

# Cut Your Commute Costs

ENROLL IN PRE-TAX COMMUTER BENEFITS!

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Public transit costs can be deducted directly from your paycheck, which reduces your taxes and increases 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.

[www.wmata.com/schedules/trip-planner/](http://www.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, online, or on mobile. Learn more at: [www.wmata.com/fares/Buy-SmarTrip.cfm](http://www.wmata.com/fares/Buy-SmarTrip.cfm)

**3** Reach out to your Human Resources representative to complete the enrollment paperwork. You will need to provide your SmarTrip® card number and indicate how much money you would like to set aside each month.


## ALL SET!


The money you set aside for transit out of your paycheck will automatically show up on your SmarTrip card the following month.

### HERE'S THE MATH!

Shannon earns \$41,600 annually and spends \$1,800 per year on transit. By using pre-tax commuter benefits she saves \$462 a year on transportation costs.

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

Buying transit fare <b>WITH</b> pre-tax benefits 	
\$41,600	Earnings
- \$1,800	Pre-tax transit deduction
<b>- \$7,739</b>	<b>Estimated taxes</b>
<b>= \$32,061</b>	<b>Take-home pay</b>
- \$0	Transit costs
<b>= \$32,061</b>	<b>Money in your pocket!</b>

Buying transit fare <b>WITHOUT</b> pre-tax benefits 	
\$41,600	Earnings
- \$0	Pre-tax transit deduction
<b>- \$8,201</b>	<b>Estimated taxes</b>
<b>= \$33,399</b>	<b>Take-home pay</b>
- \$1,800	Transit costs
<b>= \$31,599</b>	<b>Money in your pocket!</b>

If you have questions about commuter benefits or need assistance with planning your trip to/from work, contact goDCgo.