

## Income Tax Forms

**O**h no! It is that time of the year again when you have to fill in your income tax form. It's all in French and there are lots of pages and boxes to fill in.

Well, worry not, help is at hand. I will try to explain it to you and make it more simple (my boss Thierry is laughing. Simple? Income tax? Bonne chance!!) I will only cover the most common revenues so for more technical information, contact me directly.

### Who?

Well, here we go, everybody who is a French resident (lives in France more than 6 months per year) whether you are employed, self-employed or retired and even if you are obliged to pay taxes in the UK, has to fill in an income tax form. If it is your first time, you have to go to the Trésor public office and ask for the form.

Non-residents who rent their French residence have to fill in a form as well (2042C) and send it to the French tax office for non-resident.

### Important dates

You have to declare your revenue for the year 2014 (1st January to 31st December). However, the tax office accepts that you use the revenue corresponding to the UK tax year.

You can start filling the forms online (if it is not the first time) from the 15th April until the 26th May (Charente, Charente-Maritime) or until the 9th June (Vienne, Haute-Vienne and Deux-Sèvres).

You will start receiving the paper forms from 8th April and you have until the 19th May to hand it in or send it by post. The result (the bill) is called Avis d'imposition and is sent to you from mid-August. You have until the 15th of September 2015 to pay it.

Note that if you have to pay more than 342€ of income tax and have not chosen the monthly payment, then the tax office will ask you to pay next year's income tax partly in advance (acomptes provisionnels). e.g. In September 2015, you have 1000€ income tax to pay, then in February and May 2016, you will have a bill of 1000/3=333€, then in September 2016, 333€ minus or plus the difference between September 2015 and September 2016 tax.

### What forms and how do you fill them in?

The 2042 is the blue form that everybody has to fill in and it is on this form that you report what you have filled in on other forms.

### But there are different versions of the 2042:

- **2042:** For the first time you declare.
- **2042SK:** It is the simplest version of the 2042 usually used by employed people as it is already filled in with their salaries, so you only have to check that it is correct.
- **2042K:** This is the one most of you should use as you can report revenue from abroad whereas you can't on the 2042SK. Check or fill in the information on page 1 (name, address, etc). On page 2, check or fill in the information asked as they can give you allowances or discount (invalidity, number of children living with you, etc). Check or fill in page 4 (it is for tax reduction) and especially section 7 if you have children who go to school (you can get money back for that). If you give to charity, you also get a tax discount.
- **2042C:** If you are self-employed in France, this is where you fill in your professional revenue. This is also the form you use if you have to pay the wealth tax (if your worldwide assets are worth more than 1.3 million euros). It's complicated so contact me. This is also the form to use to declare revenues from Gites or chambre d'hôtes.
- **2042QE:** This is the form to fill in to claim taxes back when you have done some work on your house. This work had to be done by a registered tradesman and is related to energy saving (something to do with saving the environment). e.g. Insulation of roof or walls, solar panels, etc.
- **2047:** This is the pink form on which you enter your revenue from abroad. Enter your pension revenues on page 1, section 1 in the box called "Pensions, retraites, rentes" and the annuities on the box called "rente viagères à titre onéreux". You then have to report pensions to the pension section on

the 2042 (page 3, section 1). Annuities are taxed differently in France so you have to enter the amount in the age bracket when you first started drawing it out as the tax office gives you a discount (e.g. if you were 62, they will only tax you 40% of the amount). In section IV, on page 2 is where you put the interest you earned on savings in the UK. And yes, ISAs and Premium bonds are taxable in France as you are French resident. So you have to fill them in at the bottom of page 2 in the box "interest", then you report the amount on line D and TR (still bottom page 2). Then you report the amount in line 2TR, page 3, section 2 of the 2042. In section VI, you put the revenue from government pension (military, police, NHS, civil servant, etc) and rental income from property in the UK (those will always be taxed in the UK whether you are French resident or not). Then you report the amount in line 8TK, page 4, section 8 of the 2042.

- **3916:** If you have a bank account outside France, then you have to declare it on that form (section 1 and 4). One form per account.

Don't forget to date and sign the forms.

**The exchange rate for 2014 is 1.24** (that is the average of last year). If your pension has been directly transferred to your French bank account, just add up all the figures for last year.

### Social charges

If you are of retirement age, are from within the European Union and in receipt of the S1, the social charges are not applied to your pension income. Investment income is not exempt. Note that annuities are seen as investment income, so it is a calculation to make whether you should declare annuities as annuities (and get an income tax discount) or as a pension income (and not pay social charges). You do not pay social charges on rental income from the UK.

### Help

If you are one of my customers, you are entitled to free help in our office:

- Ruffec on Tuesday 12th May (2-5pm)
- Chasseneuil sur Bonnieure on Thursday 7th May (9-12am)
- La Rochefoucauld on Thursday 7th (2-5pm)

If you are not one of my customers (well, you should be!), I will be offering free help at the following locations:

- **Lemon Tree in Sauzé-Vaussais**  
Tuesday 12th May, 10am -1pm
- **Café Bar de la Terrasse in Suris (16270)**  
Monday 11th May, 11am-1pm

Who knows? You might like to ask for free quotes on your insurances!

**And remember to check out our website where you can find all my previous articles under the 'Practical Information' page on the English site: [www.bh-assurances.fr](http://www.bh-assurances.fr)**

**You can also follow us on Twitter@charenteinsure**

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