



FSA - Dependent Care

Dependent Care Flexible Spending Accounts create a tax break for dependent care expenses (typically child care or day care expenses) that enable you to work. Additionally, if you have an older dependent who lives with you at least 8 hours per day and requires someone to come into the house to assist with day-to-day living, you can claim these expenses through your Dependent Care Flexible Spending Account. If you are married, your spouse must be working, looking for work or be a full-time student. If you have a stay-at-home spouse, you should not enroll in the Dependent Care Flexible Spending Account. The IRS allows no more than \$5,000 per household (\$2,500 if you are married and file a separate tax return) be set-aside in the Dependent Care Flexible Spending Account in a calendar year.

Please note that IRS regulations disallow reimbursement for services that have not yet been provided, so even if you pay in advance for your expenses, you can only claim service periods that have already occurred. For example, if you are required to pay for all of January's child care expenses on January 1st, you cannot claim the entire month's expense until the end of January. However, you may submit a claim every week, at the end of that week, for those expenses.

Dependent Care Eligible Expenses

- Fees for licensed day care or adult care facilities
- Before and after school care programs for dependents under age 13
- Amounts paid for services (nursery school) provided in or outside of your home
- Nanny expenses attributed to dependent care
- Nursery school (preschool) fees
- Summer Day Camp - primary purpose must be custodial care and not educational in nature
- Does not cover medical costs; use Healthcare FSA for medical expenses incurred by you or your dependents

Dependent Care Ineligible Expenses

- Kindergarten Tuition
- Babysitting (not work related)
- Dance Lessons
- Field Trips
- School tuition
- Language classes
- Educational, learning or study skills services
- Late payment fees
- Private school tuition

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