

# Deduct Your Child's Summer Camp

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Are your children attending a day camp this summer so you and your spouse can work or go to school full time? If so, you may be able to get a tax credit for the fees you paid for them to attend day camp. A tax credit reduces the amount of tax you pay dollar for dollar, unlike an itemized deduction, which reduces your tax bill based on your tax rate.



In 2006, the child and dependent care credit can save you up to \$3,000 if you spend that much on care for one child under age 13. If you have more than one child in that age group who qualifies, the credit can save as much as \$6,000. Money spent on care for disabled older children also is covered.

For all eligible children, the tax credit ranges from 20% to 35% of the money spent on eligible child care. Summer day camps are considered eligible child care. Overnight camps do not qualify. As with most credits and deductions, the higher your income, the lower the credit available. If your family income is over \$43,000, the credit rate is 20%.

## **How would this work?**

If you spend \$500 sending your eligible children to day camps this summer, so you and your spouse can work, and your income is greater than \$43,000 you will save \$100 in taxes. If you spend another \$5,500 during the school for before and/or after school care, such that you and your spouse can work, you will save \$1,200 in taxes.

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