

Tax Return Worksheet

Kanton Zürich · Tax year 2026 · Ordinary assessment

Taxpayer	Municipality	Civil status	Church
Anna Muster	Zürich	Married / Verheiratet	None

A. Income (Einkommen)

1.4	Income from employment - gross salary (Lohnausweis)	CHF 118'000.00
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B. Deductions (Abzüge)

F4	Professional expenses (Berufsauslagen, cantonal flat rate)	CHF 3'540.00
F4	Pillar 3a contributions (Säule 3a)	CHF 4'200.00
3.3	Insurance premiums & savings interest (Versicherungsprämien)	CHF 8'400.00
	Child deduction - cantonal (2 minor, 0 adult in education)	CHF 18'800.00
	Child deduction - direct federal tax basis	CHF 13'600.00
	Commuting costs (cantonal / federal)	CHF 2'400.00 / CHF 2'400.00
	Additional meal costs	CHF 1'600.00
	Medical costs above threshold (cantonal / federal)	CHF 0.00 / CHF 0.00
	Qualifying donations (cantonal / federal)	CHF 0.00 / CHF 0.00
	Debt interest	CHF 0.00
	Other deductions (übrige Abzüge)	CHF 500.00
	Total deductions - cantonal basis	CHF 39'440.00

C. Taxable income (Steuerbares Einkommen)

7	Taxable income - cantonal & communal	CHF 78'560.00
	Taxable income - direct federal tax	CHF 84'260.00

D. Wealth (Vermögen)

8.1	Total wealth (Wertschriften, Bank & Guthaben)	CHF 80'000.00
15	Taxable wealth after allowance (Steuerbares Vermögen)	CHF 80'000.00

E. Estimated tax & payment plan

	Cantonal tax (Kantonssteuer, 95%)	CHF 3'040.95
	Municipal tax (Zürich, 119%)	CHF 3'809.19
	Federal tax before child reduction	CHF 1'133.00
	Federal parent-tariff reduction	– CHF 526.00
	Direct federal tax (Direkte Bundessteuer)	CHF 607.00

Total estimated tax	CHF 7'457.14
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Savings plan: monthly cadence **CHF 1'491.43** for the next 5 month(s) from regular pay. Total still to set aside (one-time plus monthly, net of what you have already saved): **CHF 7'457.14**.

F. Official form mapping - Steuererklärung Kanton Zürich (Hauptformular)

Field numbers verified against: Wegleitung zur Steuererklärung 2025, Kanton Zürich.

Ziffer 1.1	Einkünfte aus unselbständiger Erwerbstätigkeit - Haupterwerb Enter the NET salary (Ziffer 11 of your Lohnausweis); the app tracks the gross figure.	CHF 118'000.00
Ziffer 11.1	Berufsauslagen (via Formular Berufsauslagen) Commuting (max CHF 5'200 kantonal / 3'300 Bund), meals and the flat 3% allowance are itemized on the Berufsauslagen form.	CHF 7'540.00
Ziffer 14	Beiträge an die Säule 3a (gebundene Selbstvorsorge) Attach the 3a certificate.	CHF 4'200.00
Ziffer 15	Versicherungsprämien und Zinsen von Sparkapitalien Fill the separate Versicherungsprämien form; the cap depends on marital status and pension membership.	CHF 8'400.00
Ziffer 24.1	Kinderabzug (Kinder in Ihrem Haushalt) An automatic per-child allowance for children under 18, or older children you still financially support while they're in education.	CHF 18'800.00
Ziffer 25	Steuerbares Einkommen gesamt (Staatssteuer) Your income after every deduction above. Zürich applies its tax rate and your municipality's multiplier to this figure.	CHF 78'560.00
Ziffer 25 (Bundessteuer-Kolonne)	Steuerbares Einkommen (direkte Bundessteuer) The same idea, but for federal tax. It differs slightly from the cantonal figure because the Confederation allows somewhat different deductions.	CHF 84'260.00
Ziffer 33	Total der Vermögenswerte The sum of your bank balances and securities at 31 December, before any allowance.	CHF 80'000.00
Ziffer 35	Steuerbares Vermögen gesamt Your wealth after the personal and per-child allowance - this is what the wealth-tax rate is applied to.	CHF 80'000.00

G. E-filing with ZHprivateTax

1. Wait for the access letter from the Steueramt - it contains the access code for ZHprivateTax.
2. Open ZHprivateTax (zh.ch → Steuern → Steuererklärung) and sign in with your access code, or via your ZHservices account.
3. Fill the Wertschriftenverzeichnis (securities) first, then Berufsauslagen and Versicherungsprämien - their totals transfer to the main form automatically.
4. Copy each amount from the table above into the listed Ziffer of the main form. Enter the NET salary from your Lohnausweis.
5. Drag-and-drop the attachments the checklist below marks as required (Lohnausweis, 3a certificate, receipts) directly into ZHprivateTax.
6. Run the completeness check and submit electronically - no signature is needed.

Portal: <https://www.zh.ch/de/steuern-finanzen/steuern/steuern-natuerliche-personen/steuererklaerung-natuerliche-personen.html>

H. Document checklist

Lohnausweis (salary certificate) Proves your employment income. The annual Lohnausweis is preferred; payslips work until it arrives.	MISSING
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Pillar 3a contribution certificate

Banks and insurers issue the Bescheinigung in January; required to claim the 3a deduction.

MISSING

Bank / securities statements per 31 December

Year-end statements for every account and custody holding.

MISSING

Source documents used

No documents uploaded - figures come from the values you entered.

Prepared by Tax Agent on 2026-08-09. This is a prefilled worksheet to help you complete your official Steuererklärung - it is an estimate for orientation, not a filing and not official tax advice. Review every figure before submitting.