

Dependent Care Credit vs. Dependent Care FSA

Married, Filing Joint Return

1 eligible dependent with \$3,000 in daycare expenses

Adjusted Gross Income Over	But Not Greater Than	Tax Credit Savings	Flex Tax Savings*	Difference	Best Option
\$0	\$14,300	\$1,050	\$530	(\$520)	Credit
\$14,300	\$15,000	\$1,050	\$680	(\$370)	Credit
\$15,000	\$17,000	\$1,020	\$680	(\$340)	Credit
\$17,000	\$19,000	\$990	\$680	(\$310)	Credit
\$19,000	\$21,000	\$960	\$680	(\$280)	Credit
\$21,000	\$23,000	\$930	\$680	(\$250)	Credit
\$23,000	\$25,000	\$900	\$680	(\$220)	Credit
\$25,000	\$27,000	\$870	\$680	(\$190)	Credit
\$27,000	\$29,000	\$840	\$680	(\$160)	Credit
\$29,000	\$31,000	\$810	\$680	(\$130)	Credit
\$31,000	\$33,000	\$780	\$680	(\$100)	Credit
\$33,000	\$35,000	\$750	\$680	(\$70)	Credit
\$35,000	\$37,000	\$720	\$680	(\$40)	Credit
\$38,050	\$39,000	\$690	\$680	(\$10)	Credit
\$39,000	\$41,000	\$660	\$980	\$320	Flex
\$41,000	\$43,000	\$630	\$980	\$350	Flex
\$43,000	\$58,100	\$600	\$980	\$380	Flex
\$58,100	\$87,900	\$600	\$980	\$380	Flex
\$87,900	\$117,250	\$600	\$794	\$194	Flex
\$117,250	\$178,650	\$600	\$884	\$284	Flex

Married, Filing Joint Return

1 eligible dependent with \$5,000 in daycare expenses

Adjusted Gross Income Over	But Not Greater Than	Tax Credit Savings	Flex Tax Savings*	Difference	Best Option
\$0	\$14,300	\$1,050	\$883	(\$168)	Credit
\$14,300	\$15,000	\$1,050	\$1,133	\$83	Flex
\$15,000	\$17,000	\$1,020	\$1,133	\$233	Flex
\$17,000	\$19,000	\$990	\$1,133	\$263	Flex
\$19,000	\$21,000	\$960	\$1,133	\$173	Flex
\$21,000	\$23,000	\$930	\$1,133	\$203	Flex
\$23,000	\$25,000	\$900	\$1,133	\$233	Flex
\$25,000	\$27,000	\$870	\$1,133	\$263	Flex
\$27,000	\$29,000	\$840	\$1,133	\$293	Flex
\$29,000	\$31,000	\$810	\$1,133	\$323	Flex
\$31,000	\$33,000	\$780	\$1,133	\$353	Flex
\$33,000	\$35,000	\$750	\$1,133	\$383	Flex
\$35,000	\$37,000	\$720	\$1,133	\$413	Flex
\$38,050	\$39,000	\$690	\$1,133	\$443	Flex
\$39,000	\$41,000	\$660	\$1,633	\$973	Flex
\$41,000	\$43,000	\$630	\$1,633	\$1,003	Flex
\$43,000	\$58,100	\$600	\$1,633	\$1,033	Flex
\$58,100	\$87,900	\$600	\$1,633	\$1,033	Flex
\$87,900	\$117,250	\$600	\$1,323	\$723	Flex
\$117,250	\$178,650	\$600	\$1,473	\$873	Flex

Married, Filing Joint Return

2 eligible dependent with \$6,000 in daycare expenses

Adjusted Gross Income Over	But Not Greater Than	Tax Credit Savings	Flex Tax Savings*	Difference	Best Option
\$0	\$10,200	\$2,100.00	\$1,233	(\$868)	Credit
\$10,200	\$15,000	\$2,100.00	\$1,483	(\$618)	Credit
\$15,000	\$17,000	\$2,040.00	\$1,473	(\$568)	Credit
\$17,000	\$19,000	\$1,980.00	\$1,463	(\$518)	Credit
\$19,000	\$21,000	\$1,920.00	\$1,453	(\$468)	Credit
\$21,000	\$23,000	\$1,860.00	\$1,443	(\$418)	Credit
\$23,000	\$25,000	\$1,800.00	\$1,433	(\$368)	Credit
\$25,000	\$27,000	\$1,740.00	\$1,423	(\$318)	Credit
\$27,000	\$29,000	\$1,680.00	\$1,413	(\$268)	Credit
\$29,000	\$31,000	\$1,620.00	\$1,403	(\$218)	Credit
\$31,000	\$33,000	\$1,560.00	\$1,393	(\$168)	Credit
\$33,000	\$35,000	\$1,500.00	\$1,383	(\$118)	Credit
\$35,000	\$37,000	\$1,440.00	\$1,373	(\$68)	Credit
\$38,050	\$39,000	\$1,380.00	\$1,363	(\$18)	Credit
\$39,000	\$41,000	\$1,380.00	\$1,863	\$483	Flex
\$41,000	\$43,000	\$1,320.00	\$1,853	\$533	Flex
\$43,000	\$58,100	\$1,260.00	\$1,843	\$583	Flex
\$58,100	\$87,900	\$1,200.00	\$1,833	\$633	Flex
\$87,900	\$117,250	\$1,200.00	\$1,523	\$323	Flex
\$117,250	\$178,650	\$1,200.00	\$1,673	\$473	Flex