

Money and Budgeting

What does the Family Care Rate (Maintenance) cover?

This covers the regular ongoing costs of raising a child per month.

- Food, shelter, and clothing
- Personal needs
- Transportation
- School costs
- Recreation, gifts, vacation, and summer camps

Note: Prescriptions, medical, dental, and vision-related costs are usually covered by the Medical Service Plan.

If costs are not covered discuss this with the child's GSW as this is a case-by-case process and some amounts may need to be covered by the child's maintenance portion. Once the maintenance portion is exhausted, then the office may reimburse.

Who pays for daycare costs if they are needed?

The Child Care Subsidy covers 80% of day care costs. You might be expected to pay the parent portion of day care costs for children in care (20%). Check with the child's social worker about this and the application process.

How much is the Family Care Rate?

Age 11 & under	\$1562.53/month
Age 12 – 19	\$1737.58/month

These amounts are paid to the Foster Caregiver only for the days that the child is in the home. If a child stays with you less than the full month the amount will be adjusted accordingly.

Do I need to keep receipts?

It is a good idea to keep receipts and a monthly budget. MCFD will ask you to justify your need should extraordinary expenses occur.

Items should be documented and preferably noted in the Care Plan for more efficient support and pre-approval over time.

What about extra expenses?

- Discuss any extra expenses with the child's social worker and get confirmation in writing **before** purchasing anything that exceeds the monthly Family Care Rate.
- For more information see Appendix C, [Resource Work Policies](#).

How can I budget?

- You should not end up out-of-pocket because of your work as a Foster Caregiver.
- Stay within the amount allocated. Speak to your social worker if you need help managing costs.
- You can save from one month and spend it the next month. For example, save over the summer to purchase school clothes and supplies in September.

The following Guideline will help you budget, however every child's costs will be different.

- In most instances food, housing, and transportation costs will remain a constant estimate. The remaining categories will vary month by month. Over/under \$ amounts can be carried over to the next month. You will often spend more in some categories, and less in others.
- MCFD expects that the total maintenance amounts should be sufficient to cover the actual costs for most children each month.
- **Transportation** – All mileage up to 325km/month is built into your maintenance amount for each child. You are reimbursed only after exceeding your total km threshold. An exception over 325km at a rate of \$0.67 per/km must be pre-approved by MCFD in advance. In summary, be sure to track using the [Mileage Log](#), submit receipts for reimbursement, and get pre-approval from MCFD when required.

Guideline to the Family Care Rate – July 1st, 2026

Basic Foster Care Costs (per month)	Ages 0-11 Years	Ages 12-19 Years
Food	\$ 262.47	\$ 350.11
Housing	\$ 291.43	\$ 349.49
Transportation	\$ 131.10	\$ 146.78
Personal Needs	\$ 27.96	\$34.13
Recreation	\$ 65.50	\$ 67.91
Clothing	\$ 159.17	\$ 180.53
Subtotal	\$937.62	\$1,128.49
Additional Family Care Costs	Ages 0-11 years	Ages 12-19 years
Education	\$ 49.97	\$ 61.10
Babysitting/Relief	\$ 168.74	\$ 108.64
Transportation	\$118.71	\$115.65
Personal Spending	\$ 81.20	\$ 103.39
Gifts/Activities	\$118.72	\$116.38
Equipment/Recreation	\$87.56	\$103.47
Sub-total	\$624.90	\$608.61
Total Maintenance (per month)	\$1562.53	\$1737.58
The amounts in each category are <i>estimates</i> of what is required for most children. Actual costs will vary between categories, with some caregivers spending more in some categories but less in others. The foster family care rates are expected to cover the actual costs for most children.		