

Additional Support

DHS/DFD works with service providers and other state agencies to help families access other programs and services. You can find information on these programs and more on the DHS website at nj.gov/humanservices or you can visit ChildCareNJ.gov/Resources for links to more support services and resources.

If you have questions about any of the information in this brochure, contact your CCR&R by calling [1-800-332-9227](tel:1-800-332-9227) or at the contact info below:



Check your eligibility at
ChildCareNJ.gov/Calculator
or by scanning the QR Code:



There is so much to think about when choosing child care. Balancing location, cost, quality and just feeling good about who is watching your kids makes this a very important decision.

New Jersey's Department of Human Services (DHS), Division of Family Development (DFD) provides you with valuable information to help you make those decisions. We also help income-eligible families pay for child care through the New Jersey Child Care Assistance Program (CCAP).

To give you a sense of whether you might be eligible to receive assistance through CCAP, the maximum yearly income for a family of three (for example, a mom and two kids) is \$54,640 (for 2026).

To check your specific situation and see if you might be eligible, visit ChildCareNJ.gov/Calculator.

Applicant/Co-Applicant Eligibility Requirements

- ☆ Must be a New Jersey resident;
- ☆ Must meet income requirements and not have assets that exceed \$1 million; and
- ☆ Must be working full time (**30 hours or more** a week), attending school full time (**12 credits or more** in an associate or bachelor's degree program, or attending high school), in job training (**20 hours or more** a week in a vocational training or remedial education program), or have a full-time equivalent combination of these activities to meet the requirement.

Visit [ChildCareNJ.gov](https://www.childcarenj.gov) for more details on qualifying school and job training programs.

Child(ren) Eligibility Requirements

- ☆ Up to the age of 13, or less than age 19, if mentally or physically incapable of self-care or under protective supervision by the NJ Division of Child Protection and Permanency (DCP&P);
- ☆ Must be a U.S. citizen or qualified non-citizen; and
- ☆ Must reside with applicant/co-applicant (parent(s) or individual(s) acting as parent(s) (legal guardian or other person having custody)).

Eligible Child Care Providers

CCAP can be used at any licensed child care center, registered family child care provider, approved home (in-home and family, friend or neighbor), school-based program (before- and after-care) or summer youth camp that is approved by the state and accepts state payments. Eligible providers must comply with all federal Child Care and Development Block Grant (CCDBG) Act requirements, including completing numerous health and safety trainings and required criminal background checks.

Application Process

To start the application process, visit [ChildCareNJ.gov](https://www.childcarenj.gov). If you need assistance at any part of the process, you can reach out to your local CCR&R. To find your local CCR&R, visit [ChildCareNJ.gov/CCRR](https://www.childcarenj.gov/CCRR) or call [1-800-332-9227](tel:1-800-332-9227).



Selecting a Quality Child Care Provider

Your next step is to choose a provider. You can start looking for an eligible, quality provider before being approved. If your child is already in care, you will need to make sure that provider accepts CCAP.

When looking for a provider, consider a Grow NJ Kids program. Grow NJ Kids rated programs provide a higher quality of care and are implementing standards significantly above New Jersey's basic licensing requirements.

You can search for child care in your area, see which providers accept CCAP, check your estimated copay and view licensing information and inspection reports at [ChildCareNJ.gov](https://www.childcarenj.gov).

Once you are approved, you have **60 days** to start using your CCAP benefits.

Child Care Agreements and Payments

Once you've selected a provider, your CCR&R will send you some forms that both you and your selected provider must fill out. These forms must be completed before payments will be made for your child's care.

Some families eligible to receive CCAP are required to share the cost of child care. This is known as a copayment or copay. Copay amounts are determined by family income, family size and the hours of care needed. Copays are separate from other fees. If a copay is assessed, you will be made aware of that amount by your CCR&R.

The state has set payment rates for CCAP. These rates vary depending on your provider type and your child's age. Because of this, you may still owe money to your provider even after paying your copay. If your provider charges more than what the state covers, you are responsible for paying the difference. **This is called an overage** and it is separate from the copay and other fees your child care provider charges for specific purposes (e.g., field trips and late fees). Copays, overages and/or any other fees are owed directly to your provider.