

## Child Care Tax Credit Estimator – Printable Worksheet

Use this worksheet to estimate your federal Child and Dependent Care Credit (CDCC). Fill in the lines as you gather your childcare expense information. This worksheet is for your personal planning only and does not replace IRS Form 2441 or advice from a tax professional.

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### Step A — Count qualifying persons

Count the number of qualifying persons (generally dependents under age 13, or a spouse/dependent incapable of self-care who lived with you more than half the year).

- A1: Number of qualifying persons: \_\_\_\_\_
  - A2: Check one:
    - One qualifying person
    - Two or more qualifying persons
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### Step B — Total qualified care expenses

Include only work-related care expenses you paid this year so that you (and your spouse, if filing jointly) could work or look for work. Exclude any amounts reimbursed or paid with Dependent Care FSA (DC-FSA) funds.

- **B1** – Qualified childcare expenses paid this year:  
B1 \$ \_\_\_\_\_
  - **B2** – Minus: DC-FSA benefits (W-2 Box 10):  
B2 – \$ \_\_\_\_\_
  - **B3** – = Net expenses for credit (Line B1 – Line B2):  
B3 \$ \_\_\_\_\_
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### Step C — Apply the dollar cap

Your expenses eligible for the credit are capped at \$3,000 for one qualifying person or \$6,000 for two or more. If you used a DC-FSA, your cap may be reduced by those benefits.

- **C1** – Maximum expenses allowed:  
C1 \$3,000 (one person) or \$6,000 (two+ persons)
  - **C2** – Allowed expenses after dollar cap (smaller of Line B3 or Line C1):  
C2 \$ \_\_\_\_\_
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### **Step D — Earned income limit**

Your allowed expenses cannot be more than your earned income (or your spouse's, if lower, when filing jointly).

- **D1** – Your earned income:  
D1 \$ \_\_\_\_\_
  - **D2** – Spouse earned income (if filing jointly):  
D2 \$ \_\_\_\_\_
  - **D3** – Earned income limit (smaller of Line D1 or Line D2, if applicable):  
D3 \$ \_\_\_\_\_
  - **D4** – Final allowed expenses (smaller of Line C2 or Line D3):  
D4 \$ \_\_\_\_\_
- 

### **Step E — Find your percentage and estimate the credit**

Use the AGI table on the website or IRS instructions to find your percentage (between 20% and 35%), then multiply by your final allowed amount to estimate your credit.

- **E1** – Your Adjusted Gross Income (AGI):  
E1 \$ \_\_\_\_\_
  - **E2** – Credit percentage from AGI table:  
E2 \_\_\_\_\_ %
  - **E3** – Estimated CDCC (Line D4 × Line E2):  
E3 \$ \_\_\_\_\_
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**Footer / disclaimer**

This worksheet is provided for general educational purposes only and does not constitute tax, legal, or financial advice. For specific guidance on your situation, consult IRS instructions for Form 2441 or a qualified tax professional.

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