

4 Strategies to Save Money on Summer Child Care Costs



Consider enrolling your kids in a weeklong summer camp to fill in child care gaps.

It's a challenge that many families face during the summer months. Their children are no longer in school, but aren't quite old enough to be home alone, so families stare down yet another summer of expensive child care. Even worse, child care often isn't all that fun for the kids, either. While child care might seem like the obvious, easy solution, don't lock yourself in just yet. Instead, explore some of these other options for inexpensive child care during the summer months.

Arrange rotating care with other busy parents. One great option is to simply share the child care responsibility with other neighborhood parents. Each family spends a week or two weeks operating a free "day care" for the children in the group. So, for example, Family A might watch the local kids during the first two weeks of June. Family B might pitch in during the last two weeks of June. Family C handles the first two weeks of July, and other families pitch in until the whole summer is covered.

When it's your week, you simply throw open your doors to all of the children in that group. You organize activities for them, feed them lunch, make sure that they're safe and stay out of trouble, and so on. Then, during the other weeks, you simply drop off your children at a neighbor's house – whoever happens to be in charge that week – on your way to work and pick them up when you get home.

It makes for a couple of exhausting weeks and it might burn up most of your vacation time, but it basically eliminates the cost of child care if you can organize a full summer of this strategy. Even if you can't fill the whole summer, you can fill several weeks of it in this way, enabling you to fill in spots with other options.

Stagger your work leave. One way to cut the cost of summer child care is to have parents stagger their vacation time and pull the children out of child care for a month or so. Just let your summer time off overlap with your partner's a little if you wish to have a family vacation. If not, then go camping on a weekend or two.

This can cut a giant hole in the cost of paid child care for the summer, wiping out an entire month's worth of expenses and ensuring that you get plenty of quality time with your kids during the summer, too.

Take advantage of remote relatives, especially parents. One strategy that works well for tight-knit extended families is simply sending kids to visit relatives for a week at a time during the summer. If the kids have a favorite aunt or willing grandparents, the kids can depart on a weekend and return the next weekend having had a great deal of fun with their extended family members.

This not only provides a week of free – or nearly free – care, it also goes a long way toward cementing deeper bonds among extended family members. A week spent with a favorite aunt, uncle or grandparent can make your family much tighter.

Take advantage of summer camps, too. While summer camps are definitely expensive, they do have the advantage of typically lasting for a week, meaning that you can use a camp or two to fill in blank spots that aren't covered by the other options listed above. You generally don't have to commit to an extended period, as you would with a typical child care service, and they're often not all that much more expensive than a week of typical child care anyway.

Choose a camp or two that matches the interest of your child (or children) and sign them up for weeklong camps focused on those interests. Not only will this give your children some experience being away from home, it also gives them a great opportunity to explore a burgeoning passion and have a lot of fun, too.

The best solution for most families is likely a mix of these options. You may find that a three-way child care sharing strategy with two neighbors for two weeks each, along with a few weeklong trips to relatives, plus a weeklong camp, adds up to a full summer of child care coverage at a far cheaper price than a typical child care service. Not only that, this hybrid strategy likely gives your children a wonderfully varied summer with a lot of love.

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