



Dependent Care Credit vs Dependent Care FSA

2011

| Single, Head of Household | | | |
|--|--------------|---------|-------------|
| 1 Eligible Dependent - \$3,000 Day Care Expenses | | | |
| AGI | | | |
| Over | But not over | Diff. | Best Option |
| \$0 | \$12,150 | (\$581) | Credit |
| \$12,150 | \$15,000 | (\$431) | Credit |
| \$15,000 | \$17,000 | (\$401) | Credit |
| \$17,000 | \$19,000 | (\$371) | Credit |
| \$19,000 | \$21,000 | (\$341) | Credit |
| \$21,000 | \$23,000 | (\$311) | Credit |
| \$23,000 | \$25,000 | (\$281) | Credit |
| \$25,000 | \$27,000 | (\$251) | Credit |
| \$27,000 | \$29,000 | (\$221) | Credit |
| \$29,000 | \$31,000 | (\$191) | Credit |
| \$31,000 | \$33,000 | (\$161) | Credit |
| \$33,000 | \$35,000 | (\$131) | Credit |
| \$35,000 | \$37,000 | (\$101) | Credit |
| \$37,000 | \$39,000 | (\$71) | Credit |
| \$39,000 | \$41,000 | (\$41) | Credit |
| \$41,000 | \$43,000 | (\$11) | Credit |
| \$43,000 | \$46,250 | \$20 | FSA |
| \$46,250 | \$106,800 | \$320 | FSA |
| \$106,800 | \$119,400 | \$194 | FSA |
| \$119,400 | \$193,350 | \$284 | FSA |

| Single, Head of Household | | | |
|--|--------------|---------|-------------|
| 1 Eligible Dependent - \$5,000 Day Care Expenses | | | |
| AGI | | | |
| Over | But not over | Diff. | Best Option |
| \$0 | \$12,150 | (\$268) | Credit |
| \$12,150 | \$15,000 | (\$18) | Credit |
| \$15,000 | \$17,000 | \$12 | FSA |
| \$17,000 | \$19,000 | \$43 | FSA |
| \$19,000 | \$21,000 | \$73 | FSA |
| \$21,000 | \$23,000 | \$103 | FSA |
| \$23,000 | \$25,000 | \$133 | FSA |
| \$25,000 | \$27,000 | \$163 | FSA |
| \$27,000 | \$29,000 | \$193 | FSA |
| \$29,000 | \$31,000 | \$223 | FSA |
| \$31,000 | \$33,000 | \$253 | FSA |
| \$33,000 | \$35,000 | \$283 | FSA |
| \$35,000 | \$37,000 | \$313 | FSA |
| \$37,000 | \$39,000 | \$343 | FSA |
| \$39,000 | \$41,000 | \$373 | FSA |
| \$41,000 | \$43,000 | \$403 | FSA |
| \$43,000 | \$46,250 | \$433 | FSA |
| \$46,250 | \$106,800 | \$933 | FSA |
| \$106,800 | \$119,400 | \$723 | FSA |
| \$119,400 | \$193,350 | \$873 | FSA |

| Single, Head of Household | | | |
|---|--------------|---------|-------------|
| 2 Eligible Dependents - \$6,000 Day Care Expenses | | | |
| AGI | | | |
| Over | But not over | Diff. | Best Option |
| \$0 | \$12,150 | (\$968) | Credit |
| \$12,150 | \$15,000 | (\$718) | Credit |
| \$15,000 | \$17,000 | (\$668) | Credit |
| \$17,000 | \$19,000 | (\$618) | Credit |
| \$19,000 | \$21,000 | (\$568) | Credit |
| \$21,000 | \$23,000 | (\$518) | Credit |
| \$23,000 | \$25,000 | (\$468) | Credit |
| \$25,000 | \$27,000 | (\$418) | Credit |
| \$27,000 | \$29,000 | (\$368) | Credit |
| \$29,000 | \$31,000 | (\$318) | Credit |
| \$31,000 | \$33,000 | (\$268) | Credit |
| \$33,000 | \$35,000 | (\$218) | Credit |
| \$35,000 | \$37,000 | (\$168) | Credit |
| \$37,000 | \$39,000 | (\$118) | Credit |
| \$39,000 | \$41,000 | (\$68) | Credit |
| \$41,000 | \$43,000 | (\$18) | Credit |
| \$43,000 | \$46,250 | \$33 | FSA |
| \$46,250 | \$106,800 | \$533 | FSA |
| \$106,800 | \$119,400 | \$323 | FSA |
| \$119,400 | \$193,350 | \$473 | FSA |

*125 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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Dependent Care Credit vs Dependent Care FSA (cont.) 2011

| Married, Filing Joint | | | |
|--|--------------|---------|-------------|
| 1 Eligible Dependent - \$3,000 Day Care Expenses | | | |
| AGI | | | |
| Over | But not over | Diff. | Best Option |
| \$0 | \$15,000 | (\$268) | Credit |
| \$15,000 | \$17,000 | (\$238) | Credit |
| \$17,000 | \$19,000 | \$43 | FSA |
| \$19,000 | \$21,000 | \$73 | FSA |
| \$21,000 | \$23,000 | \$103 | FSA |
| \$23,000 | \$25,000 | \$133 | FSA |
| \$25,000 | \$27,000 | \$163 | FSA |
| \$27,000 | \$29,000 | \$193 | FSA |
| \$29,000 | \$31,000 | \$223 | FSA |
| \$31,000 | \$33,000 | \$253 | FSA |
| \$33,000 | \$35,000 | \$283 | FSA |
| \$35,000 | \$37,000 | \$313 | FSA |
| \$37,000 | \$39,000 | \$343 | FSA |
| \$39,000 | \$41,000 | \$373 | FSA |
| \$41,000 | \$43,000 | \$403 | FSA |
| \$43,000 | \$69,000 | \$433 | FSA |
| \$69,000 | \$106,800 | \$933 | FSA |
| \$106,800 | \$139,350 | \$723 | FSA |
| \$139,350 | \$212,300 | \$873 | FSA |

| Married, Filing Joint | | | |
|--|--------------|---------|-------------|
| 1 Eligible Dependent - \$5,000 Day Care Expenses | | | |
| AGI | | | |
| Over | But not over | Diff. | Best Option |
| \$0 | \$15,000 | (\$268) | Credit |
| \$15,000 | \$17,000 | (\$238) | Credit |
| \$17,000 | \$19,000 | \$43 | FSA |
| \$19,000 | \$21,000 | \$73 | FSA |
| \$21,000 | \$23,000 | \$103 | FSA |
| \$23,000 | \$25,000 | \$133 | FSA |
| \$25,000 | \$27,000 | \$163 | FSA |
| \$27,000 | \$29,000 | \$193 | FSA |
| \$29,000 | \$31,000 | \$223 | FSA |
| \$31,000 | \$33,000 | \$253 | FSA |
| \$33,000 | \$35,000 | \$283 | FSA |
| \$35,000 | \$37,000 | \$313 | FSA |
| \$37,000 | \$39,000 | \$343 | FSA |
| \$39,000 | \$41,000 | \$373 | FSA |
| \$41,000 | \$43,000 | \$403 | FSA |
| \$43,000 | \$69,000 | \$433 | FSA |
| \$69,000 | \$106,800 | \$933 | FSA |
| \$106,800 | \$139,350 | \$723 | FSA |
| \$139,350 | \$212,300 | \$873 | FSA |

| Married, Filing Joint | | | |
|---|--------------|---------|-------------|
| 2 Eligible Dependents - \$6,000 Day Care Expenses | | | |
| AGI | | | |
| Over | But not over | Diff. | Best Option |
| \$0 | \$15,000 | (\$968) | Credit |
| \$15,000 | \$17,000 | (\$918) | Credit |
| \$17,000 | \$19,000 | (\$618) | Credit |
| \$19,000 | \$21,000 | (\$568) | Credit |
| \$21,000 | \$23,000 | (\$518) | Credit |
| \$23,000 | \$25,000 | (\$468) | Credit |
| \$25,000 | \$27,000 | (\$418) | Credit |
| \$27,000 | \$29,000 | (\$368) | Credit |
| \$29,000 | \$31,000 | (\$318) | Credit |
| \$31,000 | \$33,000 | (\$268) | Credit |
| \$33,000 | \$35,000 | (\$218) | Credit |
| \$35,000 | \$37,000 | (\$168) | Credit |
| \$37,000 | \$39,000 | (\$118) | Credit |
| \$39,000 | \$41,000 | (\$68) | Credit |
| \$41,000 | \$43,000 | (\$18) | Credit |
| \$43,000 | \$69,000 | \$33 | FSA |
| \$69,000 | \$106,800 | \$533 | FSA |
| \$106,800 | \$139,350 | \$323 | FSA |
| \$139,350 | \$212,300 | \$473 | FSA |

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