



WELCOME

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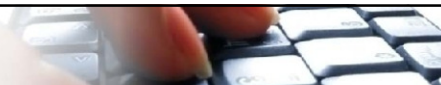
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Tax return 2009

Topics


- General
- Partially paid employment
- Tax deductions
- Privat housing
- (non)-Resident tax payer status
- Tax credit
- Allowances
- How to do?

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General (1)

- You live in the Netherlands: Your world income is subject to Dutch tax.
- You live abroad: you can opt for resident taxpayer status but you're not obligated to.



General (2)

- To have some tax deductions you have to live in Netherlands or you have to opt for resident taxpayer status.
- If you live in Germany, you can use the 90%-facility. 90% of your income is subject to Dutch tax.
For married couples, 90% of your joint income has to be subject to Dutch tax.



General (3)

Tax/fiscal partner

Dividing certain income and deductible items between yourself and your tax partner

Conditions in case of living together without being married:

- Both 18 years and older
- More than 6 months
- Running a joint household together
- Registered with the municipality continuously as living at the same address



General (4)

Situations to receive tax:

- Partially paid employment
- Tax deductions, such as medical expenses, tuition costs, donations
- Annuity premiums for other income provisions
- Privat housing



Partially paid employment

If you're not paid employed for the whole year, it is possible to get a tax refund.


The tax credit is a fixed amount and not depending on how many months you are working in the NL.

BUT (also in general): you can't get more refund than wage tax has been paid on your salary.




Tax deductions: specific medical expenses (1)

- medical and surgical help (dentist, general practitioner)
- travelling expenses incurred for visiting a sick person
- medicines prescribed by a doctor
- certain medical aids (hearing aids, dentures and prostheses etc)
- transport such as travelling expenses to a doctor or hospital



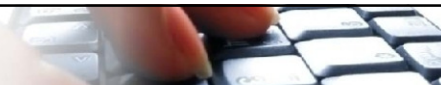
Tax deductions:
specific medical expenses (2)

- a diet prescribed by a doctor
- additional clothing and bed linen
- adjustments to a home
- other modifications (to a car)
- additional home help



Tax deductions:
specific medical expenses (3)

You may only deduct expenses exceeding a certain threshold amount. The height of this threshold depends on your threshold income.




Tax deductions: specific medical expenses (4)

Table of threshold for specific medical expenses
You did not have a tax partner in 2009

| Threshold income | no higher than | threshold |
|------------------|----------------|--|
| More than | | |
| - | € 7.152 | € 118 |
| € 7.152 | € 38.000 | 1,65% of threshold income |
| € 38.000 | - | € 627 + 5,75% of the amount exce. € 38.000 |

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Tax deductions: specific medical expenses (5)

Table of threshold for specific medical expenses
You had a tax partner throughout 2009

| Joint threshold income | no higher than | threshold |
|------------------------|----------------|--|
| More than | | |
| - | € 14.304 | € 236 |
| € 14.304 | € 38.000 | 1,65% of threshold income |
| € 38.000 | - | € 627 + 5,75% of the amount exce. € 38.000 |

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Tax deductions: tuition costs (1)

Conditions

- You or your tax partner incurred the costs of **your** study.
- The course or study was aimed at your current or future profession.
- It concerned a learning process. Here, you acquire knowledge under guidance or supervision.
- Your total expenses minus any reimbursements were higher than the threshold of € 500.



Tax deductions: tuition costs (2)

Deductible expenses

- tuition fees or institution tuition fees
- costs for textbooks or professional literature
- depreciation on durable goods such as a computer
You may only deduct these depreciations as expenses if you actually use this good for your study or course. If you also partly use your computer for private purposes, you may not deduct this part as expenses. You need to take the residual value and lifecycle into account when determining the depreciation. Computers and peripherals have a lifecycle of 3 years and a residual value of 10%.
- expenses for APL procedures (Accreditation of prior learning)
You can have your prior learning documented in a statement (the APL statement). You need to have this statement drawn up by a recognised institution.



Tax deductions: tuition costs (3)

Deductible costs Promotion/doctoral thesis:


- Preparation and printing thesis (only the minimum amount that is necessary),
- ISBN registration costs
- Packaging and postal charges of your thesis
- Expenses for the graduation/promotion committee
- All expenses regarding academical ceremonies such as: travel expenses, rent for ceremonial clothing (for PhD-candidates, paranympths)
- All expenses of the reception after the promotion



Tax deductions: tuition costs (4)

Non-deductible costs Promotion/doctoral thesis


- Costs of a dorm room
- Costs of a promotion diner
- Expenses made for a (after) party;
- Costs regarding a photo shoot;



Tax deductions: tuition costs (5)

non-deductible expenses:


- interest on student loans
- living expenses, for example, housing, meals and clothing
- travelling and accommodation expenses
- expenses for educational trips or excursions



Tax deductions: donations (1) resident tax payer status only

There are two kinds of donations:


- Ordinary donations
- Periodical donations



Tax deductions: donations (2)

Ordinary donations: conditions

- You made the donations to an organisation that registered is as a Public Benefit Organisation (*Algemeen Nut Beogende Instelling* or ANBI).
- You can prove your donation with, for example, bank statements or receipts.
- The total amount of your donations exceeds the threshold amount (1% of your threshold income).
- For these donations, you may, in total, not deduct more than the maximum (10% of your threshold income).
- You received nothing in return.



Tax deductions: donations (3)

Periodical donations: conditions:

- At least once a year, you transfer amounts to an ANBI or an association that meets the conditions.
- The amounts are always equally high or are increased each year by a fixed percentage.
- You had the donation drawn up by a civil-law notary.
- You make this donation over a minimum period of 5 consecutive years. This period does not apply in the event of death.
- You receive nothing in return.



Privat housing (1) resident tax payer status only


- for houses in the Netherlands and abroad
- the house is a principle residence



Privat housing (2)

Taxable income owner occupied home:


- The notional rental value (eigen woningforfait):
WOZ-waarde (Valuation of Immovable Property Act multiplied with 0,55%)



Privat housing (3)

Deductible costs for the owner-occupied home are:


- (mortgage) interest and financing costs
- Periodical payments towards a ground lease or a perpetual hereditary lease



Resident tax payer status

Your worldincome is subject to Dutch tax: also your savings and investment abroad is subject to Dutch tax!


BUT: if you have immovable property abroad, then this income is not subject to Dutch tax. For this income you have a tax relief.



Non-resident tax payer status

Income from employment (Dutch)


Only immovable property in the Netherlands is subject to Dutch tax



Tax credit

Algemene heffingskorting (General tax credit)


- If you have a partner, who has no or less income (less than € 6.320), than it is possible that your partner has a refund of the tax credit Algemene heffingskorting.
- BUT: You can't get more the refund, than taxes has been paid in total.



Allowances (1)

Toeslagen (allowances) for:

- Health care insurance premiums
- Rent
- Kids
- Child care center



Allowances (2)

Health insurance premiums "zorgtoeslag"

Conditions:

- Dutch insurance
- Aggregate income of less than € 33.758 (single) or € 50.018 couple
- Higher the aggregate income, the less the allowance will be



Allowances (3)

Rent "huurtoeslag"

Conditions:

- Rent has to be lower than € 647,53 per month;
- Younger than 23? The rent has to be lower € 357,37 per month;
- Threshold income lower than € 21.450 per year (single) or € 29.125 together



Allowances (4)

Kids "kindergebonden budget"

Conditions:

- You'll receive "kinderbijslag"
- less than threshold income € 29.914:
allowances
€ 1.011 first kid, € 1.322 two kids etc.
- More than threshold income: allowances will
decrease with 6,5% of income above € 29.914
- Kids younger than 18 years



Allowances (5)

Child care centre "Kinderopvangtoeslag"

Conditions:

- you and your partner has to have work;
- your child goes to a registered child care centre;
- the allowances is depending on how many hours, hourly rate and income.



Allowances (6)

2009: Apply for April 1st. 2010

2010: Apply for April 1st. 2011

www.toeslagen.nl



How to do?

Which form do I need?

- You live in the Netherlands (form for resident taxpayer)
- You live abroad (C-form, for non-resident taxpayer)

Download the tax return program

(www.belastingdienst.nl/download/2380.html)

To sign the electronic tax return you need an electronic signature. If you don't have one, you can apply for this using the "Electronic Signature Registration Form for Non-resident Taxpayers". You can find this form also on the site For residents: www.DigiD.nl

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How to do?

Time Table:

- hand in before April first: You'll receive an refund-assessment before July first
- You hand in the form after April first: there isn't any guarantee that you get your refund before July first. Probably in three months you'll receive a refund-assessment, but no guarantees at all. Maximum is three years

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QUESTIONS?

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Thank you for your interest

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