FINANZWISSEN SCHWEIZ

First Salary & Tax

The most important steps as soon as your first pay slip arrives.

- [ ] Look at your salary certificate: understand gross vs. net salary
- [ ] Check the deductions: AHV/IV/EO, ALV, BVG, withholding tax if applicable
- [ ] Automatically set aside 10-15% of your gross salary into a separate “tax account”
- [ ] Collect receipts: further training, professional literature, public-transport pass, donations
- [ ] Check the tax-return deadline in your own canton
- [ ] Check whether a pillar 3a payment is worth it (lowers your taxable income)
- [ ] If unsure: contact your cantonal tax office or use tax software

TIPP

Set up your tax pot before you start spending, a standing order right after your salary lands makes the reserve painless.

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