



## Dependent Care Flexible Spending Account

Under the Federal Flexible Spending Account Program (FSAFEDS), a **Dependent Care Flexible Spending Account (DCFSA)** is a pre-tax benefit account used to pay for dependent care services, such as summer day camps, before and after school programs, nursery school, preschool, private sitters and child or elder daycare.

### How It Works

Simply decide how much to contribute to your DCFSA account each year, and funds are withdrawn from each paycheck for deposit into your account before taxes are deducted. As soon as your account is funded, you can use your balance to pay for many eligible dependent care expenses.

Be sure to estimate your annual dependent care expenses and make your contributions carefully. Any money left unspent in your DCFSA at plan year end is forfeited. However, there is a grace period from January 1, 2026 to March 15, 2026 during which you can incur eligible DCFSA expenses that will be reimbursed from any remaining 2025 balance.

### Why You Need It

- Save up to 30%<sup>†</sup> on preschool, summer day camp, before/after school programs, child or elder daycare and more
- Reduce your overall tax burden—funds are withdrawn from your paycheck for deposit into your DCFSA before taxes are deducted
- Take advantage of several convenient, no-hassle payment and reimbursement options

You can save up to  
**\$1500\***  
every year!

See the estimated tax savings ►

\* Based on the maximum election amount and 30% average in tax savings.  
<sup>†</sup> Assumes a combined tax rate of 30%, including FICA, state and federal income taxes. Actual amounts may vary.

## How You Manage It

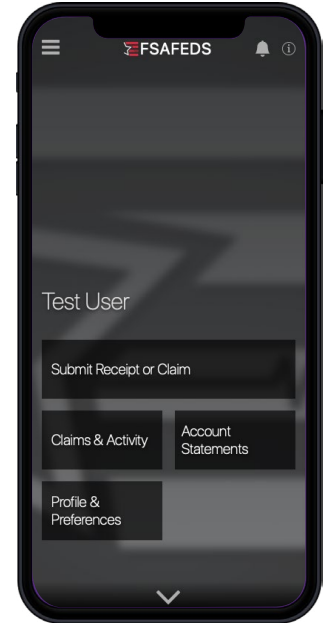
With a variety of payment and reimbursement options, your DCFSA is easy to use. Arrange for convenient direct payments to your dependent care provider or be reimbursed for payments you make. You can even have your dependent care provider sign receipts using your mobile device. Manage your account via a secure website on any computer or mobile device that's connected to the Internet or via the FSAFEDS app.

## How Much You Can Contribute to It

You can contribute a minimum of \$100 or up to a maximum of \$5,000 to your DCFSA (per household). Full rules available at [www.FSAFEDS.gov](http://www.FSAFEDS.gov).

## How You Get It

Ready to save? Sign up for a DCFSA during the Annual Federal Benefits Open Season, November 11, 2024 through December 9, 2024 (Midnight ET).



Savings Example			
Without DCFSA		With DCFSA	
Gross annual pay (estimate)	\$60,000	Gross annual pay (estimate)	\$60,000
Estimated tax rate (30%)	- \$18,000	Maximum annual DCFSA contribution	- \$5,000
Net annual pay	= \$42,000	Adjusted gross pay	= \$55,000
Estimated annual dependent care expenses	- \$5,000	Estimated tax rate (30%)	- \$16,500
Final take-home pay	= \$37,000	Final take-home pay	= \$38,500
<small>All figures in this table are estimates and based on an annual salary of \$60,000 and maximum contribution limits to the benefit account. Your salary, tax rate, dependent care expenses and tax savings may be different.</small>		<b>Take home this much more</b>	
		<b>\$1,500</b>	

**Learn More at [www.FSAFEDS.gov](http://www.FSAFEDS.gov)**

or call 877-FSAFEDS (372-3337)