



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.



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
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\$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
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\$43,000	\$69,000	\$33	FSA
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\$139,350	\$212,300	\$473	FSA

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