

## Dependent Care Credit vs. Dependent Care FSA

2009 Tax Rates - 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	\$45,500	\$133	FSA
\$45,500	\$106,800	\$633	FSA
\$106,800	\$117,450	\$323	FSA
\$117,450	\$190,200	\$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.*

The above chart, although believed to be accurate, is intended for illustrative purposes only and is not intended to constitute legal or accounting advice. The above chart does not substitute for personalized professional tax advice. Each person's tax situation and status is unique. Prior to enrolling in the Dependent Care FSA, each person is urged to obtain personalized professional tax assistance and advice concerning their individual filing status and potential tax liabilities.

## Dependent Care Credit vs. Dependent Care FSA

2009 Tax Rates - 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	\$45,500	\$80	FSA
\$45,500	\$106,800	\$380	FSA
\$106,800	\$117,450	\$194	FSA
\$117,450	\$190,200	\$284	FSA

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

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## Dependent Care Credit vs. Dependent Care FSA

2009 Tax Rates - 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	\$45,500	\$533	FSA
\$45,500	\$106,800	\$1,033	FSA
\$106,800	\$117,450	\$723	FSA
\$117,450	\$190,200	\$873	FSA

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

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## Dependent Care Credit vs. Dependent Care FSA

2009 Tax Rates - Married, Filing Joint

**2 Eligible Dependents - \$6,000 Daycare Expenses\***

AGI			
Over	But not over	Diff.	Best Option
\$0	\$15,000	(\$868)	Credit
\$15,000	\$16,700	(\$818)	Credit
\$16,700	\$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	\$67,900	\$133	FSA
\$67,900	\$106,800	\$633	FSA
\$106,800	\$137,050	\$323	FSA
\$137,050	\$208,850	\$473	FSA

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

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## Dependent Care Credit vs. Dependent Care FSA

2009 Tax Rates - 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	\$16,700	(\$491)	Credit
\$16,700	\$17,000	(\$341)	Credit
\$17,000	\$19,000	(\$311)	Credit
\$19,000	\$21,000	(\$281)	Credit
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\$31,000	\$33,000	(\$101)	Credit
\$33,000	\$35,000	(\$71)	Credit
\$35,000	\$37,000	(\$41)	Credit
\$37,000	\$39,000	(\$11)	Credit
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\$41,000	\$43,000	\$50	FSA
\$43,000	\$67,900	\$80	FSA
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\$0	\$15,000	(\$168)	Credit
\$15,000	\$16,700	(\$138)	Credit
\$16,700	\$17,000	\$113	FSA
\$17,000	\$19,000	\$143	FSA
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