

# Cut Your Commute Costs

ENROLL IN PRE-TAX COMMUTER BENEFITS!



As a DCPS staff member you can deduct public transit costs directly from your paycheck, which reduces your taxes and increases your take-home pay.

## How do I start saving?

**1** Figure out how much you currently spend (or plan to spend) on transit every month.

**Use WMATA's Trip Planner to determine how much your route will cost.**

[wmata.com/schedules/trip-planner/](http://wmata.com/schedules/trip-planner/)

**2** Make sure you have a **SmarTrip®** card. You will need to register your card online to be able to receive transit benefits.

**Buy a SmarTrip® Card at any Metrorail Station or go to [wmata.com/fares/stores.cfm](http://wmata.com/fares/stores.cfm) for other locations.**

**3** Visit **benefitresource.com** to sign up for your pre-tax commuter benefits account.

**Any questions you have during the enrollment process can be directed to DCPS HR at [dcps.benefits@dc.gov](mailto:dcps.benefits@dc.gov).**

## ALL SET!

The allotted funds will be loaded bi-weekly on your Beniversal Prepaid MasterCard™ for you to add on your SmarTrip card®.

### HERE'S THE MATH!

Shannon earns \$64,288 annually and spends \$1,800 per year on transit. By using pre-tax commuter benefits she saves \$651 a year on transportation costs.

Example representative of average tax rates for single filing without dependents. Source for annual tax calculator: [smartasset.com/taxes/district-of-columbia-tax-calculator](http://smartasset.com/taxes/district-of-columbia-tax-calculator)

#### Buying transit fare **WITH** pre-tax benefits



\$64,288	Earnings
- \$1,800	Pre-tax transit deduction
<b>- \$14,571</b>	<b>Estimated taxes</b>
<b>= \$47,917</b>	<b>Take-home pay</b>
- \$0	Transit costs
<b>= \$47,917</b>	<b>Money in your pocket!</b>

#### Buying transit fare **WITHOUT** pre-tax benefits



\$64,288	Earnings
- \$0	Pre-tax transit deduction
<b>- \$15,222</b>	<b>Estimated taxes</b>
<b>= \$49,066</b>	<b>Take-home pay</b>
- \$1,800	Transit costs
<b>= \$47,266</b>	<b>Money in your pocket!</b>