

Texas Daycare Startup Planner

Select a dropdown or type in a shaded field. Use 0 for known zero costs; leave unknowns blank. Calculate totals manually. Save a copy before printing.

Business setup	Your plan
Business name	
Type of daycare	Select
Proposed address and county	
Ages served	
Days and operating hours	
Target opening date	
Paid enrollment at opening	
Approved capacity	
Staff needed and owner's role	
Tuition and payment schedule	

Target enrollment does not establish permitted capacity. Confirm ratios, group sizes, space, and staffing requirements for your operation. [1]

What still needs an answer, and who will check?

LOCATION AND PERMITS

Confirm the location and approvals

Record the answer or approval for your specific operation. “Complete” means you have documented that item; it does not establish overall compliance.

Item to confirm	Status	Answer or reference / date
Permit type and application steps	Select	
Applicable minimum standards	Select	
Capacity, ratios, group sizes, and space	Select	
Zoning and lease or property restrictions	Select	
Fire, building, health, or other inspections	Select	
Required qualifications and background checks	Select	
Approvals needed before opening	Select	
Property work needed — cost, who pays, and completion date		

HHSC Child Care Regulation and local authorities determine the requirements that apply. Confirm restrictions and needed work before committing to the property. [1]

STARTUP COSTS

Calculate the cash needed to open

Record one-time costs here. Record recurring costs on page 4. Count deposits and prepaid costs only once.

One-time cost	Amount \$	Cost based on	Source or due date
Deposits and setup		Select	
Site work and repairs		Select	
Furniture and equipment		Select	
Opening supplies		Select	
Application and professional fees		Select	
Preopening hiring and training		Select	
Insurance upfront payment		Select	
Technology and enrollment setup		Select	
Other		Select	

Funding calculation	Amount \$
A Total one-time costs	
B Planned opening cash reserve — test on page 5	
C Total needed = A + B	
D Confirmed funds available	
Funding gap = C – D	

A positive funding gap is a shortfall. Do not count pending loans or grants as confirmed funds.

MONTHLY BUDGET

Check whether enrollment covers costs

Use monthly amounts expected to be collected, after discounts and unpaid tuition. Recheck staff costs when enrollment or ages change. An incomplete budget cannot support a decision.

Monthly income or outflow	Amount
A Paid children	
B Average collected tuition per child \$	
C Tuition income = $A \times B$ \$	
D Other confirmed income \$	
E Total income = $C + D$ \$	
Payroll, taxes, benefits, substitutes \$	
Owner pay or draw — count once \$	
Occupancy, utilities, maintenance \$	
Food and supplies \$	
Insurance \$	
Software and professional services \$	
Debt payments and tax reserve \$	
Other or contingency \$	
F Total monthly cash outflow \$	
Net monthly cash = $E - F$ \$	

For a monthly average, weekly tuition $\times$ paid weeks per year $\div$ 12. Use actual payment timing on page 5. This is cash planning; owner draws and loan principal may differ from accounting expenses.

OPENING CASH

Plan the first three months

Start Month 1 with the cash reserve planned on page 3, after one-time costs have been paid. Carry each ending balance into the next month.

Monthly cash	Month 1	Month 2	Month 3
Beginning cash \$			
Cash actually collected \$			
Cash paid out \$			
Ending cash = beginning + collected – paid \$			

If an ending balance is negative, increase funding or revise the plan. To stay above zero, add at least the absolute amount of the lowest negative balance, plus any buffer you choose. Extend the plan if enrollment takes longer to grow.

Check before opening	Your answer
Lowest projected ending cash balance \$	
Extra cash needed to keep balances at or above zero \$	
Additional cash buffer you choose \$	
Revised opening reserve \$	

Action if enrollment or collections fall short

OPENING TASKS

Assign owners and dates

Add tasks specific to your operation. Keep the supporting documents with your business records. This is a working tracker, not a complete licensing checklist.

Task	Owner and due date	Status
Permit and site approvals		Select
Staff qualifications and background checks		Select
Training and shift coverage		Select
Family policies and enrollment agreements		Select
Recordkeeping and incident reporting		Select
Emergency procedures and drills		Select
Pickup and release procedures		Select
Equipment checks and cleaning routines		Select
Food service and supplies		Select
Insurance review and effective date		Select

Next task that must be resolved before opening

INSURANCE AND REFERENCES

Prepare the insurance information

Bring existing policies, lease insurance requirements, and the business details from page 1. Explain activities before requesting coverage.

Detail	Your answer
Permit stage	Select
Requested coverage start date	
Staff count and estimated annual payroll	
Transportation provided	Select
Field trips	Select
Pool or water activities	Select
Animals on premises	Select
Overnight care	Select

Details for Yes or Undecided answers and questions for the agent

Confirm the coverages, limits, exclusions, deductibles, reporting duties, and effective date. A quote or completed planner does not establish coverage.

Official requirements

[1] Texas Child Care Connection — Guide for new child care businesses

Printed copy: childcare.texas.gov → For providers → Starting a child care business. Follow the official links to HHSC Child Care Regulation for permits and minimum standards. Guidance reviewed October 3, 2026.

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