



Says

What have we heard them say?
What can we imagine them saying?



Thinks

What are their wants, needs, hopes, and dreams?
What other thoughts might influence their behavior?



Persona’s name
TravelTax hours

If you plan on jet-setting from India for an international holiday anytime after October 1st, 2023 be prepared to conjure a little extra budget. That's right! The Indian government may be levying 20% Tax Collected at Source (TCS) on every transactions you make internationally.

If you work for an employer during term-time, any Income Tax and National Insurance due will be deducted from your wages before you receive them. This is known as Pay As You Earn (PAYE).

To claim a refund of TCS, the buyer needs to file their income tax return and submit Form 27D, which is a certificate issued by the seller of the car.

For every tax year you begin making National Insurance contributions when you earn above a certain amount, this is called the earnings threshold.

The travel tax is a levy imposed by the Philippine government on individuals who are leaving the country irrespective of the place where the air ticket is issued and the form or place of payment,

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he answer is that you can deduct LTA from your taxable income as an exemption. However, only the amount of travel expenses you spend can be claimed under an exemption and not the amount you receive from your organisation/employer

If you think you have overpaid tax, you can use the tax return calculator to estimate your refund in seconds.



Does

What behavior have we observed?
What can we imagine them doing?



Feels

What are their fears, frustrations, and anxieties?
What other feelings might influence their behavior?