

This file is an abbreviated introductory version of the report.

Its purpose is to provide you with a general overview of the document you will receive when ordering the service.

All figures and calculations in this file are not correct, as this is only an introductory version of the report.

# Personalized calculation of autónomo taxation in Spain

**Report date:**  
xx.xx.xxxx

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# INTRODUCTION

## Purpose of the report

The purpose of this report is to provide general knowledge regarding the taxation system and tax obligations of a self-employed individual (autónomo) in Spain, based on their projected income and expenses.

The report aims to assist the entrepreneur in understanding the principles of tax filing, comprehension of the structure of tax assessments, and determination of the projected amount of taxes payable, as well as to analyze various options for registration and business operations.

All calculations are performed using the direct assessment system, simplified scheme.

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EXAMPLE

# CLIENT REQUEST

Calculate taxes for the current autónomo and determine if it would be beneficial to register a autónomo colaborador and how much additional savings can be achieved.

## DATA FOR CALCULATIONS

Category	Description	Additional information
<b>Marital status</b>		
Family	<b>4 people</b>	
Husband	Autónomo	Remote work
Wife	Unemployed	
Children	<b>2 children</b>	
Parents over 65 years old living as dependents with the taxpayers	<b>None</b>	
Family members with disabilities	<b>None</b>	
<b>Income</b>		
Husband's income	<b>50,000 EUR</b> per year	Income excluding VAT
Wife's income	-	
Other income	<b>None</b>	
<b>Expenses</b>		
Private health insurance	<b>None</b>	
Additional expenses	<b>None</b>	
Social Security contributions (Seguridad Social)	86.66 EUR per month	During the first year
Deductible business expenses	1,000 EUR per year	

# TAX CALCULATION

## Autónomo

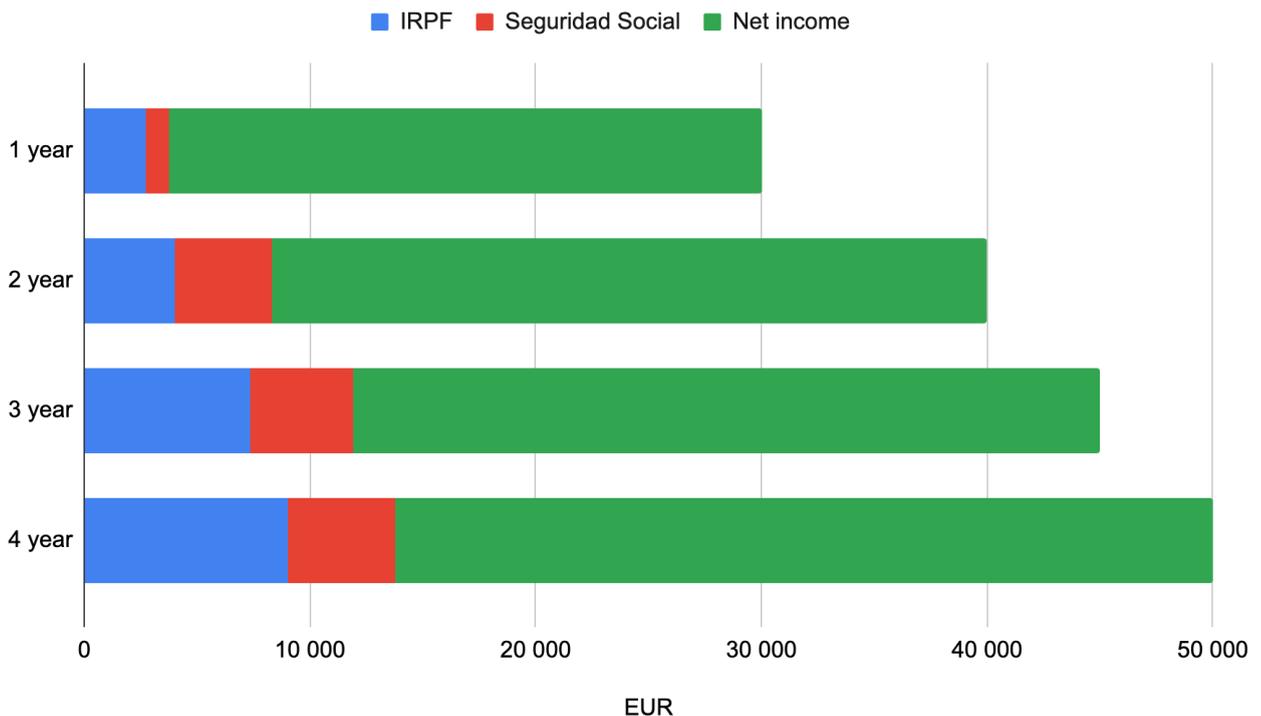
### Consolidated tax information for Autónomo

#### 1. Table

Summary results	1 year	2 year	3 year
Total income, excluding VAT	30 000	40 000	45 000
Total IRPF tax	792	2 072	4 897
Seguridad Social	2 876	7 572	7 752
<b>Net income</b>	<b>26 332</b>	<b>33 905</b>	<b>37 351</b>
% IRPF tax	2,64%	7,83%	9,79%
% IRPF + Seguridad Social	12,23%	24,66%	25,30%

#### 2. Visualization of information from the table

## Autónomo



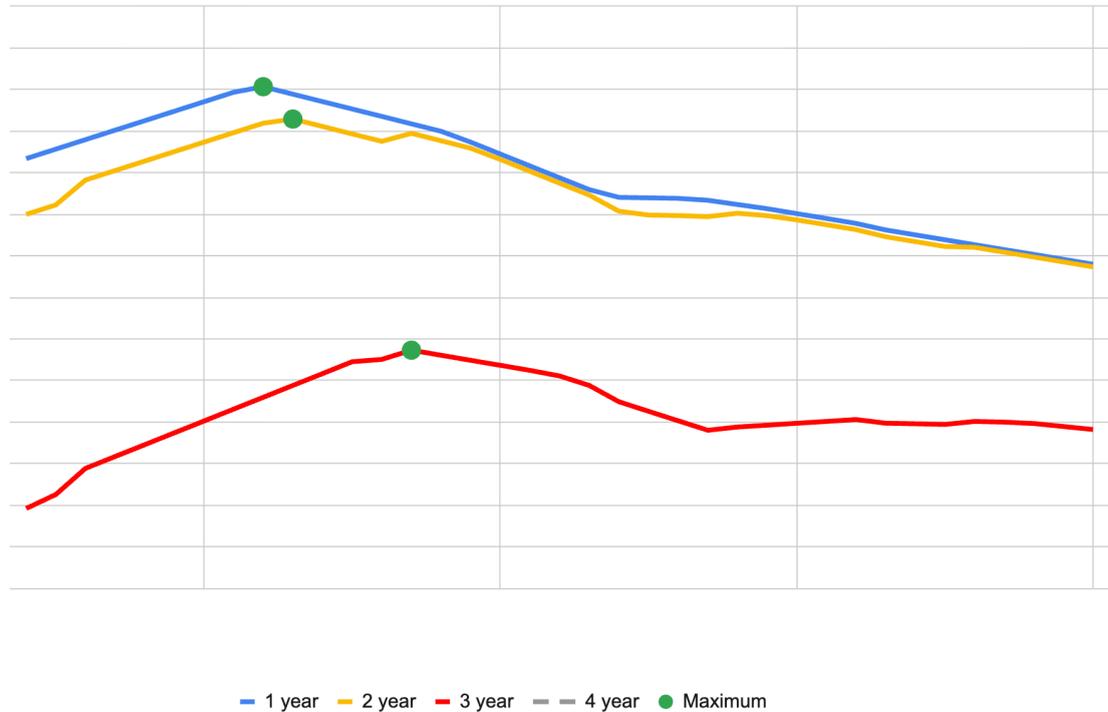
## Calculation details for Autónomo

<b>Autónomo</b>	<b>1 year</b>	<b>2 year</b>	<b>3 year</b>
<b>Income, excluding VAT</b>	<b>30 000</b>	<b>40 000</b>	<b>45 000</b>
<b>Expenses</b>			
Operating expenses	500	1 000	1 000
Autónomo colaborador	16 000	18 000	18 000
Seguridad Social	1 040	3 900	3 900
Hard-to-justify expenses (standard deduction)	623	1 105	1 346
Low-income tax reduction	0	0	0
Tax reduction for new Autónomo	2 367	0	0
Joint tax return	0	0	0
<b>Tax-free allowance</b>			
Personal	5 550	5 550	5 550
Family	0	0	0
<b>Total IRPF tax</b>	<b>745</b>	<b>1 601</b>	<b>4 783</b>

## Autónomo + Autónomo colaborador

### What is the optimal payment for an Autónomo colaborador?

Determining the optimal payment for an Autónomo colaborador to maximize net income.



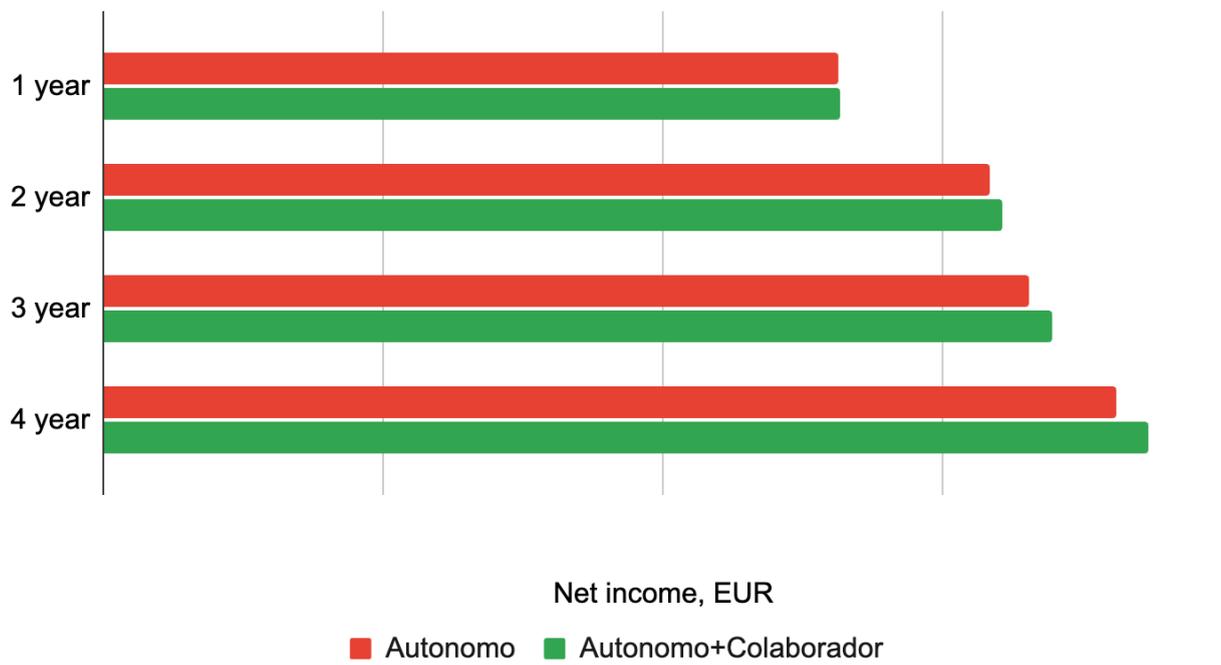
According to the calculations, the optimal payment option for an Autónomo colaborador is:

- **Year 1:** Autónomo colaborador payments of 10,000 EUR per year, or 9,000 EUR for 6 months
- **Year 2:** Autónomo colaborador payments of 10,000 EUR per year
- **Year 3:** Autónomo colaborador payments of 10,000 EUR per year
- **Year 4:** Autónomo colaborador payments of 10,000 EUR per year

## Comparison of two options

The graphs below show the difference in net income when comparing Autónomo and Autónomo + colaborador

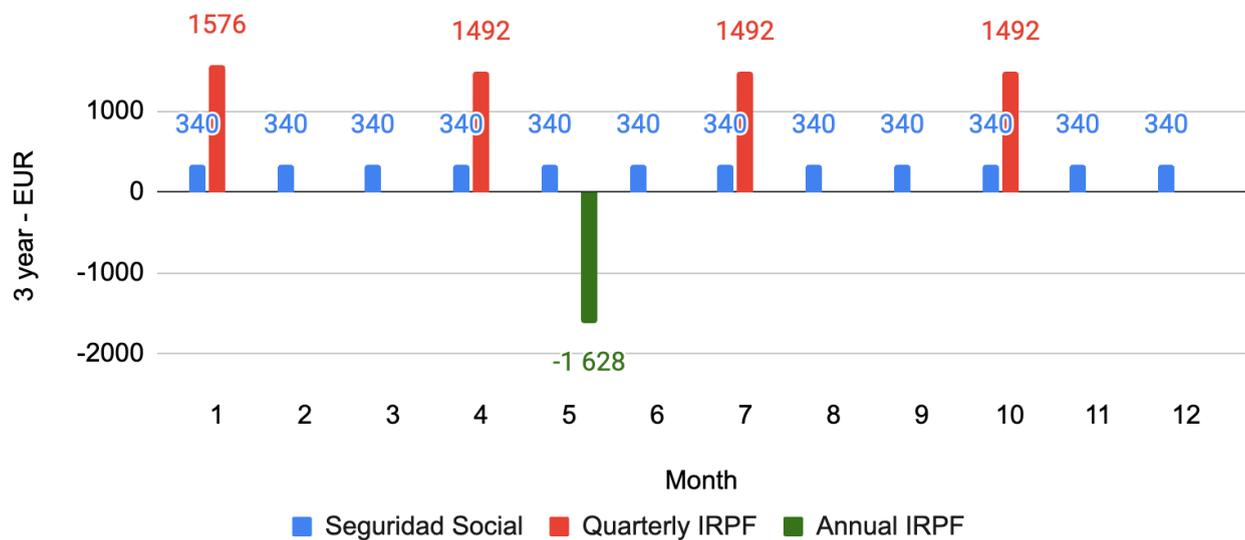
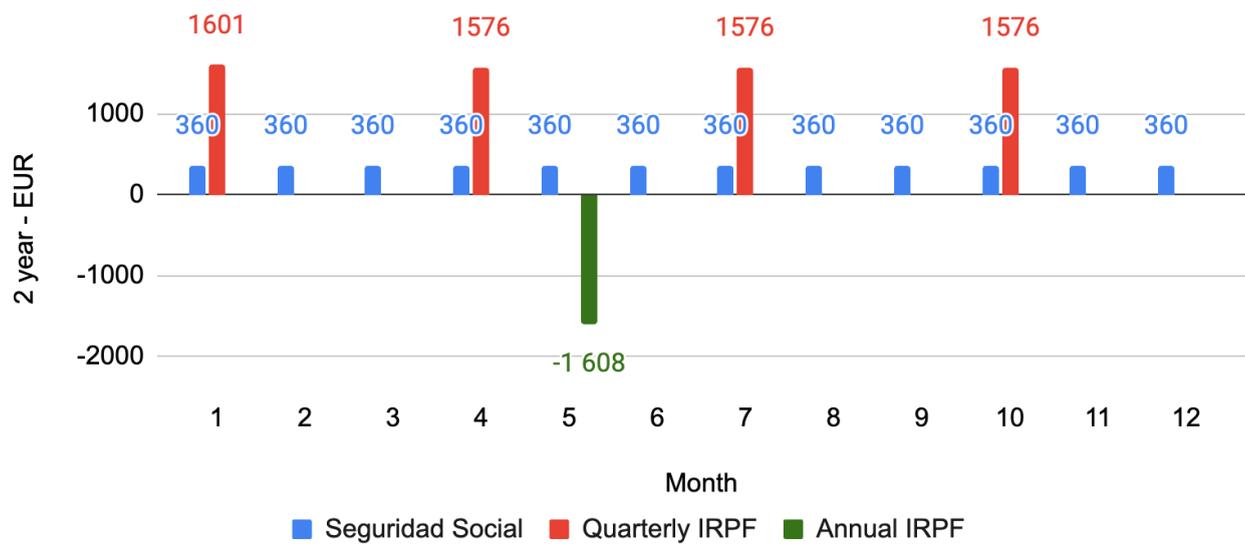
Autónomo vs Autónomo+Colaborador



# TAX PAYMENT SCHEDULE

Below is an approximate tax payment schedule based on the client's figures.

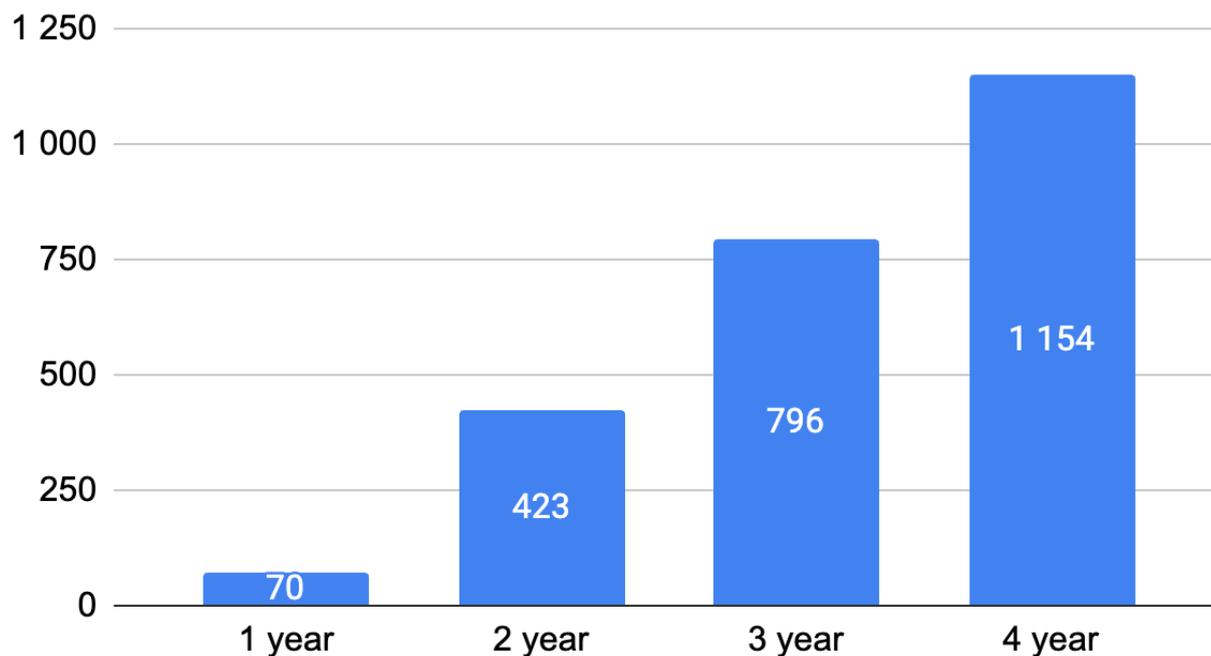
## Autónomo tax payments for the case of working as an Autónomo



# CONCLUSION

According to the calculations presented in the report, registering as an Autónomo colaborador will allow for tax optimization (savings)

Difference in income



Savings can only be achieved with optimal payment for the Autónomo colaborador.

If input data changes (e.g., the amount of profit or expenses), we recommend recalculating the data to determine the optimal payment for the Autónomo colaborador