



## Dependent Care Credit vs Dependent Care FSA 2010

Single, Head of Household			
1 Eligible Dependent - \$3,000 Daycare Expenses			
AGI			
Over	But not over	Diff.	Best Option
\$0	\$11,950	(\$521)	Credit
\$11,950	\$15,000	(\$371)	Credit
\$15,000	\$17,000	(\$341)	Credit
\$17,000	\$19,000	(\$311)	Credit
\$19,000	\$21,000	(\$281)	Credit
\$21,000	\$23,000	(\$251)	Credit
\$23,000	\$25,000	(\$221)	Credit
\$25,000	\$27,000	(\$191)	Credit
\$27,000	\$29,000	(\$161)	Credit
\$29,000	\$31,000	(\$131)	Credit
\$31,000	\$33,000	(\$101)	Credit
\$33,000	\$35,000	(\$71)	Credit
\$35,000	\$37,000	(\$41)	Credit
\$37,000	\$39,000	(\$11)	Credit
\$39,000	\$41,000	\$20	FSA
\$41,000	\$43,000	\$50	FSA
\$43,000	\$45,550	\$80	FSA
\$45,550	\$106,800	\$380	FSA
\$106,800	\$117,650	\$194	FSA
\$117,650	\$190,550	\$284	FSA

Single, Head of Household			
1 Eligible Dependent - \$5,000 Daycare Expenses			
AGI			
Over	But not over	Diff.	Best Option
\$0	\$11,950	(\$168)	Credit
\$11,950	\$15,000	\$83	FSA
\$15,000	\$17,000	\$113	FSA
\$17,000	\$19,000	\$143	FSA
\$19,000	\$21,000	\$173	FSA
\$21,000	\$23,000	\$203	FSA
\$23,000	\$25,000	\$233	FSA
\$25,000	\$27,000	\$263	FSA
\$27,000	\$29,000	\$293	FSA
\$29,000	\$31,000	\$323	FSA
\$31,000	\$33,000	\$353	FSA
\$33,000	\$35,000	\$383	FSA
\$35,000	\$37,000	\$413	FSA
\$37,000	\$39,000	\$443	FSA
\$39,000	\$41,000	\$473	FSA
\$41,000	\$43,000	\$503	FSA
\$43,000	\$45,550	\$533	FSA
\$45,550	\$106,800	\$1,033	FSA
\$106,800	\$117,650	\$723	FSA
\$117,650	\$190,550	\$873	FSA

Single, Head of Household			
2 Eligible Dependents - \$6,000 Daycare Expenses			
AGI			
Over	But not over	Diff.	Best Option
\$0	\$11,950	(\$868)	Credit
\$11,950	\$15,000	(\$618)	Credit
\$15,000	\$17,000	(\$568)	Credit
\$17,000	\$19,000	(\$518)	Credit
\$19,000	\$21,000	(\$468)	Credit
\$21,000	\$23,000	(\$418)	Credit
\$23,000	\$25,000	(\$368)	Credit
\$25,000	\$27,000	(\$318)	Credit
\$27,000	\$29,000	(\$268)	Credit
\$29,000	\$31,000	(\$218)	Credit
\$31,000	\$33,000	(\$168)	Credit
\$33,000	\$35,000	(\$118)	Credit
\$35,000	\$37,000	(\$68)	Credit
\$37,000	\$39,000	(\$18)	Credit
\$39,000	\$41,000	\$33	FSA
\$41,000	\$43,000	\$83	FSA
\$43,000	\$45,550	\$133	FSA
\$45,550	\$106,800	\$633	FSA
\$106,800	\$117,650	\$323	FSA
\$117,650	\$190,550	\$473	FSA

\* FSA tax savings percentage applied to \$5,000.

**Note: State and local tax savings were not taken into consideration. State and local taxes vary in percentages and dependent care credit availability.**

### Helpful Links . . .

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MHMR-FF1009c



## Dependent Care Credit vs Dependent Care FSA (cont.)

# 2010

Married, Filing Joint			
1 Eligible Dependent - \$3,000 Daycare Expenses			
AGI			
Over	But not over	Diff.	Best Option
\$0	\$15,000	(\$521)	Credit
\$15,000	\$16,750	(\$491)	Credit
\$16,750	\$17,000	(\$341)	Credit
\$17,000	\$19,000	(\$311)	Credit
\$19,000	\$21,000	(\$281)	Credit
\$21,000	\$23,000	(\$251)	Credit
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\$33,000	\$35,000	(\$71)	Credit
\$35,000	\$37,000	(\$41)	Credit
\$37,000	\$39,000	(\$11)	Credit
\$39,000	\$41,000	\$20	FSA
\$41,000	\$43,000	\$50	FSA
\$43,000	\$68,000	\$80	FSA
\$68,000	\$106,800	\$380	FSA
\$106,800	\$137,300	\$194	FSA
\$137,300	\$209,250	\$284	FSA

Married, Filing Joint			
1 Eligible Dependent - \$5,000 Daycare Expenses			
AGI			
Over	But not over	Diff.	Best Option
\$0	\$15,000	(\$168)	Credit
\$15,000	\$16,750	(\$138)	Credit
\$16,750	\$17,000	\$113	FSA
\$17,000	\$19,000	\$143	FSA
\$19,000	\$21,000	\$173	FSA
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