# Dependent Care FSA Open Enrollment Checklist 2027

Limit, provider details and credit rules to check before you elect

## Your numbers

Amount I will elect for 2027 _____

Per-paycheck amount (amount divided by pay periods) _____

Care provider name and TIN or EIN _____

## BEFORE YOU ELECT

**Plan and family**

- [ ] Check the employer plan's dependent care FSA limit
- [ ] Confirm each child is under age 13 when care is provided
- [ ] Ask the administrator for the use-by and claim deadlines

**Amount and tax credit**

- [ ] Married couples: check the lower-earning spouse's earned income
- [ ] Remember FSA dollars reduce the credit base
- [ ] Divide your amount by the pay periods in your plan year

**Care provider**

- [ ] Get the provider's name, address and TIN (Form W-10)
- [ ] If the provider is an organization, get its EIN

**Federal employees**

- [ ] Enroll in FSAFEDS before Open Season ends on Dec. 14, 2026

## Good to know

- Dependent care FSA limit: $7,500 ($3,750 for a married employee filing a separate return).
- A qualifying child must be under age 13 when the care was provided.
- Married couples use the smaller of the two earned incomes.
- Excluded dependent care benefits reduce the credit's dollar limit.
- Ask each provider for a name, address and TIN.
- An organization provider uses an EIN.
- FSAFEDS Open Season ends 11:59 p.m. ET on Mon., Dec. 14, 2026.

## Not yet confirmed

**Use-by and grace or carryover rule for dependent care FSAs:** not found on an official page; your plan sets it

**Claim deadline for dependent care FSA reimbursement:** not found on an official page; your plan sets it

**2027 health FSA limit:** not yet announced when this was written

## My notes

Source: Public Law 119-21; IRS Publication 15-B (2026), Publication 503 (2025) and Form W-10 page; Office of Personnel Management, Open Season. Your plan sets its own rules.