







Recommendations (see too suggestions)

 Owner	 Clila L
 Verification	
 Tags	
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- 1) We recommend you to switch to TAX 4 category to reduce the tax burden
- 2) **We recommend that you consider increasing your working hours or seek additional income to achieve an income similar to that of your partner. This will allow you to upgrade to TAX category 4.**
- 3) We recommend you to share the elterngeld equally with your partner in order to change your TAX category to 4.
- 4) **We recommend that you consider hiring household or carework services so that you can get back to work quickly or increase the job hours. These are TAX deductible and you can change to TAX category to 4.**
- 5) **We recommend that you check with your financial advisor for current and updated policies to see if the coverages and costs are adequate for you.**
- 6) We recommend that if you are looking after family members or your children, you should remunerate your work by registering as a self-employment so that you can improve your TAX status.
- 7) **We recommend that you take out compulsory insurance to protect you against unforeseen events that may arise for your family members. They are**

deductible from TAX

8) We recommend that you contact your financial advisor so that he or she can help you set up a private capital savings plan to improve your future situation. It is TAX deductible.

9) We recommend that you consider a private pension plan to enhance your retirement in the future. It is TAX deductible.

10) We recommend that you discuss with your financial advisor the costs and interest on your loan so that he or she can find you a less expensive refinancing and improve your income.

11) We recommend that you discuss your financial situation with your financial advisor at least once a year to consider new life events (children, change of marital status) in order to update your insurance policies.

12) We recommend that you discuss your fixed and variable expenses with your financial advisor to try to reduce them and improve your tax situation.