



## For Employer Solution Providers:

### How to Use This Guide in Employer Conversations

This guide is designed to help employers quickly determine whether the **Employer-Provided Child Care Tax Credit (45F)** is relevant to them and, if so, what comes next. It is not legal or tax advice.



#### Use this guide when:

- An employer is exploring ways to help employees access child care
- An employer asks whether they need to build on-site child care to qualify
- An employer is weighing innovative solutions, including partnership and intermediary models



#### This guide works best as:

- A conversation tool
- A leave-behind after an initial discussion
- A filter, not a guarantee of eligibility

### Your role:

#### I am a FamTech company...

- Build relationships with employers by acting as an expert partner
- Strategic partner - explain the full range of delivery models & help employers design solutions
- Supply data & help prepare documentation

#### I am a tax or legal advisor...

- Confirm eligibility and tax treatment
- Advise on filing and carry-forward strategy
- Interpret IRS guidance

# Eligibility Outlook by Employer Type

45F is most compelling where employers (1) have federal income tax liability and (2) face recruitment or retention pressure tied to childcare access that justifies investment. *(For orientation only—not an eligibility test)*

Employer Type	Eligibility Outlook	Why It Matters for 45F Adoption
Franchise systems, small businesses	★★★★★	Strong tax liability; consider consortium or partnership solution (40-50% credit) or resource & referral (10% credit)
Large employers (for profit healthcare systems, manufacturing campuses)	★★★★★	Strong tax liability and physical footprint; centralized workforce makes on-site or near-site childcare viable; credit offsets capital investment; onsite (40% credit)
Logistics, warehousing, distribution hubs	★★★★☆	Large shift-based workforce in single location; onsite (40% credit)
Professional services (distributed workforce)	★★★☆☆	Limited tax liability; geographically dispersed; resource & referral (10% credit if tax liability exists)
Tech campuses & corporate headquarters	★☆☆☆☆	Limited tax liability; centralized office presence makes on-site or near-site childcare viable; onsite (40% credit if tax liability exists)
Nonprofits / 501(c)(3) employers	☆☆☆☆☆	Generally ineligible due to lack of federal income tax liability (credit is non-refundable)

*To discern company type, you can check on publicly traded companies' tax liability via [this link](#), checking for 10k eligibility.*