavailable.

These roles form a support and responsibility network, rather than a simple hierarchy with ACECQA overseeing regulators.

Your qualification and safety checks

ACECQA states that new family day care educators must hold an approved Certificate III level or higher qualification before starting. Check the approved list and the Western Australia legislation note where relevant. [2]

Ask your service about current approved first aid, CPR, anaphylaxis and emergency asthma training; applicable screening; household requirements; and child-safety training. [6]

Qualification: what have I confirmed, with whom and when?

Check the actual qualification against the approved list rather than assuming the course title is enough. Record the source, date and any advice you still need.

Training and screening: what is current and what needs action?

List training and checks discussed with the service, renewal dates and outstanding actions. Ask who confirms currency and what must be finished before you can begin.

What do I still need to check before starting?

Turn each uncertainty into a question for the appropriate person. For example: which household checks apply, or which course is approved for the training I need?

Record facts you have checked. Do not include identity document numbers or sensitive household information.

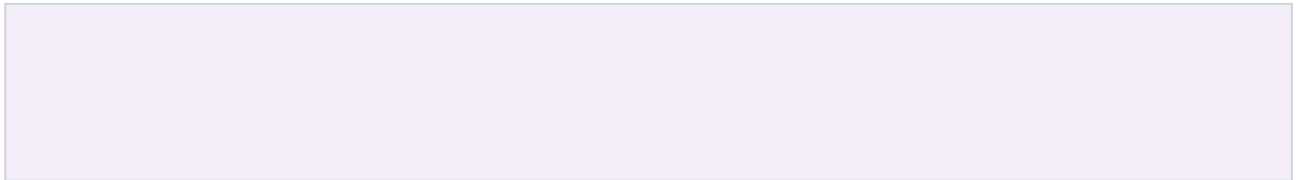
Your home and business arrangements

Ask how the service assesses the proposed home or venue and what must happen before children attend. Discuss play and rest spaces, access, water hazards, pets, visitors and household routines.

Clarify registrations, insurance, agreements and any property, tenancy or council permissions relevant to you. Find out what induction and ongoing checks involve. These prompts are a starting point for conversations. [4,6]

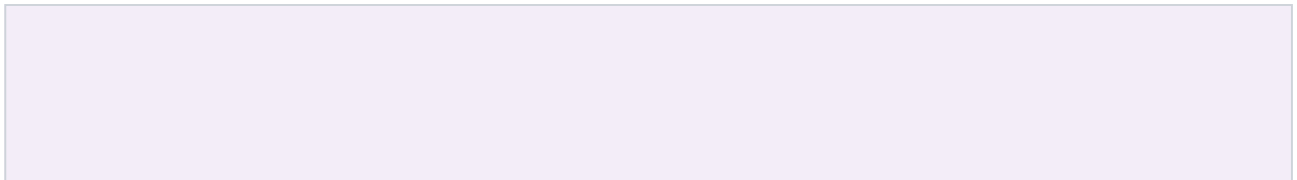
Home or venue: questions, changes and costs to confirm

Walk through the proposed spaces with the service assessment in mind. Note questions about access, play, rest and household routines; the next page helps you consider possible changes.



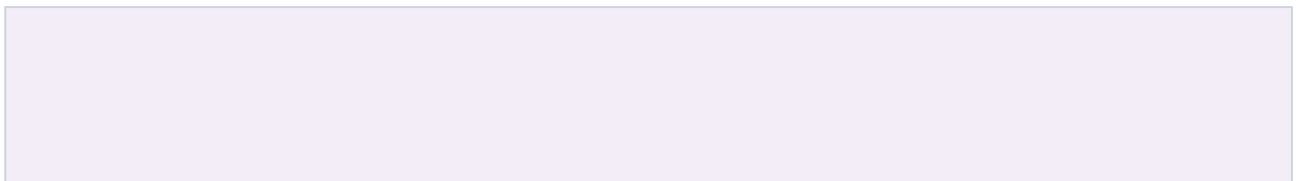
Business, insurance and permissions: who will I ask?

Ask what applies to your situation, particularly if you rent or share the property. Identify the person or organisation that can confirm each permission or business arrangement.



Registration and induction: what must be completed first?

Request a written outline of the process, expected costs and timing. Separate tasks you can begin now from steps that depend on assessment, permission or service confirmation.



Your house and yard: am I prepared?

Explore the Kidsafe Family Day Care Safety Guidelines and home safety resources, then discuss your property with the prospective service. [7,8]

Possible changes to discuss include secure storage, furniture anchoring, gates and barriers, access to water, and outdoor play areas. What is needed will depend on your home and the service assessment. Consider cost, permissions, disruption and ongoing upkeep before committing.

What changes might my house and yard need? What must the service confirm?

Use Kidsafe resources to start noticing areas to discuss, then seek service advice. Record possible changes and questions separately so an idea is not mistaken for a confirmed requirement.

What could these changes cost, and whose permission or help would I need?

Consider installation, equipment, tradespeople and ongoing maintenance. Do you need landlord or owner permission? What can you afford, and what needs a quote first?

How would the changes affect my household and the way we use our home?

Consider which spaces or belongings would change, how long work might take and how others feel. Invite household members to identify concerns as well as possible benefits.

Am I prepared to make and maintain these changes? What are my limits?

Be honest about money, effort and permanent changes to your home. What are you willing to do, what is negotiable, and what would lead you to pause or choose another path?

It is okay to pause or reconsider. Use Kidsafe guidance alongside current requirements and your service assessment; reading a checklist does not approve your home.

Get clear on your purpose and philosophy

Your purpose is why you want to do this work. Your philosophy describes what you believe about children, learning, relationships and your role as an educator, and how those beliefs shape everyday practice. You do not need polished wording yet. Begin with what matters to you and what families would notice in your care.

Use these ideas when speaking with services. Ask how their expectations, policies and support would help you put your values into practice. Shared values matter, alongside clear responsibilities and the support you need.

Why do I want to become a family day care educator?

Think beyond a change of workplace. What contribution do you hope to make to children and families, and why is family day care the setting you are considering?

What do I believe children need to feel safe, included and able to learn?

Consider relationships, play, belonging, inclusion and opportunities to explore. Which beliefs come from your experience, and which would you like to learn more about?

What would those beliefs look like in my everyday practice?

Choose one or two examples: how you welcome a family, respond to a child or plan an experience. Describe what you would do and why it matters to you.

What do I need from a service to support this purpose and philosophy?

Turn your values into questions for the service. Ask how its approach and support work in practice, and where you may need to discuss differences or clarify expectations.

Service A: approval, support and costs

Ask the same questions of each service. Request written information, time to read the agreement and clear explanations. A quality rating is useful information; consider the support and arrangements that suit you too.

Service A name and conversation date

Record the service name and when you spoke. Ask who can answer follow-up questions and provide the agreement and fee information.

Approval and quality: approval details, current rating and what needs explaining. Check the National Registers. [5]

Check the listed service and provider details. Ask about the rating, how quality is supported and anything in the register you do not understand.

Support: coordinator visits, check-ins, urgent help and professional connection.

Ask for examples of everyday and urgent support. Clarify visit arrangements, availability and what happens if your coordinator is away.

Costs and agreement: start-up fees, levies, insurance, other charges and exit terms.

Request the complete fee schedule and agreement. Ask what each charge covers, when it can change and what happens if you leave.

Service A: daily practice and relationships

Continue the conversation with service A. Ask for examples of how these arrangements work day to day, and record anything that needs clarification.

Enrolments and payments: vacancies, absences, invoicing and when educators are paid. Ask how the service collects CCS gap fees directly from families. [1]

Ask the service to walk you through an example week, including absences or vacancies. Clarify who handles family enquiries, charges and payment questions.

Practice and learning: programming, documentation, inclusion, child safety and professional learning.

Find out what support looks like in practice: feedback, resources, visits or learning opportunities. Ask what you must organise or pay for yourself.

Time off: illness, leave, emergencies and approved continuity arrangements.

Discuss illness, planned leave and emergencies. Ask what arrangements are permitted and what families and educators need to do; avoid assuming replacement care is available.

Culture: how the service treats educators and families, handles concerns and welcomes feedback.

Ask how both educators and families are treated when concerns arise. Request examples of communication and fee discussions, and ask to speak with a current educator.

Service B: approval, support and costs

Ask the same questions of each service. Request written information, time to read the agreement and clear explanations. A quality rating is useful information; consider the support and arrangements that suit you too.

Service B name and conversation date

Record the service name and when you spoke. Ask who can answer follow-up questions and provide the agreement and fee information.

Approval and quality: approval details, current rating and what needs explaining. Check the National Registers. [5]

Check the listed service and provider details. Ask about the rating, how quality is supported and anything in the register you do not understand.

Support: coordinator visits, check-ins, urgent help and professional connection.

Ask for examples of everyday and urgent support. Clarify visit arrangements, availability and what happens if your coordinator is away.

Costs and agreement: start-up fees, levies, insurance, other charges and exit terms.

Request the complete fee schedule and agreement. Ask what each charge covers, when it can change and what happens if you leave.

Service B: daily practice and relationships

Continue the conversation with service B. Ask for examples of how these arrangements work day to day, and record anything that needs clarification.

Enrolments and payments: vacancies, absences, invoicing and when educators are paid. Ask how the service collects CCS gap fees directly from families. [1]

Ask the service to walk you through an example week, including absences or vacancies. Clarify who handles family enquiries, charges and payment questions.

Practice and learning: programming, documentation, inclusion, child safety and professional learning.

Find out what support looks like in practice: feedback, resources, visits or learning opportunities. Ask what you must organise or pay for yourself.

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Make sense of your options

You can ask more questions, compare another service or decide the timing is not right. A good conversation gives you information and space to consider your choices.

What matters most to me in a service?

Choose your main priorities, such as accessible support, clear costs or respectful communication. Distinguish essential needs from features that would simply be nice to have.

Which answers are missing or need clarification?

Review both service conversations. Mark vague answers and missing written information, then decide who you will ask and what you need explained before signing.

Which option could suit me, and what do I need before deciding?

Connect your preference to the evidence you collected. Include any conditions, concerns or further conversations; you do not need to choose a service today.

Is there interest in my area?

Before investing in your setup, explore whether families in your area are looking for the care you could offer. Interest in childcare generally does not guarantee enrolments with you. Find out which days, hours, age groups and start dates families are seeking, and discuss these with your prospective service.

Ask the service about local enquiries, how it refers families and who is responsible for advertising. Consider local community groups, permitted noticeboards, word of mouth and approved online listings. Agree on wording, branding, costs and how enquiries will be handled before promoting places. Avoid promising a start date or places before the service confirms your arrangements.

What evidence of local interest have I found? What care are families seeking?

Look for specific needs: days, hours, ages and likely start dates. Ask how recent the information is and distinguish general interest from a family ready to make an enquiry.

How will I reach local families, and what will my service do?

Ask about service referrals and approved ways to promote your care. Consider where local families look for information and what would clearly explain the care you plan to offer.

What time and budget can I allow for advertising and following up enquiries?

Allow for creating information, responding to messages and meeting prospective families. Which activities can you manage yourself, and what help or approval will you need?

What is my plan if interest is slow or places stay vacant?

Consider a slower start than hoped. What expenses would continue, when would you review your approach, and what would make you reconsider your proposed hours or timing?

You are gathering information, not guaranteed bookings. Include vacancies and time to build enrolments in your financial planning.

Research your fees

Research local fees before choosing your own. Compare similar care, hours and inclusions; an hourly fee alone does not tell the whole story. Record when and where you found each figure, and confirm unclear details with the service.

Use The Educators Well Fee Setting Calculator to explore a fee based on your costs and assumptions. Then use the Income Calculator to compare occupancy and working-hour scenarios. Nearby fees provide context; they do not show whether the same fee would cover your own costs.

What local fees have I found, and what does each include?

Record two or three examples: source and date, fee, hours and inclusions such as meals. Compare similar arrangements where possible; mark estimates clearly.

Which charges and conditions make those fees different?

Ask about minimum booked hours, levies, leave and absence charges. Distinguish what families pay from educator income and charges deducted by the service.

What do the TEW calculators show using my own figures?

Record your inputs as well as results. Try a quieter week and higher costs, and note which assumptions still depend on quotes or service information.

What fee could work for me, and what do I still need to confirm?

Consider your costs, local context and household needs. Ask the service what flexibility and conditions apply before committing to a fee.

[Open the TEW Family Day Care Fee Setting Calculator](#)

[Open the TEW Family Day Care Income Calculator](#)

Understand the numbers

Allow for start-up costs, ongoing expenses, service charges, vacancies, leave and administration time. Gross business income is different from money available to pay yourself. Projected enrolments are not guaranteed.

Use the Family Day Care Fee Setting and Income Calculators on Learn & Connect to explore scenarios, then confirm your assumptions and seek accounting advice for your circumstances.

Start-up and ongoing costs I need to confirm

Include one-off setup costs and recurring expenses. Note amounts that are estimates, then identify quotes or service information needed to make them more reliable.

Questions about levies, fees, vacancies and educator payments

Ask for a worked example of educator payments and charges. Include absences, leave and empty places so you understand how income could vary across different weeks.

What would make this financially workable for me?

Consider the income your household needs, the hours involved and a buffer for uncertainty. Use realistic scenarios and discuss your assumptions with an accountant where needed.

From 1 January 2026, FDC providers must collect CCS gap fees directly from families. Ask how the service manages this and educator payments. [1]

My next three steps

Choose manageable actions. For each one, write what you will do, who or where you will check and a target date. Leave uncertain matters clearly unconfirmed.

Step 1: action / who or where / target date

Choose a concrete first action, such as contacting a service or checking a qualification. Name the source and a realistic date so the step is easy to follow through.

Step 2: action / who or where / target date

Choose the next important question to resolve. If it depends on your first action, make that clear rather than committing to spending or a start date too soon.

Step 3: action / who or where / target date

Include a household conversation or a review of what you have learned. Allow room to change your plan as clearer information becomes available.

Before I commit, I still need to confirm...

Look back through the book for unanswered questions. Record anything still uncertain, including permissions, costs, local demand and the willingness of your household to proceed.

Completing this book is a record of your planning. Agree next steps with the service; it is not an approval or a readiness assessment.

Keep learning and stay connected

Starting family day care is also a change in your professional life. Keep asking questions, building relationships and considering the support that helps you work sustainably.

Explore practical tools and professional learning through The Educators Well, including the WELL Framework. Visit educatorswell.com.au/learn-connect and educatorswell.com.au/well-framework.

Adapted from Rachel Smith's Beyond Boundaries: Introduction to Family Day Care draft. Official information checked 6 October 2026. Return to current guidance when you use this resource.

Sources:

- [1] Family day care overview
- [2] Approved qualifications
- [3] Roles and responsibilities
- [4] Find your regulatory authority
- [5] Check services and providers
- [6] FDC educator requirements
- [7] Kidsafe Family Day Care Safety Guidelines
- [8] Kidsafe home safety resources
- [9] FDCA regional educator award winners, 2020
- [10] FDCA regional educator award winners, 2023

A note from Rachel's Home Child Care

Rachel's Home Child Care operated in New South Wales and South Australia. Through family day care, I built relationships with children, families and communities, with an approach that valued community connection, nature, sustainability and respect.

I was proud to be recognised as a regional educator winner in Family Day Care Australia's Excellence in Family Day Care Awards: Wagga Wagga & Riverina in 2020, and Mt Gambier & Limestone Coast in 2023. [9,10]

I had so much fun running family day care. It fitted our family and life goals, and I would not change that experience for anything. I learnt a lot about myself and what I was capable of, and I learnt even more from the children every day. Their curiosity, ideas and ways of seeing the world gave me so much to reflect on.

Due to a workplace accident, unfortunately I am unable to return to family day care. I created The Educators Well to help educators flourish and thrive in the education sector.

That is my experience, and yours will be your own. The right fit involves your family, your home, your community and the service you choose to work with. Take the time to consider all of them.

My biggest piece of advice is to find a service that meshes with you both in person and on paper. Notice how you feel in conversations, whether questions are welcomed and whether the answers are clear. Then read the agreement, fees and charges carefully. Understand what you are paying for, the support you can expect and what happens if circumstances change.

Look at how the service treats families as well as educators. Ask about communication, concerns, fees and difficult conversations. You will be building relationships with families every day, so consider whether the service's approach supports the respectful partnerships you want to create.

I created this booklet to help you reflect and ask those questions. You do not need to have every answer today. Give yourself time to decide whether family day care is the right fit for you and the life you want to build.

Rachel Smith

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