California Institute of Technology (Caltech)
2026 Child Care Assistance Program (CCAP)

GUIDELINES

Caltech recognizes the cost of quality child care poses a financial burden to many members of its community. To help faculty, postdoctoral scholars, staff and graduate students afford child care expenses, the Institute has established a Child Care Assistance Program (CCAP), which provides assistance of up to $5,000 per year per family to those who meet the program qualifications.

Applications for CCAP assistance may be submitted:

- During the annual application period (typically in October).
- Within 31 days of being eligible for the program (e.g., new hires, becoming eligible for Caltech benefits).
- Within 31 days of experiencing a qualified life event (QLE) which changes the number of eligible child(ren) including birth, adoption, legal guardianship, and placement for adoption.
    - In the case of a new dependent, the award will be determined as of the date both parents/domestic partners return to work or school.
    - Documentation supporting the eligibility of the child and QLE must be provided.

Assistance will be awarded to eligible applicants whether or not their Caltech status and/or income sources qualify for tax-favored status with respect to this assistance.

HOW DOES THE PROGRAM WORK?

Caltech's CCAP is designed to assist eligible members of the community with the cost of child care, including infant and toddler day care, pre-school/pre-K programs, school holidays, summer day camps/programs, and before/after school care. Eligible applicants may receive assistance of up to $5,000 per family. Eligibility and the amount of assistance, if any, will be based on:

- The applicant's annual total gross family income
- The age(s) of eligible child(ren)
- The number of eligible child(ren)

In most cases, if an applicant is awarded CCAP assistance, the applicant will be automatically enrolled in the Institute's Dependent Day Care Flexible Spending Account (DCFSA). The CCAP assistance will then be credited to the individual's DCFSA. If the total CCAP and DCFSA amount supersedes $7,500, the DCFSA election would be reduced to the $7,500 limit.

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WHO IS ELIGIBLE?

- Participant Eligibility
  - The following are eligible to apply for CCAP assistance:
    - Faculty on Caltech payroll
    - Benefit eligible staff members
    - Postdoctoral Scholars on Caltech payroll
    - Graduate Students on Caltech payroll
  - In addition, you must meet one of the following eligibility criteria:
    - Your spouse/Registered Domestic Partner (RDP) is:
      - working with earned income which exceeds the CCAP award,
      - a full-time student,
      - in active search of gainful employment,
      - is disabled (as defined by the Internal Revenue Code), **OR**
      - not legally authorized to work due to immigration status.
    - You are not married or in a registered domestic partnership, **OR**
    - You are divorced or legally separated and have custody of your child(ren).
- Child(ren)'s Eligibility
  - You have at least one child who requires care to enable you to work or go to school.
  - To be considered eligible for a CCAP award, a dependent child must have been born on or before the application deadline and be 10 years of age or younger on January 1 in the CCAP assistance year. If the child turns 11 during the year in which assistance is awarded, child care reimbursements will continue to be paid for eligible child care expenses incurred for that child during the balance of the year, up to the CCAP assistance amount.
  - A child under the age of 10 (a "qualifying child" under the Internal Revenue Code) who meets all of the following requirements:
    - Is the applicant's child (including a stepchild, adopted child, or foster child),
      - Biological children
      - Step children
      - Adopted children/foster children
      - Any other children for whom the applicant is the legal guardian or for whom the applicant has court-awarded custody.
    - Resides with the applicant for more than one-half of the taxable year,
    - Does not provide over one-half of their own support during the calendar year.
- Income
  - To be eligible for 2026 CCAP assistance, an applicant's projected annual total gross

family income can be no greater than $148,500. If both parents work at Caltech, only one parent can apply for the program.

WHICH EXPENSES ARE ELIGIBLE?

CCAP assistance may be awarded to help defray expenses for child care secured through either a licensed provider or an in-home child care provider, excluding your spouse, the parent of the child, your dependent, or a child under age 19, with a Social Security or Tax ID number (consult a tax advisor for more information). Licensed providers must be licensed by the California Department of Social Services or comparable agency of the state from which the application is being filed. Examples of providers include child care centers, infant care centers, nursery schools, day camps, child care centers for mildly ill children, or after school programs. Child care for Caltech staff who work in locations outside of California must be secured through entities that are licensed by an appropriate regulatory agency of the state where the child care provider is located.

The CCAP award recipient is responsible for paying their child care provider and then requesting reimbursement from the DCFSA for incurred eligible expenses. Visit learn.healthequity.com/caltech for a list of eligible and ineligible DCFSA expenses. For further details regarding the eligibility for reimbursement, including information on expenses that are NOT eligible for reimbursement, you may also reference Caltech's Summary Plan Description section "Dependent Day Care Flexible Spending Account (DCFSA)."

If you become ineligible during the year (terminate from Caltech, become non-benefit eligible, etc.), your eligibility to seek reimbursement for covered expenses may end at the end of the month in which your benefit-based relationship with Caltech ends. If you become ineligible in the year then become eligible again, you must re-apply within 31 days of the event to seek reimbursement for on-going expenses.

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FINANCIAL NEED

A. CCAP assistance is determined primarily on the basis of annual total gross family income which is calculated on the gross earnings from the most recent pay stubs of the applicant and spouse/RDP (if applicable), multiplied by the annual number of pay periods.
B. For self-employed spouses/RDPs, the gross income will be the taxable income estimated for the purpose of quarterly tax payments.
C. It is the applicant's responsibility to provide sufficient documentation of spouse/RDP's gross income.
D. When applying for CCAP assistance, one must submit copies of their Caltech pay stubs for the two most recent pay periods and copies of pay stubs for spouse/RDP.
E. The annual total gross family income as reported on the applicant's or spouse/RDP's income tax return for the tax year immediately preceding the CCAP application.
   If the applicant is married and files a tax return separate from their spouse, or the application is in a registered domestic partnership, they must submit copies of all relevant tax returns to demonstrate the household's total gross income.

APPLICATION PERIOD

There will be one CCAP application for the 2026 calendar year. All assistance is paid on an annual basis. Eligible participants must re-apply for CCAP assistance every year. The application period is as follows:

APPLICATION PERIOD	APPLICATION DEADLINE	EFFECTIVE DATE	PROGRAM PERIOD
10/7/2025-10/27/2025	**10/27/2025**	**1/1/2026**	**1/1/2026-12/31/2026**
Most CCAP awards will be deposited into the participant's Dependent Care Flexible Spending Account in January.			

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ANNUAL ASSISTANCE AMOUNTS

The chart below illustrates the estimated assistance for 2026. Assistance is based on the age of the youngest eligible child, as of January 1, 2026. For additional children aged 10 and younger, add $1,000. The maximum assistance per employee household is $5,000, regardless of the number of children (e.g., the maximum award for an employee with three children ages 4, 6 & 8 will be $5,000).

Family Gross Income	Estimated Assistance for a Child Ages 0 - 5 Years	Estimated Assistance for a Child Ages 6 - 10 Years	Assistance for Each Additional Child Age 10 and Under
$0 to $74,999	$5,000	$4,000	$1,000
$75,000-$114,999	$4,000	$3,000	$1,000
$115,000-$148,500	$3,000	$2,000	$1,000

Any CCAP assistance awarded after January 1st will be prorated based on remaining months in the calendar year.

ASSISTANCE DISTRIBUTION

Whenever reasonably possible, the Institute coordinates the CCAP with the Dependent Care Flexible Spending Account (DCFSA) program, which makes it possible for eligible participants to set aside pretax income for eligible child care expenses. The current household annual tax advantage maximum allowed by the IRS, through the DCFSA program, is $7,500. The combination of CCAP assistance funds and additional amounts contributed by an individual cannot exceed $7,500.

Additional DCFSA contributions must be elected during the annual Open Enrollment period or within 31 days after acquiring a new dependent. For further information on DCFSA limits, see the Caltech Benefits Handbook, also known as the Summary Plan Description.

If a CCAP applicant is not eligible to participate in the DCFSA due to IRS guidelines the CCAP assistance will be awarded to the applicant through payroll and the funds will be subject to all applicable taxes (including withholding).

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PRORATING CCAP ASSISTANCE

CCAP assistance will be prorated in the following circumstances:

I. CCAP assistance is based on full-time 40-hours per week employment. Assistance will be prorated for eligible applicants scheduled to work less than 40 hours per week.
II. CCAP assistance amounts assume the child(ren) is(are) enrolled in an eligible child care center on a full-time basis.
III. Any CCAP assistance awarded after January 1st will be prorated based on the number of remaining months in the year.

APPLICATION PROCEDURES

Applications for the 2026 Child Care Assistance Program may be submitted between **October 7 – October 27, 2025**.

Steps to apply:

1. **Complete the application**.
2. **Provide total household income**:
   - Attach applicant's 2 most recent paystubs.
   - Attach spouse/RDP's 2 most recent paystubs (if applicable).
   - Attach copies of household 2024 Federal Income Tax Returns (must include pages showing dependents, gross income line and signatures).
3. **If your spouse/RDP is not employed**, documentation verifying one of the following:
   - documentation or attestation your spouse/RDP is actively looking for work,
   - that they are a full time student,
   - that they are considered legally disabled and cannot work, **OR**
   - that they cannot work due to immigration status.
4. **Provide relationship documentation:**
   - Attach copies of relationship documentation such as birth certificate(s), legal guardianship paperwork, or adoption paperwork. However, you do not need to provide documentation if:
     - Your child is on Caltech's medical, dental, and/or vision plan.
     - Your child has been approved for CCAP in the past 2 years.
     - The Benefits Office may reach out if additional documentation is required.
5. **Fill out the online application or mail to:**
   https://hr.caltech.edu/departments/total-rewards/benefits/child-care-assistance-program

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1200 E. California Blvd, MC 161-84, Pasadena, CA 91125

CCAP applications must be received or postmarked by October 27, 2025. Assistance is awarded annually and assistance in future years is not guaranteed. **Faxed, emailed, or late applications will not be accepted**. For more information, please email ccap@caltech.edu.

Caltech's Child Care Assistance Program Office will review and process all CCAP assistance applications. Personnel from that organization will verify eligibility, income, and childcare information. Applicants will be notified in writing of award amounts, if any, and the CCAP office will adjust 2026 DCFSA elections as needed to comply with the IRS limit of $7,500. All information, except the amount of the award administered through Caltech Payroll and Benefits Offices will be kept confidential.