

TAX AND SOCIAL SECURITY IN SWITZERLAND

These are the items which will be deducted from your gross stipend before you receive it.

1. Income tax, which includes cantonal, municipal and federal tax. During the first five years in Switzerland, it is deducted automatically (Quellensteuer/Tax at source). Note that the notional rental value of your accommodation is a taxable benefit.
2. First pillar line is mandatory deductions of 7.282%. This includes contributions to the statutory pension fund (AHV) and disability insurance (IV), also called the “first pillar”, as well as 50% contribution to non-work accident insurance.
3. Contributions to the vocational pension fund (BVG/LPP) or “second pillar”. Employee's contribution is between 4 and 8 percent depending on age.

The amount of deduction depends on the level of your earnings and your personal circumstances. Although the examples below are believed to be accurate, the Church Council and the Diocese cannot guarantee that these will be the actual amounts in your case. The rates/amounts can vary according to age

<https://www.comparis.ch/steuern/quellensteuerrechner/quellensteuer>

Single person

gross salary (stipend 4,460/ 53,520 annual), housing benefit 3,000, health insurance benefit 500-Private car use 207	CHF 8,167
income tax (www.comparis.ch – quellensteuer)	CHF 1,225 (15%)
first pillar (AHV, IV, ALV, EO, NBU)	CHF 595
second pillar*	CHF 590.
Deduct: Rent 2,650, Car 207	CHF 2,857
net monthly stipend - cash	CHF 3,180

Married person with non-working spouse, no children

add health insurance spouse 500	CHF 8,667
income tax	CHF 953 (11%)
first pillar	CHF 631
second pillar*	CHF 590
Deduct: Rent 2,650, Car 207	CHF 2,857
net monthly stipend - cash	CHF 3,636

Married person with non-working spouse, one child under 16

add health insurance child 200, child allowance 275	CHF 9,142
income tax	CHF 823 (9%)
first pillar	CHF 666
second pillar*	CHF 590
Deduct: Rent 2,650, Car 207	CHF 2,857
net monthly stipend - cash	CHF 4,206

* For a man aged between 45 and 54 or a woman aged between 42 and 51. (Contributions are slightly higher for anyone older and lower for anyone younger.)

**You will receive a children's allowance. Amounts and rules vary depending on the canton but is about CHF 200-300 per child per month.