



DCFSA FACTSHEET FOR MILITARY SPOUSES



U.S. Department of Defense

WHAT IS A DCFSA?

A Dependent Care Flexible Spending Account (DCFSA) is a pre-tax benefit account that helps parents and caretakers pay for child and adult care while they **work, look for work or attend school full-time.**

HOW MUCH CAN I ELECT?

Each household can contribute a minimum of \$100 and a maximum of \$5,000.

Contribution amounts are tied to household income. Your household's maximum contribution is limited to the yearly income of the lower-earning spouse.

For example:

I am married to an active component E-5, and we have two young children. I work part-time and make about \$3,000 total for the year. Since I am the lower-earning spouse, our maximum DCFSA contribution is \$3,000.

HOW DOES DCFSA SUPPORT MILITARY SPOUSE EMPLOYMENT?

This program is designed to support families so that both parents can work or look for work. Per the Internal Revenue Service (IRS), exceptions to this rule are:

- ① **Full-time Students**
- ② **Incapacitated Adults**, who are mentally or physically incapable of self-care

In both exceptions, the IRS assumes an earned income of up to \$3,000 per year for one dependent, and up to \$5,000 per year for more than one dependent.

CAN I MANAGE THE ACCOUNT ON BEHALF OF MY SERVICE MEMBER SPOUSE?

Yes. If you have a valid power of attorney you can sign up on behalf of your spouse.

A spouse (or anyone) may also be added as an authorized user on the account, allowing for access to make changes, file claims, and more.

Your tax filing status will affect the amount you are able to elect in your DCFSA:

Married Filing Jointly

- + If you are married filing jointly, you may contribute your household maximum of \$5,000 (or the yearly income of the lower-earning spouse, if less than \$5,000).

Married Filing Separately

- + If you are married filing separately, you may only contribute up to \$2,500 per taxpayer.
- + Keep in mind, your dependent must be claimed on your tax return to be an eligible DCFSA dependent.

HAVE MORE QUESTIONS?

Visit our [FAQ](#) to learn more about:

- Tax implications
- Spousal considerations
- and more DCFSA topics...

[Calculate your estimated savings here](#) using the FSAFEDS benefit calculator tool.