PROGRAM MANUAL

How to file your tax return with SteuerGo.

SteuerGo
www.steuergo.de/en

Edition 2026

Problems and Inquiries

Our customer service team will be happy to assist you with any technical questions regarding the use of the program during our regular business hours (Mon–Fri, 9 am – 5 pm).

hilfe@steuergo.de

We can help you with the following topics:

- Using the program
- Data validation/checks
- Importing data from the previous year
- Submitting your tax return
- Purchases from our shop
- and similar topics

If you have any comments or suggestions regarding "SteuerGo", feel free to email us.

Important note: Please note that we are legally not permitted to provide tax advice through our customer service.

Impressum / Legal Notice

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Welcome to Lohnsteuer kompakt

With the help of this manual, you can familiarise yourself with how SteuerGo works **step by step**. The manual follows the steps for creating your tax return, from data entry and validation of your entries to checking possible tax tips. This is followed by the steps up to submitting your tax return. The manual concludes with checking the tax assessment notice you receive from the tax office.

You can work through the relevant sections one after the other or use the manual as a reference in case you need assistance.

The most important questions and answers about SteuerGo!

Every question that can be answered today increases satisfaction. We have compiled answers to the most frequently asked questions about processing your tax return with SteuerGo for you.

Before contacting us, please read our FAQ pages; you may already find the answer to your question there!

If you cannot find answers to your questions, our customer service will be happy to assist you with technical queries.

Email: hilfe@steuergo.de
Service hours: Mon-Fri 9am-5pm

You will receive help and answers regarding

- Program operation
- Data verification / validation
- Data transfer from the previous year
- Submitting your tax return via ELSTER or by form
- Purchases in our shop
- and similar topics

If you need further assistance, please let us know!

Why SteuerGo?

With SteuerGo, you can complete your tax return **quickly, securely, and fully online**. Intuitive dialogues, clear input assistance, and helpful tips guide you **step by step** through your return.

Get started easily

- No download, no installation - start directly in your browser

- Easy-to-understand interview instead of complicated forms
- All common operating systems (Windows, macOS, Linux)
- Edit from anywhere (e.g. office or home)
- Convenient data transfer from previous years
- Personal customer service: weekdays from 9 am to 5 pm

Save time & money

- Live calculation of your expected refund
- Tax-saving tips and checklists directly in the process
- Sample templates: e.g. for appeals or cover letters
- Comprehensive manual as PDF

Get more out of it

- Automatic calculation of totals, transfers, and travel distances
- Numerous tax tips during entry
- Optimisation of assessment for couples
- Topic checklists for targeted tax savings

Avoid errors

- Integrated plausibility check to avoid queries
- Automatic alerts for missing or incorrect information

Submit easily & check notice

- Online submission with or without Elster certificate
- Electronic tax notice retrievable
- Digital submission of documents upon request
- Support with appeals - incl. sample letters
- Volume and loyalty discounts for future returns

Who is SteuerGo suitable for?

With SteuerGo, the majority of taxpayers in Germany can easily prepare and submit their private income tax return online - and save on taxes.

This internet application also includes a free online guide with extensive background information and numerous tax tips based on user information. However, individual tax advice is not provided.

Some complex or unusual tax matters (e.g. viticulture form) usually require individual tax advice and cannot be effectively handled online. For this reason, these forms are not offered by SteuerGo.

Scope of the programme according to section 87c of the German Fiscal Code

This software can only be used by persons with **unlimited tax liability** in Germany for the income tax return.

Persons with limited tax liability (§ 1 para. 4 EStG) **cannot** use this application to create a tax return.
Unsupported forms:

- **Form N-GRE** - Cross-border commuters in Baden-Württemberg (workplace in France, Switzerland, Austria)
- **Form L** - Income from agriculture and forestry
- **Form Forestry** - Concessionary timber use (to Form L)
- **Form WEIN** - Non-accounting wine-growing businesses (to Form L)

Form AUS - Foreign income: This form is **available from the 2023 tax year**, but not for income subject to flat-rate taxation, special remuneration, additional taxation, family trusts, or negative income not tax-exempt under double taxation agreements.

A detailed description of the functionality for the respective tax year can be found in the **Tax Manual of SteuerGo**.

For which tax years can I use SteuerGo?

With the latest version of SteuerGo, you can process your **tax matters for the following years**:

- Tax return for 2021
- Tax return for 2022
- Tax return for 2023
- Tax return for 2024
- Tax return for 2025

Please use SteuerGo for the following tax years only **after consulting your tax office** or if you are requested to submit the tax return!

- Tax return for 2016 (available until 31/03/2026)
- Tax return for 2017
- Tax return for 2018
- Tax return for 2019
- Tax return for 2020

When is the SteuerGo application available for the new tax year?

SteuerGo can be used for various types of income after the end of the respective tax year - from January of the following year.

You will be automatically informed as soon as further functions and types of income are added.

We will keep you regularly updated on current updates in our newsletter and on Facebook.

Is SteuerGo the official programme of the tax office?

No! You can find the official ELSTER software on the tax administration portal.

However, SteuerGo has **full ELSTER functionality** integrated and offers significant **advantages** that save you a lot of time and money. After all, tax offices have no interest in helping you save on taxes.

As a genuine internet application, SteuerGo also spares you the frustrating work with official tax forms and the annual hassle of purchasing, licensing, installing, registering, updating, and repairing typical tax software on CD or DVD.

The internet application SteuerGo is developed by forium GmbH, based in Berlin, and operated on servers in modern **high-security data centres** in Germany. forium GmbH is independent and a leading provider of financial information on the internet.

Advantages of SteuerGo over Mein Elster!

Until 2020, the tax authorities offered a standalone programme called ELSTER-Formular for processing tax returns. The programme allows employees to create their tax return in a **form-based** manner. However, the application does not provide tips or recommendations for saving on taxes.

ELSTER offers little support for tax novices. Often, a recommendation can bring back more money than the cost of a tax return programme. ELSTER-Formular does not offer an interview guide or input assistance. Individual forms must be added by the user, and official language makes it difficult for those unfamiliar with tax matters.

The successor product from the tax authorities, the web version "Mein Elster", is also heavily criticised:

"User-unfriendly, confusing, the help system is an absolute joke - the online product from the tax authorities called 'Mein Elster' is simply an outrage." (MDR Aktuell, 27 August 2021, 14:12).

The optimal solution for tax novices is therefore programmes offered as both offline and online versions. The advantage of an online tax return is that the user can access their tax return from anywhere at any time. With SteuerGo, **neither installation nor updates** are required, as the application is always up to date.

Moreover, unlike software programmes, there are no restrictions regarding the operating system: the programme can be used **platform-independently** and **cross-platform** on any computer.

ElsterFormular discontinued!

The Bavarian State Office for Taxes (BayLfSt) points out that ElsterFormular can be used for the last time in **2020** for tax returns for the year 2019.

The income tax return for the year 2020 (to be submitted in 2021) can no longer be created with the tax authorities' programme (Bavarian LfSt from 06.02.2020, Senator for Finance Bremen from 07.02.2020).

Registration

SteuerGo is an online app for preparing your tax return. To take full advantage of the benefits, first register with your email address and a password of your choice.

Register for free!

To register for free with SteuerGo:

- Click on "New registration" on the homepage.
- On the next page, simply enter your email address and a password of your choice.
- Please confirm the terms of use and the privacy policy.
- Click on "Register for free."

Your **user account** will then be created. To use SteuerGo, you must activate the user account. You will receive an **activation link** sent to the email address you provided.

- Please check your emails now and activate your user account.

If you **do not receive an email**, this may be due to the following reasons:

- The message was filtered out by your spam filter.
- The data transmission is delayed for technical reasons.
- The email address was entered incorrectly.

How do I log in if I have already registered?

How to log in:

- Go to the SteuerGo homepage.
- Click on "Log in" at the top right.

- In the window that opens, enter your email address and password.
- Click on "Log in now" to access the "Overview" page.

How does the user account work with SteuerGo?

The **user account** functions similarly to other internet applications. When **setting up your account**, you provide your email address and a password as login details - no further personal data is required. You will be shown how secure your chosen password is. You will then receive an email in which you must confirm your address by clicking a link.

With your **login details**, you can edit your tax return **from anywhere** and at any time. After logging out, you can simply log in from any computer with internet access and continue with your tax return from where you left off.

If you lose your login details, you can easily have a new password sent to your email address.

For more information, see the section "My user account".

Prices and Payment

When placing orders in the SteuerGo shop, the following payment methods are available to you. No additional costs will be incurred for the chosen payment method.

- SEPA Direct Debit
- PayPal
- Advance payment

What is the cost of SteuerGo?

The recommended retail price for SteuerGo can be found on the website. The price is only payable when you electronically submit your tax return to the tax authorities.

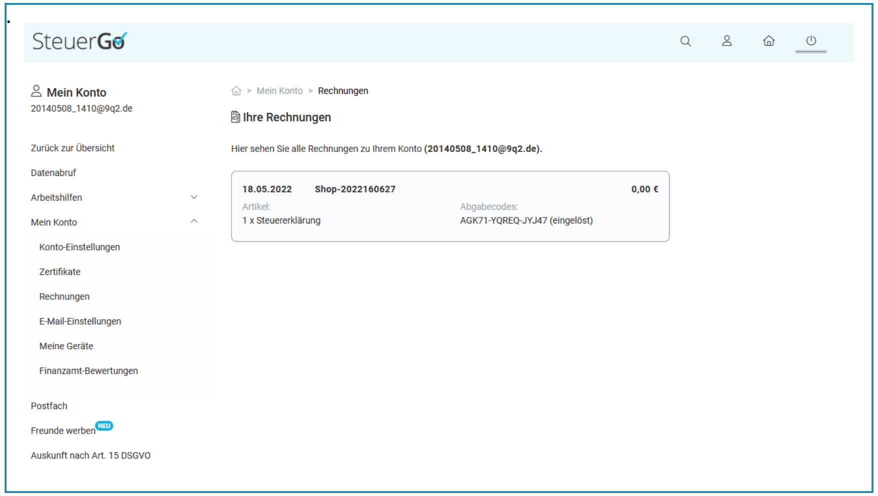
If a tax case has not yet been paid for, the payment process will start automatically when you click on the "Submit tax return" link in your tax case. The prices for the different versions will then be displayed. You can then choose a package and select from various payment methods (including PayPal, advance payment).

Where can I find my invoice?

Regardless of the payment method chosen, an **invoice will be sent to you by email** after the payment has been successfully processed. As a simplified invoice, it contains all necessary details in accordance with § 33 UStDV. Unfortunately, it is not possible to

send the invoice by post.

In the overview, you will find a list of all payments made to SteuerGo under the menu item "My account Invoices", including the invoice view as a PDF file.



How can I benefit from discounts?

There are regular **discount promotions** that offer you interesting savings opportunities. Of course, we inform all customers about current promotions so that everyone can benefit from our cost-effective service.

We publish information about current discount promotions in our **newsletters** and on the following social media platforms:

- Facebook
- Twitter
- Instagram

If you have a voucher, you can enter and redeem it during the payment process. The voucher can usually only be redeemed once and includes a discount that is deducted from the invoice amount to be paid.

Vouchers issued by SteuerGo are usually valid for a limited period. A cash payment of the voucher is not possible.

How does Trusted Shops Buyer Protection help me?

SteuerGo aims to provide you with the best possible service. However, if you are dissatisfied with our service and cannot resolve your issue with us, Trusted Shops can assist you.

The Trusted Shops Buyer Protection is a free guarantee service that SteuerGo can offer due to its Trusted Shops certification. Buyer Protection helps you in the following cases:

- **Non-delivery**: Have you paid for an ordered item but the online retailer has not delivered? Trusted Shops will refund the purchase price.
- **Non-refund**: If you return the ordered goods to the online shop within the legal withdrawal or return period, but the shop does not refund the purchase price on time, Trusted Shops Buyer Protection will apply and Trusted Shops will refund the purchase price.
- **Credit card misuse**: In the event of fraudulent purchases with your credit card, the guarantor will cover your possible excess up to 50 Euro.

Please note that you must take out a new, free guarantee for each individual payment with SteuerGo.

How do I pay using PayPal?

You pay the invoice amount via the online provider PayPal. You must be registered there or register first, authenticate with your login details and confirm the payment instruction to us (exception: guest access). You will receive further information during the ordering process.

If you select the payment method PayPal/PayPal Express, an additional 0,00 Euro will be charged.

How do I pay by SEPA direct debit?

If payment is made by SEPA Direct Debit, forium will inform the customer of the amount and due date by email ("Pre-Notification"). The period for your advance notice of the debit date (Pre-Notification period) is reduced to 1 day. The customer undertakes to ensure that the account is sufficiently funded. Costs incurred due to non-payment or reversal of the direct debit will be borne by the customer, unless the non-payment or reversal was caused by forium.

If you select the SEPA Direct Debit payment method, an additional 0.00 Euro will be charged.

How do I redeem a voucher?

Voucher Code

You can secure a discount immediately, even if you complete and pay for your tax return later. At the beginning of the payment process, you can enter a voucher code to benefit from current discounts. Enter the voucher code and have it verified. If the code is valid, the voucher value will be deducted directly from the purchase price to be paid. If the value of the voucher is higher than the purchase price, the excess credit will be forfeited.

Vouchers can only be redeemed once and include a discount that is deducted from the invoice amount to be paid. Vouchers issued by forium are usually time-limited. Cash payment of vouchers is generally not possible.

If you have purchased a voucher for processing a tax return with SteuerGo through a third party (Groupon or other providers), we recommend redeeming this voucher in our shop in advance! You will then receive a submission code with a remaining validity of at least one year.

Submission Code

If you have already purchased one or more submission codes for your tax return in our shop, they will be offered to you for redemption at the beginning of the payment process. Please check the correct display and redemption of the voucher, as it cannot be considered retrospectively. A submission code unlocks your tax case for submission. No further costs will be incurred.

How to redeem the voucher code:

- Open your tax case that you want to submit to the tax office.
- In the menu, select "Pay" to start the payment process.
- Now select the desired item.
- On the next page, click on "Redeem voucher/submission code" and enter your code.
- Complete the payment process.

How long is the objection period?

If the tax office has set the tax too high, you can appeal against the tax assessment. However, this is only possible until the end of the objection period.

The objection period ends one month after the tax assessment has been issued. The assessment is deemed to have been issued on the third day after it was sent by the tax office. If this day falls on a public holiday or weekend, the next working day is considered the date of issue. If the end of the objection period falls on a Sunday or weekend, the objection period ends on the next working day.

Even after the objection period has ended, it is possible to amend the tax assessment in exceptional cases, e.g. by applying for reinstatement of the previous status.

How do I pay in advance?

If you pay in advance, you will receive an order confirmation with an order number and our bank details at the email address you provided.

Once payment has been received, the tax return will be activated for the selected functions.

Friend referral

Recommend SteuerGo and give your friends a 50% discount on their first tax return. As a thank you, you will receive a 10 Euro voucher for your next tax return for each person who chooses SteuerGo.

Overview

Recommend SteuerGo and give your friends a 50% discount on their first tax return. As a thank you, you will receive a 10 Euro voucher for each person you invite who decides to use SteuerGo for their next tax return.

- **Request personal invitation link**: You will receive your personal invitation link for SteuerGo with just one click on the "Recommend now" button. You can access it again at any time.
- **Share link:** Send your invitation link to friends and acquaintances. As soon as the link is opened, they will immediately receive their own discount code. After successful registration with SteuerGo, this discount code can be redeemed when submitting the first tax return.
- **Secure voucher**: Once one of your friends has used the discount code, you will also receive your 10 Euro voucher for your next tax return.

Invite friends

Your friends and acquaintances can invite you to SteuerGo with a personal link. You can find this at any time within your user account at SteuerGo:

- Log in to your SteuerGo account

- Click on "**Refer a friend**" in the left menu
- On the page, click the "**Invite friends now**" button to open your invitation link.

In the pop-up that opens, you can share your link using the suggested options or simply copy it and send it via email. With the invitation, your friends will immediately receive their discount code for the first tax return.

You will receive your own voucher as soon as one of your friends has completed their first tax return using the discount code. We will notify you automatically by email within a few days. (link for voucher redemption)

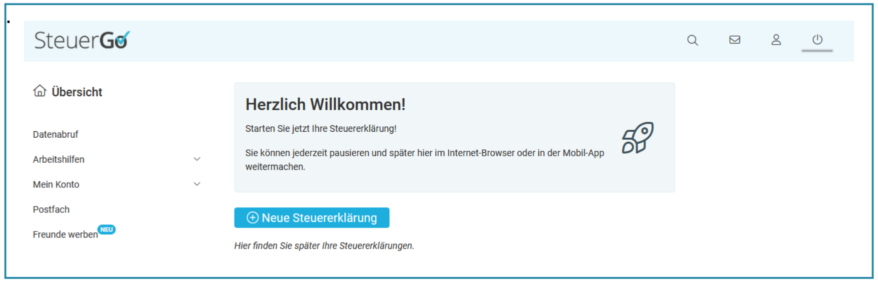
Information for new customers

- Open the invitation link you received.
- Enter your name and email address. We recommend using the same email address you will later use to register with SteuerGo. After entering your details, click "Next".
- You will immediately receive your discount code for your first tax return. We will also send it to the email address you provided.

Overview: How to Manage Your Tax Returns

On the "**Overview**" page, SteuerGo is the **centre for your tax returns**. Unlike traditional programmes, you do not need to install a new DVD every year. Here you can view all your tax matters at a glance. Of course, you can access them with a variety of devices and manage your tax returns.

You will also find the settings area, where you can manage your free newsletter subscription or change your password.



How do I start a tax return?

Click on the "Overview" page and select "Start new tax return".

You have two options to start a new tax return:

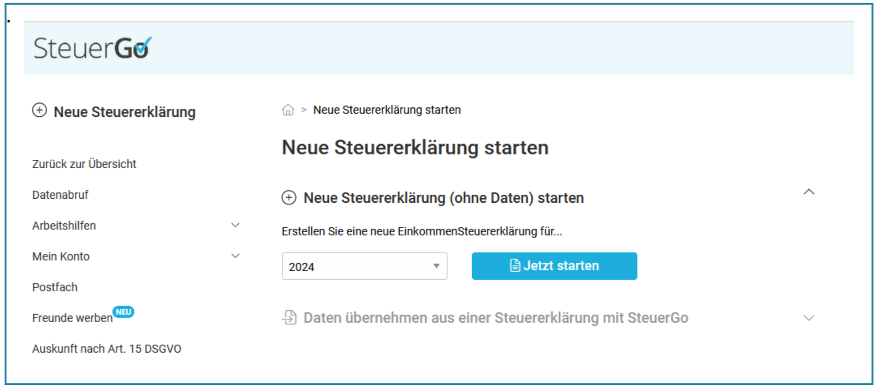
- Start new tax return (without data transfer)
- Transfer data from a tax return with SteuerGo

My tax returns

To start a new tax return, there are two options. You can either open a blank tax return or start a data transfer from an existing tax return from another year. In both cases, you can automatically fill the tax return with data from the data retrieval once you have set this up in your customer account.

Start new tax return

Simply select the tax year for which you want to prepare your tax return and then click "Start now". The dialogue for entering all relevant data for your tax return will then start automatically.



Your entries are always saved automatically, so accidental data loss is excluded.

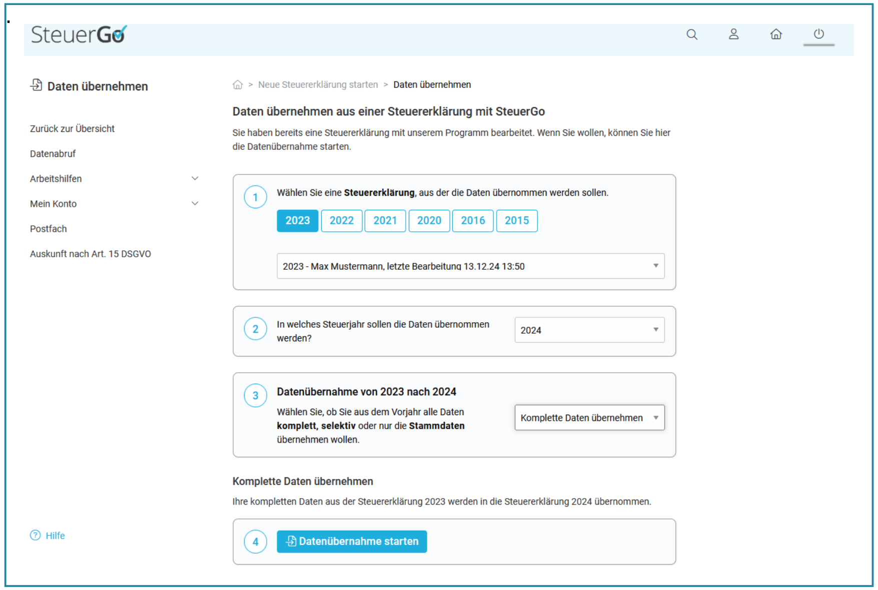
You can, of course, interrupt the processing of your tax return at any time and continue at a later date - on your desktop PC, notebook or tablet.

Import data from a tax return with SteuerGo

If you used SteuerGo in the previous year, you can also transfer your old data for your new tax return!

In the first step, simply select the year from which you want to transfer the tax data, e. g. from "2023 to 2024".

A dialogue will then open in a second step, where you can select the tax case from the previous year to be transferred. Depending on your preference, you can then choose to transfer only the **basic data** such as names, addresses, children, etc., or the **complete data** or make an **individual selection**.



Tip

You can transfer data from both the direct previous year and the direct following year (backwards). For the 2023 tax return, you can therefore transfer data from a 2022 or 2024 tax return.

If you want to transfer data from 2022 to 2024, for example, you must first create a 2023 tax return with the data from 2022. You can then transfer the data from 2023 to 2024.

How can I transfer my data from last year?

If you have already completed your tax return in a previous tax year using SteuerGo, you can also use your old data for your new tax return. After logging into SteuerGo with your known details, you will find the option for **data transfer from the previous year** for each tax year on the "Overview" page.

To transfer the data from 2024 to your 2025 tax case, click on the "Transfer data from a tax return with SteuerGo" button under the "Transfer data" section. When you click the button, you can select a tax case from 2024 whose data should be copied to 2025. You have the option to

- perform a complete data transfer,

- perform a selective data transfer, or
- only transfer the master data.

After clicking "Start data transfer", the copying process will begin, and you can start editing your new tax case after a few moments.

Tip

You can transfer data from both the direct previous year and the direct following year (backwards). For the 2022 tax return, you can transfer data from a 2021 or 2023 tax return.

If you want to transfer data from 2022 to 2024, for example, you must first create a 2023 tax return with the data from 2022. You can then transfer the data from 2023 to 2024.

What is data retrieval and why do I need it?

Data retrieval is a service offered by SteuerGo. Through data retrieval, you can access personal data stored about you at your tax office and import it directly into your tax return. The tax authorities also refer to the data provided as the "pre-filled tax return" (VaSt). (More information at: What is electronic data retrieval?)

Once you have set up the service, you will immediately know what data the tax office has about you. **Note:** Data can only be retrieved for the last 4 tax years, i.e. in the year 2026 you can retrieve data for 2025, 2024, 2023 and 2022.

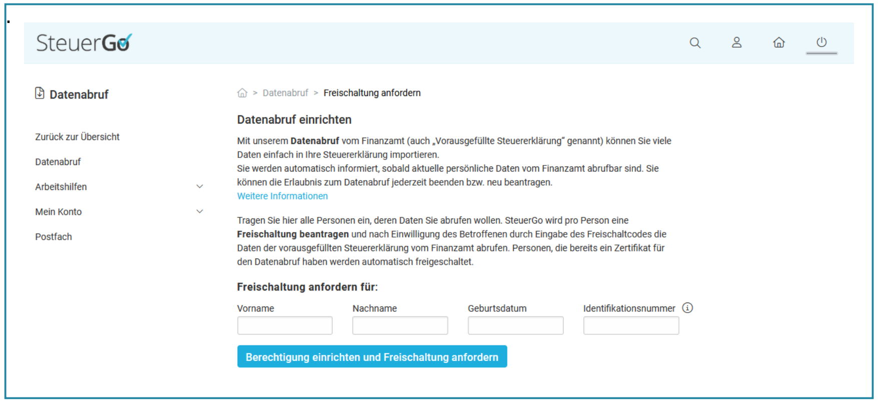
Online submission of your tax return

If you have activated data retrieval in SteuerGo, you can immediately use the online submission for your tax return. The master data of the tax account holder (e.g. name, address, date of birth, tax identification number) stored by the tax authorities is checked against the information in the tax return for identification purposes. Activation of data retrieval with the tax authorities is a one-time process and takes up to 2 weeks.

You can then **transfer the provided data to your income tax return at SteuerGo**

with just a few clicks. This means you do not have to enter the data yourself. Your data is transferred directly into the corresponding fields of the income tax return, thus largely avoiding input errors. You only need to check the transferred data for accuracy.

This gives you more time for additions that can really save taxes, such as expenses for craftsmen's services, work-related expenses or special expenses.



My account

What happens if I have lost my login details?

Access to your tax return is only possible by logging in to SteuerGo with the login details known only to you. If you **lose your password**, you must request a new one, which can be changed in the login area.

Passwords at SteuerGo are only **encrypted** and never transmitted in plain text, so only the respective users know their password. Additionally, all data stored on SteuerGo servers is encrypted, making unauthorised decryption and use impossible.

SteuerGo also supports you in choosing a secure password: When you enter a password, you will be shown how secure it is.

How to delete your existing account!

Please log in to SteuerGo with your email address and password.

After logging in, select "My user account User account" from the menu. In the window that opens, you have the option to close your account and delete all associated services and information under the heading "Delete user account completely".

When you click the "SteuerGo - Delete account" button, you will first receive an **overview** of the tax cases and services that will be removed by the deletion process on the following page.

If you proceed now, your user account will be completely deactivated and the listed data will be **irretrievably** deleted.

For legal reasons, we can only block some of the data stored about you (e.g. invoices and payment information). We are legally obliged to retain the stored data about an order in order to keep complete commercial books (§ 257 HGB) and to provide all information relevant to our taxation (§ 147 AO). According to § 35 para. 3 no. 1 BDSG, we are therefore only obliged to block your data.

How to change your email address or password

Under the "My user account" section, you can easily

- change your email address or
- change your password

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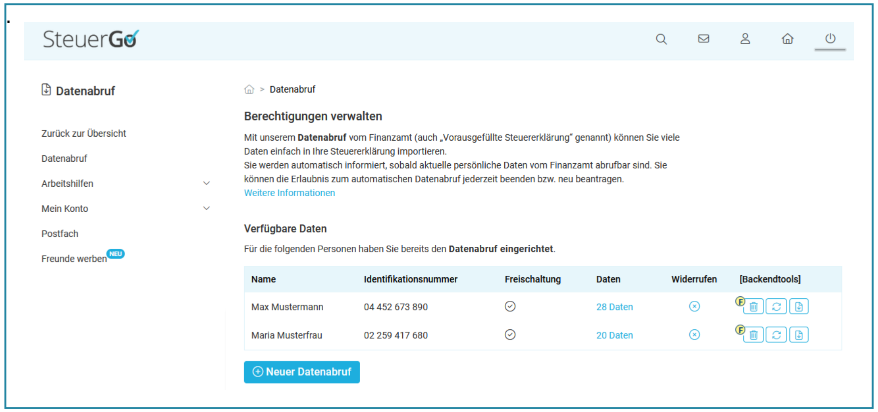
How do you manage your personal certificates?

You can manage multiple **personal certificate files (file extension ".pfx")** with SteuerGo.



Please note that when registering with your personal identification number, you can only create a user account with the tax authorities. However, with SteuerGo you can also manage the certificates of other people (parents, children, siblings, etc.) for whom you are preparing the tax return.

Work aids

Use the left menu to access the most important settings for SteuerGo and to edit your tax returns.

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Here you can:

- Download the **programme manual**.
- Select and edit **sample letters**.
- Use our free **tax calculators**.

Prepare the paperwork online with sample letters

Our **sample letters** assist you in drafting correspondence with your tax office or local council. They each include an appropriate standard text and placeholders for your personal data, allowing you to easily create an individual document.

By the way: If you have already provided certain information, such as your tax number, as part of your tax return, it will be used automatically.

Tax calculator

Unfortunately, it is not easy to maintain the necessary overview in the world of taxation. Every year, various changes are made: newly introduced regulations, such as amended deduction amounts, can cause uncertainty and confusion among those affected. Our free tax calculators provide you with quick answers to your questions.

With the online tax calculators from SteuerGo, you can quickly get an overview of the expected tax burden, your actual net salary, or the government support for your private pension scheme.

Messages to the tax office

With SteuerGo, you can send messages directly to your tax office. This is particularly helpful if you need to submit additional documents, request an extension, lodge an appeal against your tax assessment, or send a general message. This guide will take you through the process step by step.

What messages can you send to the tax office?

Depending on your request, the following options are available to you:

- **Apply for an extension of the deadline:** If you are unable to submit your tax return on time and need more time.
- **Submit additional documents:** Only if explicitly requested by the tax office.
- **Lodge an appeal:** If you disagree with the tax office's calculation and require corrections.
- **Other message:** If you have a concern that does not fall into one of the above categories.

Important information:

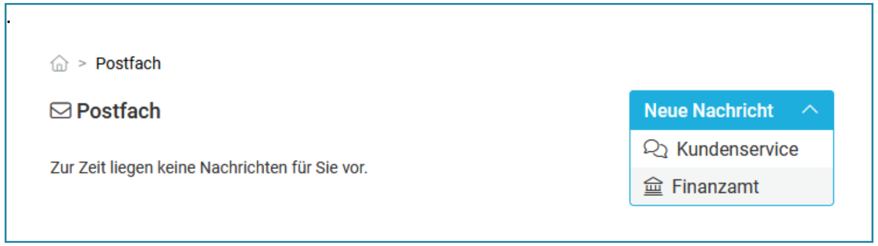
- To send a message to your tax office, you must **always** provide your **tax number** and your tax identification number.
- An **extension of the deadline** can only be applied for tax returns for the current or immediately preceding tax year, provided they have not yet been submitted to the tax office.
- The **submission of additional documents** or an **appeal** is only possible if you have already submitted the tax return using SteuerGo.
- **Documents** should only be submitted if the tax office **explicitly** requests them. Otherwise, it is not necessary to send documents unsolicited.
- An **other message** is only possible if you have created at least one tax return in SteuerGo.

Step-by-step guide to creating a message

Step 1: Access mailbox

Go to SteuerGo and log in with your credentials.

Open the mailbox and select the **"Tax Office"** option under "New Message".



Step 2: Select message type

Select the type of your message:

- **Apply for extension:** If you cannot submit your tax return on time and need more time.
- **Submit documents:** If you need to submit documents later because the tax office requests them.
- **Lodge an appeal:** If you disagree with the tax office's calculation and request corrections.
- **Other message:** If you have a concern that does not fall into one of the above categories.

Step 3: Select tax return

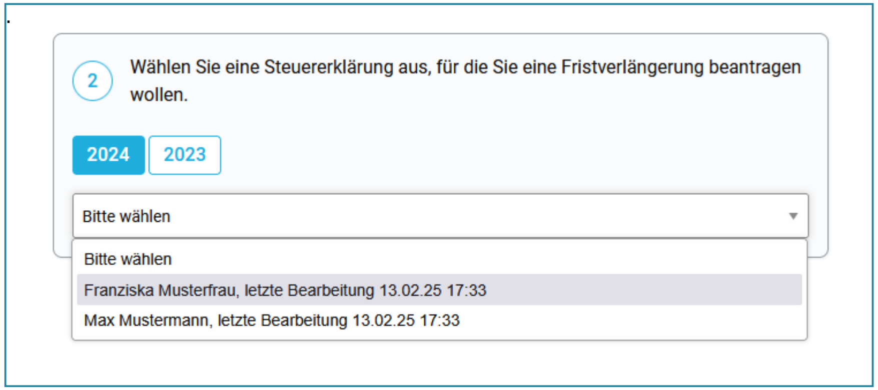
Since each message must be assigned to a tax return, select the appropriate tax return from the list.

The basic data, such as name, address and tax number, will be automatically transferred if they are stored in the selected tax return.

Notes:

- An **extension** can only be applied for tax returns for the current or the immediately preceding tax year, provided they have not yet been submitted.
- You should only use the option "**Submit documents**" if the tax office explicitly requests documents.
- For **appeals**, you can only select tax returns that have already been submitted.
- For an **other message**, you can select any tax return.

Example: Do you want to submit documents for your 2023 income tax return? Then select this from the list.



Step 4: Compose message and enter data

Fill in the mandatory fields, including **Name, Tax ID and Tax Office**.

Enter the subject and message, e.g. a reason if you wish to lodge an appeal against your tax assessment.

If necessary, upload PDF documents as attachments.

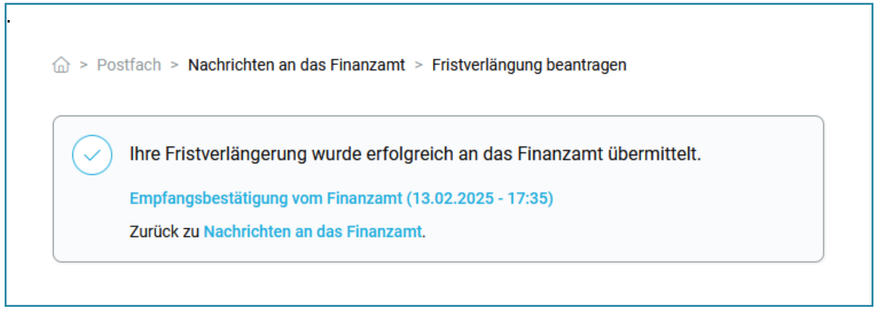
Important:

- You can only send **unencrypted PDF files** to the tax office (max. 10 MB per PDF

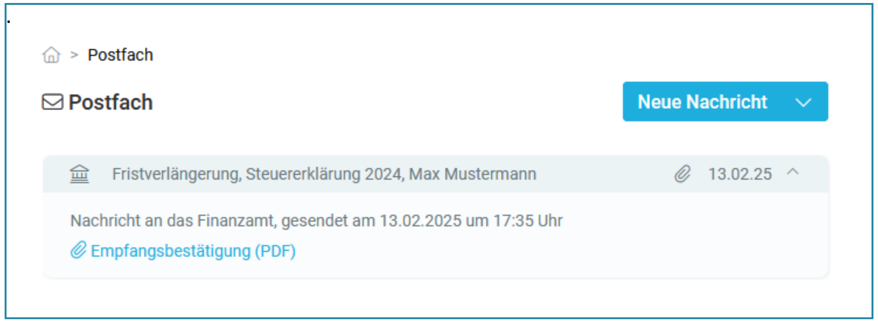
file, max. 100 pages per PDF).
- Larger uploads are automatically compressed if possible, so that sending large files via SteuerGo is still possible.

Step 5: Review and send

- Carefully check all details.
- Confirm the sending of your message.
- You will receive a **confirmation of sending and receipt**.



- You can also retrieve the confirmation of sending and receipt at any time later in your **mailbox**.



Example texts for your message

Example 1: Application for an Extension

Dear Sir or Madam,

I hereby apply for an extension for submitting my income tax return 2024 until 30.09.2025. The reason: I am still missing necessary documents.

Kind regards
Max Mustermann

Example 2: Appeal Against the Tax Assessment

Dear Sir or Madam,

I hereby appeal against my income tax assessment for 2024. The reason: The work-related expenses were not correctly taken into account.

I request a re-examination of the assessment.

Kind regards
Max Mustermann

Example 3: Submission of Documents

Dear Sir or Madam,

I am submitting the missing documents for my income tax return 2024. Please add them to my tax file.

Kind regards
Max

IntelliScan

IntelliScan step-by-step guide

What is IntelliScan?

IntelliScan is an AI-supported feature that intelligently reads your documents, such as invoices, receipts, or other tax-relevant documents like motor liability insurance, bank certificates for capital gains, and automatically imports all relevant data into your tax return. This saves you time, and you only need to verify the data.

Examples:

Capital gains

Lukas receives a bank certificate for capital gains of 150.00 Euro. He simply drags and drops the PDF file into the IntelliScan upload window. The system recognises the capital gains and the withheld capital gains tax and inserts the data directly under "Income from capital assets". Lukas no longer has to manually transfer the complex tax data.

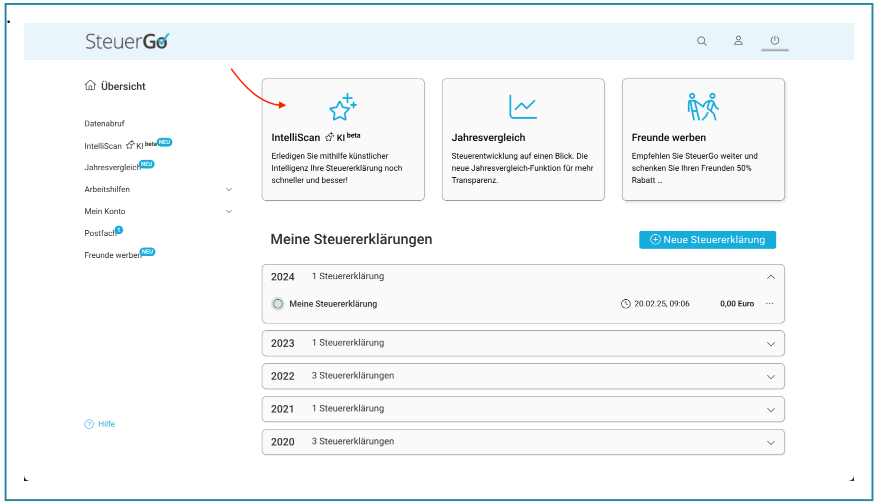
Donation receipt

Felix donates 100.00 Euro to a charitable organisation and receives a donation receipt as a PDF. He uploads the file via "Select files" in IntelliScan. The system recognises the donation amount and the recipient and enters the data under "Special expenses" at "Donations and membership fees". Felix checks the details and confirms them. This way, he easily uses his donation receipt for tax relief.

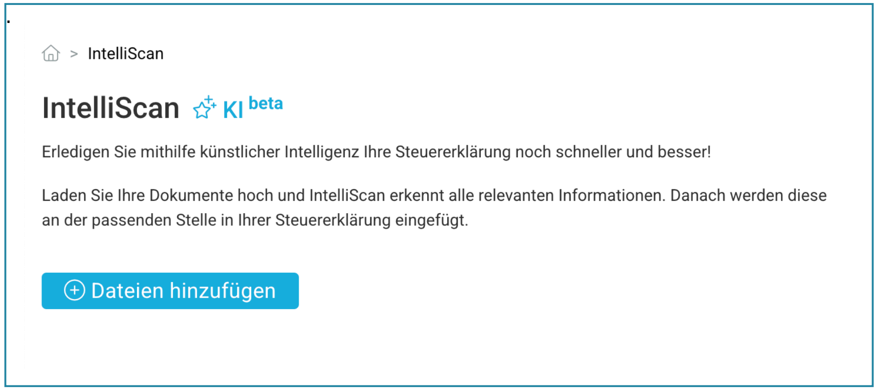
Step 1: Upload files

Go to Lohnsteuer kompakt and log in with your credentials.

In the overview, you will find the IntelliScan area.



On the IntelliScan page, you can "Add files".



Select one of the three upload options:

- **Mobile app:** Photograph documents with your smartphone. (Available soon)
- **Email:** Send files directly from your email inbox to the displayed IntelliScan address.
- **Browser upload:** Drag and drop files into the upload window or manually upload them via "Select files".

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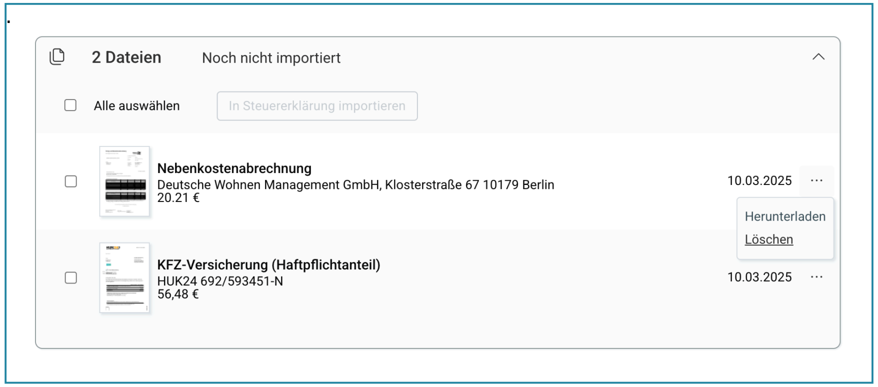
Notes:

- Upload multi-page documents as a single file to ensure they are correctly recognised and assigned. Documents split across multiple files may not be processed correctly.
- Supported file formats: It is best to use PDFs for import with IntelliScan. However, images in PNG, JPG, JPEG, TIFF, BMP, GIF formats are also recognised by IntelliScan.
- Ensure that the files are readable (image quality) and tax-relevant. Otherwise, you

also have the option to manually enter the data into your tax return.

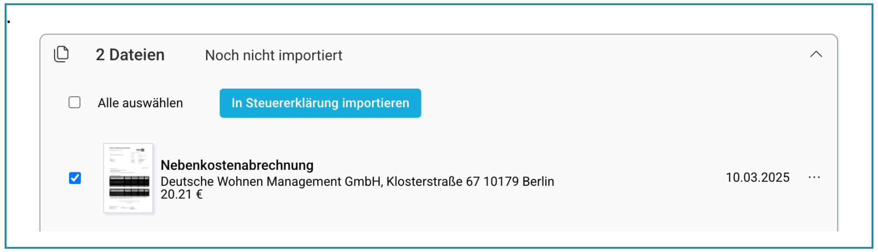
Delete files: Use the three-dot menu on the right in the file overview to delete files you do not want to use or that were not recognised.



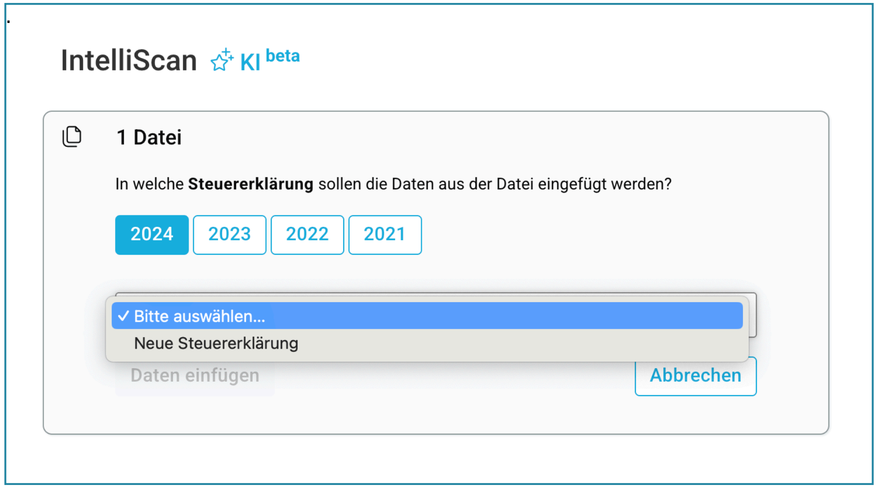
Step 2: Import data into tax return

Under "Uploaded files", you will find files in the "Not yet imported" section that have not yet been inserted into a tax return.

Select files here and then click on "Import into tax return".



Select a tax return and confirm with "Insert files". You can also start a new tax return here.



Step 3: Review imported data

After the import, the selected tax return opens.

- All pages containing imported data are marked with an exclamation mark.
- All fields filled in by IntelliScan are also highlighted during data entry.

Once you have checked the data on a page, both the page and the input fields are no longer marked.

How much does IntelliScan cost?

Using IntelliScan is always **free** for you: You can upload files and automatically import data into your tax return at no additional cost.

Only when you want to submit your tax return to the tax office do you pay a one-off fee for submission. Detailed information on the scope of services and prices can be found here.

My tax return

The "My tax return" page is **the central overview page** in your tax case. Here you can see whether you have already submitted your tax case, download the compressed tax return after sending it via ELSTER, and access your electronic tax assessment as soon as it is made available by your tax office.

How is the "My Tax Return" page structured?

1 Enter your data

In the section "Enter data" of SteuerGo, the tax interview will be used to collect your data for the tax return. The interview asks the relevant questions by topic and guides you step-by-step through the relevant pages of your tax return.

Do you use **electronic data retrieval**? Here you can retrieve your electronic data directly from your tax office.

Note: The electronic data retrieval is available from the tax year 2014!

2 Tips for saving taxes

In this section, you will find current tax tips that are tailored to your tax case and will help you to save even more on your tax return.

3 Check data

During the data check, the data you entered in the tax return is checked for reliability, for example, whether your personal details are completely entered.

4 Submit your tax return

If you want to submit your tax return, you will find the link to the "Submission" page here.

Note: For the transmission of your tax return to the relevant tax office, you first have to pay and thus activate your tax return.

After you have submitted your tax return electronically, here you will find the **confirmation of receipt** (Empfangsbestätigung) from the tax office (with telenumber (Telenummer) and transfer ticket (Transferticket)) along with all important documents related to your tax return that you can download.

Send documents to the tax office

In all federal states, you have the option to submit additional documents to the tax authorities electronically. However, you should not submit any receipts without being requested to do so. *The tax authorities explicitly state that you should only submit receipts after being requested to do so by the tax office*.

For more information, see the section "Send documents to the tax office".

Restarting the tax return submission process

If you find an error after submitting the tax return, here you can reset an already completed submission and start the submission process again.

If you make any **changes**, simply go through all the steps for submitting your tax return again. The tax office does not start processing until the signed tax return has been received. If you have already completed the submission, you can reset the submission process by clicking on the button "Restart submission of the tax return" and go through the submission process again.**5 Check tax assessment notice**

Here you can check your electronic tax assessment notice and file direct **objections** in case of any deviations.

As soon as the tax authorities provide the electronic tax assessment for collection via ELSTER, you will receive an automatic e-mail notification from SteuerGo. SteuerGo gives helpful tips and provides templates for filing an objection.

Note: The review of the tax assessment notice will be available from 2012 and must be activated for a fee.

Information about your tax office

Here you will find the current postal address and contact details (telephone, fax, e-mail) of your relevant tax office, which you have previously specified in the entry field. The address of the tax office is automatically added to the address field when the generating sample letters are requested.

On the basis of our client's tax returns, we can also give you a statement about the **average processing time of a tax return** at your tax office!

If you have any **questions about the processing status**, you have the relevant contact data directly available. Here you also have the possibility to **rate your tax office**.

Sample letters

In this area, you will find sample letters and applications on various tax issues. The templates contain suitable standard text and placeholders for the required data so that you can easily create an individual document.**Online tax calculators**

Unfortunately, it is not easy to keep an overview of the necessary information in the tax world. Every year, various changes are decided upon: Newly introduced regulations, such as changed deductions, can lead to uncertainty and disorientation among those affected. Our free tax calculators give you quick answers to your questions.

The online tax calculator from SteuerGo gives you a quick overview of the expected tax burden, your actual net salary or the state subsidy for your private pension plan.

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What is the purpose of data retrieval?

Data retrieval is a service offered by SteuerGo. Through data retrieval, you can access personal data stored about you at your tax office and import it directly into your tax return. The tax authorities also refer to the data provided as the "pre-filled tax return" (VaSt). (More information at: What is electronic data retrieval?)

Once you have set up the service, you will immediately know what data the tax office has about you. **Note:** Data can only be retrieved for the last 4 tax years, i.e. in the year 2026 you can retrieve data for 2025, 2024, 2023 and 2022.

You can then **transfer the provided data with just a few clicks** into your income tax

return with SteuerGo. This means you do not have to enter the data yourself. Your data is transferred directly into the corresponding fields of the income tax return, thus largely avoiding input errors. You only need to check the transferred data for accuracy.

This gives you more time for additions that can really save taxes, such as expenses for craftsmen's services, work-related expenses or special expenses.

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How do I submit my tax return?

For the current tax year, the following submission methods are available to you:
1. Online submission with Elster certificate

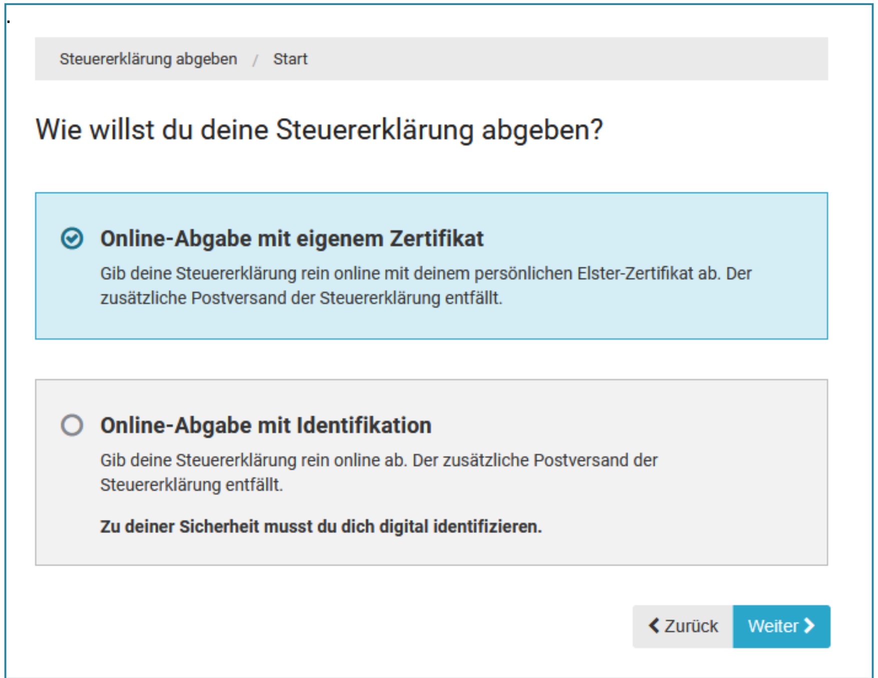
You submit your tax return completely online with your **personal Elster certificate**.

- No printing, no signature, no postal delivery required
- **Requirement:** Valid Elster certificate
- **Tip:** Particularly suitable for users who regularly submit their tax return electronically

2. Online submission with identification

Even without your own certificate, a fully electronic submission is possible - after a one-time **digital identification**.

- No postal delivery required
- **Required:** One-time identification (e.g. via ID card or account verification)
- **Note:** Ideal for users without their own Elster certificate



What is the deadline for submitting the tax return?

If you prepare your tax return for the year **2025** yourself – for example, with SteuerGo – the following legal deadline applies:

Submission deadline: 31 July 2026

Your tax return must be received by the **tax office** by this date.

The deadline is legally regulated in Section 149, Paragraph 2 of the Fiscal Code (AO).
If you miss the deadline, a late fee may be imposed according to Section 152 AO.

If you miss the deadline, a *late fee* may be incurred.
Apply for an extension – but in good time!

- An **extension** is possible if you are obliged to submit.
- The application must be submitted **before 31 July 2026**.
- As a rule, an extension is granted until **30 September 2026**.

Basis: Section 109 AO (Extension of deadline by the tax office in individual cases)
Voluntary submission: More time for your return

If you are **not obliged to submit**, you can submit your tax return voluntarily – and even **up to four years retroactively**.

For the tax year **2025**, this means: **Voluntary submission possible until 31 December 2029**

Legal basis: Section 169, Paragraph 2, Sentence 1, No. 2 AO.
Tip: Contact the tax office if in doubt

Are you unsure whether you are obliged to submit? Then ask your **relevant tax office**. They will provide you with reliable information.

Who is required to submit a tax return?

Whether you are required to submit an income tax return for the year 2025 depends on your personal situation. In many cases, there is no obligation - however, there are exceptions. The legal basis is § 46 Income Tax Act (EStG).
When is there an obligation to submit?

A tax return is mandatory if:

- You received wage replacement benefits (e.g. parental allowance, sickness benefit, unemployment benefit) of over **410 Euro per year** (progression clause),
- You had **multiple simultaneous employments** where one was taxed under **tax class VI**,
- You and your spouse or civil partner chose the tax class combination **III/V** or **IV with factor**,

- You had additional income of **over 410 Euro** (e.g. from **self-employment, rental, capital gains** without withholding tax or **pensions**),
- You were requested to submit by the tax office.

Detailed information on the **mandatory assessment for employees** can be found here: Obligation to submit a tax return.
When is there no obligation to submit?

Submission is generally **not required** if:

- You were employed by **one employer** only in 2025,
- You were classified in **tax class I**,
- You had **no wage replacement benefits** or **additional income**,
- none of the special cases mentioned apply.

Tip: Voluntary submission can be worthwhile

Even without an obligation, a so-called **application assessment** can be worthwhile. Many employees receive an average refund of **over 1.000 Euro** - for example, due to **work-related expenses, special expenses** or **exceptional burdens** that were not taken into account in the wage tax deduction.
When in doubt: Ask the tax office

If you are unsure whether you need to submit, your local tax office can help.

How does the search of SteuerGo work?

If you need help with a specific topic, simply use the search function of SteuerGo. Enter your search term in the search box and click on "Search".
Search results and functions:

- You will receive an overview of all texts containing the search term.
- The search considers:
  - Your entered data,
  - visible and not yet visible input fields,
  - help texts and advisory texts.
- Simply select the appropriate text from the list of results.

Tips for better search results:

- Combine multiple search terms to get more accurate results. Only texts containing all terms will be displayed.
- If no results are displayed:
  - Check the spelling of your search terms.
  - Use fewer or more general keywords.
- Capitalisation does not matter. Whether you enter "Sonderausgaben" or "sonderausgaben" - the results remain the same.

Submit supporting documents later

Submit supporting documents for your tax return directly to your tax office, e.g. if you have been requested to do so.

When can I use the digital submission of documents?

From now on, you have the option to submit digital documents (Nachdigal) to the tax authorities in all federal states. Previously, if the tax office required documents as proof of expenses, they had to be sent in paper form - by post.

However, you should **not submit documents without being asked**. *The tax authorities expressly request that documents are only submitted upon request from the tax office.*

There is no obligation to submit the documents electronically to the relevant tax office. You can still send documents to the tax office in paper form.

Important: The files must be submitted in PDF format; other formats are not yet accepted. So, if you take a photo of a document, you cannot send it in JPG format, but must convert it to a PDF.

Can the tax office request documents at any time?

The tax office initially waives the submission of receipts. If, for example, you have incurred expenses for the first time, the processing of the tax return may require the submission of receipts. Your tax office will request these from you if necessary.

You can send the required receipts to the tax office if you have been asked to submit them. Even if no receipts are available, you can send a message to the tax office here stating that you have no receipts.

How can documents that have already been transferred be replaced or corrected?

A correction procedure for documents already submitted is not currently planned.

If an updated document is submitted, the relevant details must be explained in the "Your message to the tax office" field. The assessment of the submitted documents is carried out by the staff member at the relevant tax office.

Are documents already sent to the tax office deleted if they are sent again?

Documents that have already been submitted will not be deleted if they are sent again. Instead, previously sent documents will be supplemented with the newly submitted data.

The evaluation of the submitted documents is then carried out by the clerk at the relevant tax office.

Is it possible to create a self-issued receipt if the original receipt is missing?

Cost deduction without a receipt – is it possible?

The basic principle in tax law is: "**No entry without a receipt.**"

If a receipt is missing, the cost deduction is at risk – because professional or business expenses must be proven. Exceptions apply only if **allowances** are recognised for certain expenses.

Self-issued receipts are possible – but only in exceptional cases

If an original receipt is missing, a **self-issued receipt** can be created as an exception. The tax office will **only accept this in justified cases** – particularly if:

- the expense is **professionally or business-related**,
- the amount of the costs appears **plausible**,
- and no replacement receipt can be obtained.

Note: Self-issued receipts are only a **last resort**. The more carefully they are prepared, the more likely they are to be accepted.

Contents of a self-issued receipt

A self-issued receipt should include the following details:

- Purpose of the expense
- Amount of payment
- Date of payment
- Recipient (if known)
- Date of receipt creation
- Signature for confirmation

For cash payments, the self-issued receipt should be supplemented with additional evidence (e.g. copy of a letter, bank statement, photo).

Small amounts: Less problematic

For **small amounts up to 150 Euro gross**, recognition is usually unproblematic – es-

pecially for bank transfers.

Typical examples:

- Tips
- Cloakroom fees
- Lost postage receipt

Higher amounts: Replacement receipt instead of self-issued receipt

The higher the amount, the more critically the tax office will examine it. In such cases, it is advisable to:

- request a replacement invoice from the supplier,
- note the loss of the original receipt on the replacement receipt.

This avoids queries and may also secure your warranty claims.

Important for companies: No VAT deduction with self-issued receipt

Companies cannot claim **VAT** with self-issued receipts, as a proper invoice with **VAT shown** is required.

If this is not rectified, you may forfeit significant amounts. Therefore:

Self-issued receipts are only suitable as a last resort.

Sample letters

How do the sample letters help me?

SteuerGo offers you numerous **template letters** and applications on various tax topics.

These templates assist you in drafting **letters to your tax office** or local authority. They include an appropriate standard text and placeholders for required data, allowing you to easily create a personalised document.

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If you have already provided certain information, such as the tax number, as part of the tax return, it will be used automatically.

Simply select a letter from the list of template letters. An input field will then appear where you can select, edit or add information. Once you have entered all the details, you can generate a PDF file or copy the finished text and further edit it in a text program.

Caution

You can currently handle a large part of the **communication with the tax office by email**, as long as a handwritten signature is not required by law.

According to the federal and state tax authorities, an **objection to the tax assessment** can also be made **by simple email**. This view is confirmed by the clarifying amendment to § 357 para. 1 AO made in the E-Government Act of 25.7.2013.

Is it possible to communicate with my tax office via email?

Of course, communication with your tax office via email is also possible. As a rule, you can send all **simple letters and applications** (e.g. application to amend a tax assessment, enquiry about processing status, application for extension of deadline) or **objections to tax assessments** by email to your tax office.

However, please note that the **delivery risk**, especially for time-sensitive letters, lies with you.

Caution

Emails are similar to **postcards** in the postal service. Unauthorised persons may be able to read your emails. Encrypted email communication is currently not possible with the tax offices.

Please also note that **emails to the tax office are sent at your own risk**. SteuerGo cannot guarantee the security and integrity of the emails.

Which matters can I handle by e-mail?

You can send **all simple letters and applications** (e.g. amendment to tax assessment or extension request) or objections to tax assessments by email to your tax office. However, please note that the risk of delivery, especially for time-sensitive documents, lies with you.

Not permitted by email is the submission of applications, declarations, and other documents if a handwritten signature is required by law. This applies, for example, to tax returns, income tax reduction applications, notices of assignment, or when absolute certainty about the sender is required (e.g. when providing bank details for refund pur-

poses).

Your tax office will endeavour to provide you with the requested information. However, they are only allowed to give you **simple tax information** and provide corresponding assistance in filling out applications and declarations.

Your tax office is not permitted to advise you on the best tax strategy to achieve a particular goal or to inform you of all legal options and means. These tasks are legally reserved for advisory professions (tax advisors, tax agents, etc.).

What should I bear in mind when communicating with the tax office by email?

Matters you can handle by email

You can handle all matters by email for which a **simple letter** is sufficient, e.g.

- simple communications, such as answering queries or notifying a new address,
- applications for amendments to tax assessments, and
- objections to tax assessments and other administrative acts, as well as withdrawals of objections.

Matters that cannot be handled by email

- if the law requires a handwritten signature for validity (e.g. tax returns) or
- when absolute certainty about the sender's identity is required (e.g. exemption from tax confidentiality).

Necessary sender details

The relevant office can only process your request as quickly as possible if you can be clearly identified. When creating the letter with SteuerGo, please provide your name, address, and, if possible, your telephone number in addition to your email. The automatic indication of the email sender address is usually not sufficient for the tax office to adequately determine the sender. If you use the sample letters from SteuerGo, this information will be automatically added in the logged-in area!

In tax matters, you should also provide your tax office with your tax number - if you already have it.

Email addressing

You can customise the addressing of your email message. As standard, SteuerGo suggests the email of the mailroom at your local tax office for contact. The respective mailroom of the tax administration checks which office is responsible for your request and forwards your message there.

However, for reasons of equal treatment, the tax office is obliged to treat incoming emails in the same way as normal postal mail. Therefore, you cannot expect your request to be processed significantly faster by communicating via email. However, you will benefit from the elimination of postal delivery times.

Response from the tax office and exemption from tax confidentiality

Due to the lack of data security, the tax office may only reply to you by email for very general questions.

For the transmission of content subject to tax confidentiality, official secrecy, or data protection, the tax office must generally use secure communication channels such as letter, fax, or telephone.

Deviating from this, the tax office may reply by email in individual cases if the taxpayer or their tax representative expressly requests this and the tax office is exempted from tax confidentiality in this respect by written declaration in accordance with section 30 paragraph 4 number 3 of the Fiscal Code (AO).

Electronic data retrieval: The pre-filled tax return

SteuerGo offers the special service of **data retrieval**. This allows you to access personal data stored about you at the tax office. You can import this data directly into your tax return.

Once you have set up the service, you will immediately gain **insight** into the data held about you at the tax office.

Please note that only the data from the last 4 tax years can be retrieved. This means that in 2026 only the data from 2025, 2024, 2023 and 2022 can be accessed.

What is data retrieval?

Data retrieval is a service offered by SteuerGo. Through data retrieval, you can access personal data stored about you at your tax office and import it directly into your tax return.

Note: Data can only be requested for the **last 4 tax years**, i.e. in the year 2026 you can retrieve data for 2025, 2024, 2023 and 2022.

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Once data retrieval has been activated, the tax authorities usually provide your data **within 48 hours**. We will inform you by email as soon as the data is available. You can then import all data into your tax case via the "My tax return" page. If your tax office provides new data for you, we will automatically notify you in the future.

The following **stored data** about you is provided by the tax authorities as part of the so-called "pre-filled tax return" (VaSt):

- Master data of the tax account holder, including name, address, date of birth, tax identification number and bank details
- Information on religious affiliation
- Wage tax statements submitted by the employer
- Pension receipt notifications for benefits from statutory pension insurance, private pension insurance or retirement contracts
- Insurance contribution certificates - particularly for paid and refunded contributions to health and long-term care insurance
- Retirement provision expenses

- Contributions to basic provision (Rürup pension)
- Contributions to Riester pension
- Certificates for wage replacement benefits such as unemployment, parental or sickness benefit

The **data scope** is to be **gradually expanded** in the coming years. It is planned to collect further electronic data in the future and make it available to taxpayers for data retrieval. This includes, among others:

- Capital-forming benefits
- Parts of Annex V (e.g. standard value file reference, location of the property)
- Donation receipts
- Degree of disability

The legal basis for this was created in 2016 with the **Act to Modernise Taxation Procedures**.

With data retrieval, the information mentioned can be displayed and also automatically transferred to your income tax return. Even if you retrieve and transfer electronic data, all entries can still be manually changed and corrected if necessary.

Important: If you make changes because you believe the tax office has incorrect or outdated data, you should also provide proof of the change to the tax authorities. Otherwise, the changes you made are very likely to be deleted to your disadvantage.

Online submission of your tax return

Once you have activated data retrieval in SteuerGo, the tax return can be submitted immediately. For this purpose, the master data of the tax account holder (including name, address, date of birth, tax identification number) stored by the tax authorities is checked against the information in the tax return for identification.

What are the benefits of data retrieval with SteuerGo?

- **Fewer errors in data entry:**
  Manual entry of certificates is no longer necessary. You only need to review and, if necessary, supplement the data after importing.
- **Incorrect entries are prevented:**
  The data is entered into the correct fields in the income tax return.
- **You save time:**
  You only need to check the imported data. This gives you more time for additions

  that can really save tax, such as expenses for craftsmen's services, work-related expenses, or special expenses.
- **Greater transparency:**
  You already know which data the tax office has about you when preparing the tax return. This increases transparency in the otherwise rather opaque taxation process.
- **Deviations at a glance:**
  With the optional retrieval of assessment data, you can see any deviations at a glance, making it easier to check the tax assessment.
- **Online submission**
  Once you have activated data retrieval, the tax return can be submitted online immediately.

How does data retrieval simplify the completion and submission of the tax return?

- The electronically provided data can be automatically transferred into your income tax return.
- When you open your tax return on the SteuerGo website, you can retrieve the data directly on the "**My tax return**" page and import it into your tax return.
- As soon as the tax authorities provide new data or an updated version of existing data, you will automatically receive a notification by email.

Note: Data can only be requested for the last 4 tax years, i.e. in the year 2026 you can retrieve data for 2025, 2024, 2023 and 2022.

Online submission of your tax return

Once you have activated data retrieval in SteuerGo, the tax return can be submitted immediately. For this purpose, the master data of the tax account holder (e.g. name, address, date of birth, tax identification number) stored by the tax authorities will be checked against the information in the tax return for identification purposes.

From when can I use the offer for electronic data retrieval?

The tax authorities provide the latest electronic data at the **beginning of the following year**. So, if you want to process the tax return for 2025, the electronic data will be available for retrieval at the earliest at the beginning of 2026.

However, the data relating to you personally can only be displayed once it has been submitted to the tax authorities. For example, your employer or your health insurance company has until **28 February** of the following year to submit the data for your income tax return, in accordance with legal deadlines.

Employers must therefore report the electronic data for the payslip for the year 2025 to the tax authorities by the end of February 2026 at the latest. It is therefore advisable to use the data retrieval **from March of the following year**.

If you have set up electronic data retrieval with SteuerGo, you will automatically receive an email notification as soon as new data is made available for you by the tax authorities.

Is the data retrieval secure?

Data protection is of the utmost priority for SteuerGo. Only you can access and view your data in your customer account.

You transfer your data over the Internet. To protect tax confidentiality, tax data is always encrypted.

- The software and data are hosted in a high-security data centre in Germany.
- All tax data is stored in encrypted form.
- Secure HTTPS transfer of your data (SSL certificate).
- Strong 256-bit encryption, root certificate with 2048 bits.

For more information, please refer to our privacy policy.

Manage permissions for data retrieval

Automatic data retrieval - simple and convenient

With automatic data retrieval, SteuerGo allows you to access selected tax data directly from the tax office - e.g. income tax statements, contributions to health and nursing care insurance, or pension expenses. Once set up, the retrieval is automatic.

You will be notified as soon as new data is available and can import it directly into your tax return.

How can I set up authorisation for electronic data retrieval?

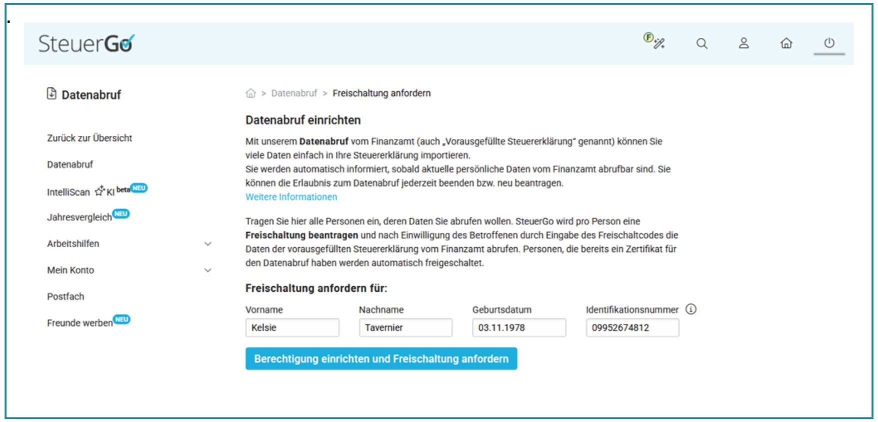
After logging in, open the "Data retrieval" menu item under "My tax return" in the overview. Here you can enter **new authorisations** for data retrieval and manage existing authorisations. Once set up, all available data can be loaded and conveniently transferred to the tax return.

With the **set-up of data retrieval**, forium GmbH as the operator of SteuerGo can electronically retrieve your personal data from the tax office and make it available in your customer account.

Set up the automatic data retrieval step by step!

On this page, you will see an **overview of all permissions** already granted for automatic data retrieval.

If you have not yet **granted permission** for data retrieval in your customer account with SteuerGo, simply click on "Set up permission for data retrieval".



1. Set up permission for automatic data retrieval

Now enter your **first name**, **last name**, **date of birth** and your **identification number** to set up permission for electronic data retrieval with SteuerGo and to apply for activation with the tax authorities.

Important: You can only apply for and set up data retrieval for one person at SteuerGo. If you have multiple customer accounts, data retrieval can therefore only be set up and managed in one customer account.

2. Activation for data retrieval

Once the activation has been **successfully applied for**, a confirmation page will be displayed. What happens next depends on whether you are already registered with ELSTER or not.

A. You are not registered with ELSTER:

If you are not registered with ELSTER, the **activation is very simple** and takes place via the letter replacement procedure. You will automatically receive a 12-digit **activation code by post** ("activation code for electronic document retrieval") from your tax office within a few days.

After receiving the activation code, simply go to the "Data retrieval: Manage permissions" page at SteuerGo. Carefully enter the activation code in the designated field and confirm the entry with "OK".

The tax authorities usually provide your data **within the next 48 hours**. As soon as the data is available, we will inform you by email. You can then import all data into your tax case via the "My tax return" page. If your tax office provides new data for you, we will automatically notify you in the future.

Important: If the activation code is not entered, the application will expire after a **period of 90 days**.

The activation code can be entered **incorrectly a maximum of 4 times** in a row. On the fifth incorrect attempt, the activation code will be deactivated. This means that both the activation code and the corresponding permission application are void. In this case, you must submit a new application.

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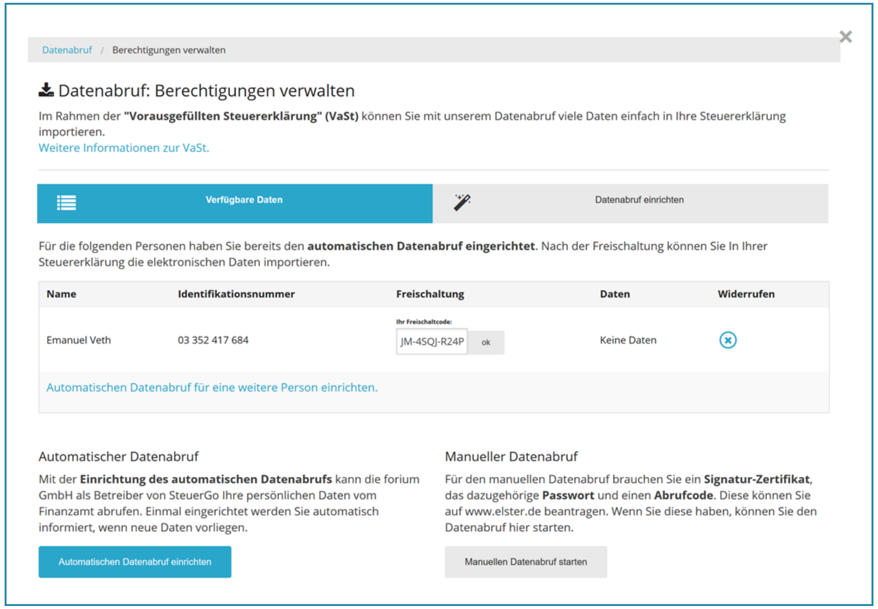

B. You are already registered with ELSTER:

If you are already registered with ELSTER but have not yet applied for a retrieval code, first log in at My ELSTER. Go to the "**Forms & Services**" section and then select "**Manage certificates**". Then select "**Consent and retrieval code**".

You will receive your **retrieval code** by post from the tax office in the next few days.

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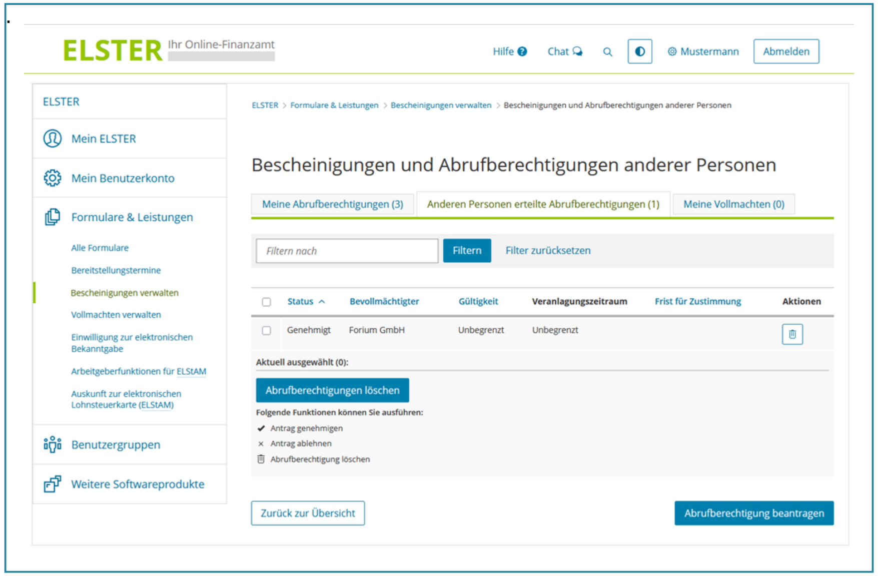
If you already have a **retrieval code**, you can proceed immediately with the activation for data retrieval by SteuerGo. If you want to authorise forium GmbH as the operator of SteuerGo to retrieve your electronic data, you must proceed as follows:



First, access the My Elster portal and log in. Then select the menu item "**Forms & Services**", then "**Manage certificates**" and then "**Certificates of other persons**".

On this page, you will find the application from forium GmbH in the permissions overview under "**Retrieval permissions granted to other persons**". Click on the tick symbol with the green circle to approve the application.

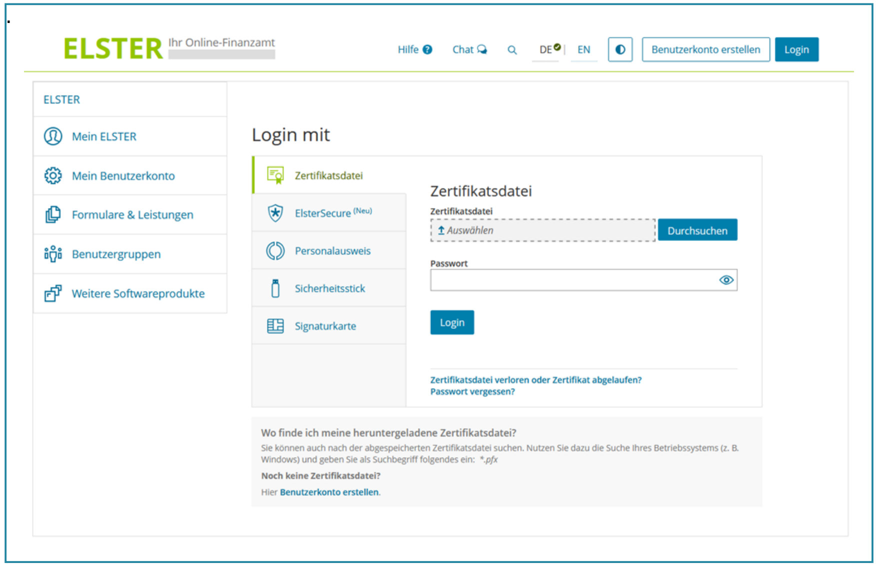
On the next page, simply enter your **PIN** and **retrieval code** and then click on "Approve application".

SteuerGo (or forium GmbH) has now been granted permission to retrieve the electronic data stored about you on your behalf. You will automatically receive an email notification as soon as new data is made available at SteuerGo and you can view it in your customer account.

How do you activate data retrieval if you are already registered with ELSTER?

If you are registered with ELSTER, you will **not** receive an activation code by post. In this case, you must activate the data retrieval **directly** in your ELSTER user account. You will need a so-called **retrieval code**.

If you do not yet have a retrieval code for ELSTER, first log in to the Mein Elster portal:



Go to the "**Forms & Services**" section and then select "**Manage certificates**". Then select "**Consent and retrieval code**".

You will receive your retrieval code by post from the tax office in the next few days. Activating data retrieval with retrieval code

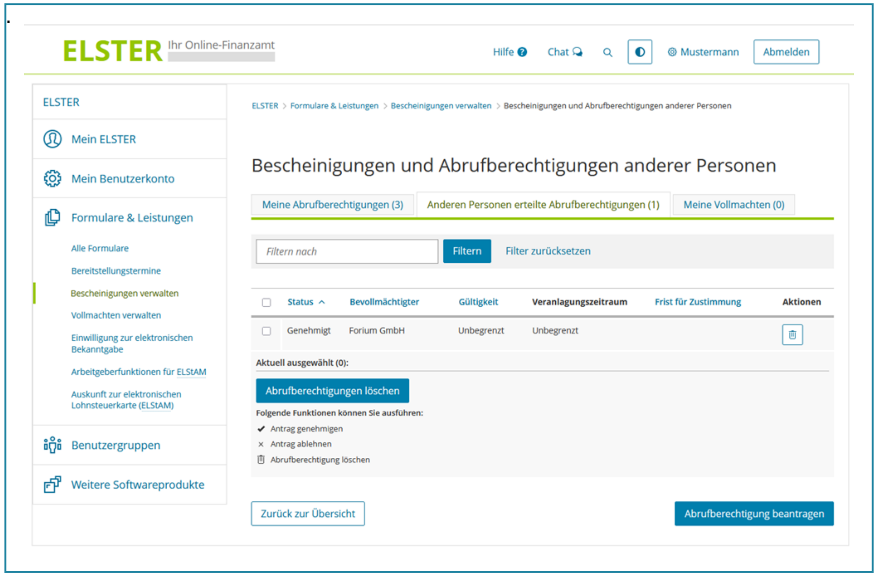
If you already have the **retrieval code** for ELSTER, you can **immediately** continue with the activation for data retrieval by SteuerGo.

Go to the Mein Elster portal and log in:

- After logging in to Mein ELSTER, select "**Forms & Services**", then "**Manage certificates**" and then "**Certificates of other persons**".
- Under "**Retrieval authorisations granted to other persons**", you will find the

application from forium GmbH. Click on the tick symbol to approve the application.

- On the next page, enter your **PIN** and the **retrieval code** and click on "**Approve application**".
- SteuerGo (forium GmbH) is now authorised to retrieve your electronic data on your behalf.

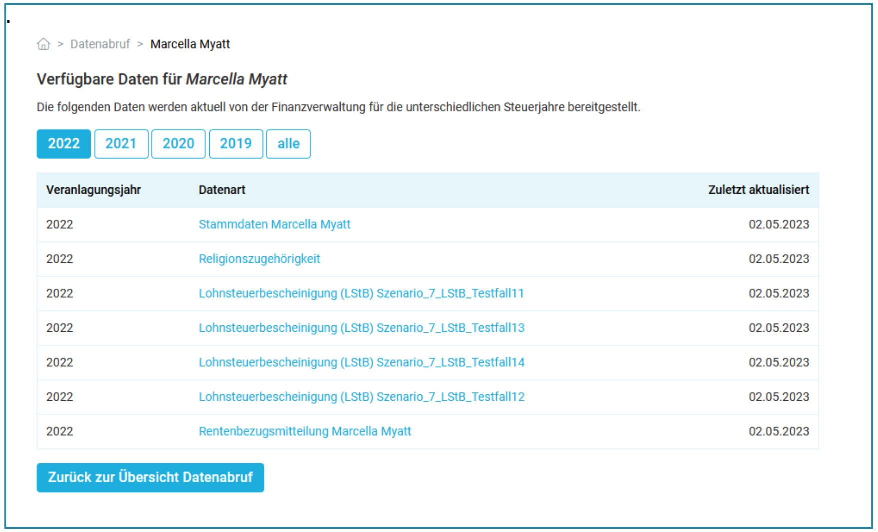


You will receive an automatic email notification when new data is available for you.

Where can I view my electronically retrieved data?

With SteuerGo, you can **retrieve data** electronically and view it online or download it as a PDF file. After logging in to SteuerGo, go to "Data retrieval".

In the overview, you can see for whom permissions for data retrieval have already been entered. Clicking in the "Data" column opens a list of the provided data.



How does manual data retrieval work?

For **manual data retrieval**, you need a signature certificate, the associated password, and a retrieval code. You can apply for these at www.elster.de. If you already have them, you can start the manual data retrieval and immediately access the electronic data to use in your tax return.

This is how manual data retrieval works **step-by-step**:

- After logging in, open "My tax return Data retrieval".
- Click on the "Start manual data retrieval" button.
- On the next page, select your certificate, enter the associated password and the retrieval code you have already received from ELSTER.
- Now just click on "Retrieve data" and the relevant electronic data will be requested from the tax authorities.

How does the automatic data retrieval for third parties work?

You can also use SteuerGo to set up electronic data retrieval as part of the pre-filled tax return for other individuals, such as your **spouse**, **partner**, or **children**. However, due to the **confidentiality of tax data**, the other person must explicitly authorise you to do so.

In your customer account, go to "Settings", select "Data retrieval" and click on "Set up automatic data retrieval for another person".

Enter the first name, last name, date of birth, and tax identification number of the person whose data you wish to retrieve electronically via SteuerGo in the future.

The person (spouse, partner, child) will shortly receive a **letter with an activation code by post** from the tax office. Once the person has passed the activation code on to you, enter it in your customer account at SteuerGo – you can now also retrieve data for this person.

Note: The authorisation for data retrieval can be revoked at any time in our customer account and data already retrieved can be deleted.

Transfer data into the tax return

With the "Pre-filled tax return" (VaSt), you can retrieve many current data from your tax office using SteuerGo and import them into your next tax return on the "My tax return" page.

How do you use electronic data retrieval with SteuerGo?

To import the electronic data from the pre-filled tax return (VaSt) into your income tax return, log in to SteuerGo and start a tax return.

On the "**My tax return**" page, you will immediately see if electronic data is available for your customer account.

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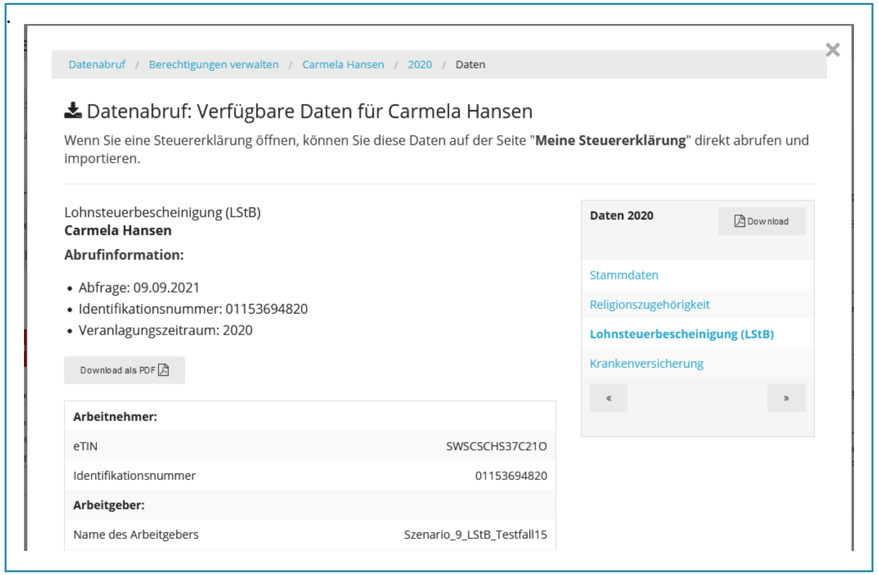
If you want to import the electronically available data into your tax return, click on "Check and import now". If you have set up **authorisations for multiple people**, you can select whose data should be imported on the next page.

You can then **individually decide for each available data record** whether you want to import the data into your tax return. Alternatively, you can view the content of a data record online or download it as a PDF file.



All **input fields** that have been filled with data from the electronic data retrieval in your tax return are **highlighted in colour (yellow)** the first time they are accessed. This allows you to quickly identify the imported data and easily check it.

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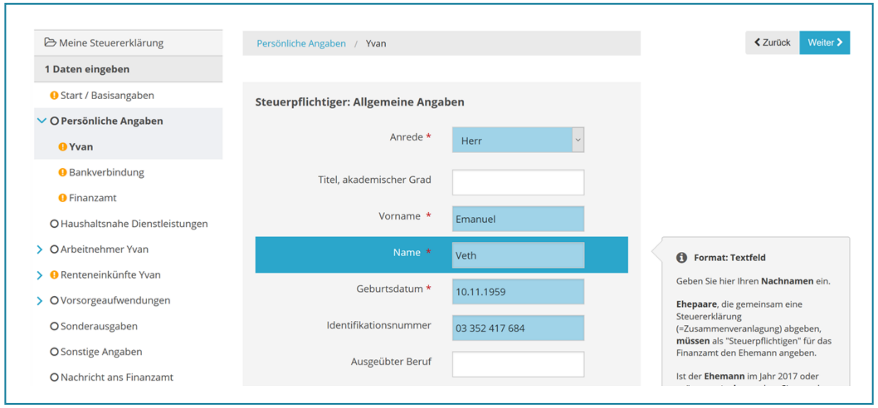


What should I do if the VaSt data is incorrect or incomplete?

Important: Although many data are already provided electronically by the tax authorities as part of the **pre-filled tax return**, your tax return is usually far from complete. Especially if you expect an optimal tax refund, you should **add numerous additional details** and, if necessary, submit proof of expenses incurred. This includes expenses such as travel costs, relocation costs, household services, or medical expenses.

SteuerGo supports you in claiming all your expenses in the tax return.

Incorrect data must be corrected by you. If you do not correct an error, you are generally responsible for it. Only data that has been transmitted to the tax authorities by, for example, your employer or your insurance company can be displayed to you.

If data is incorrect or incomplete, please contact the respective data transmitter directly (employer, insurance company, pension provider, etc.).

A correction by the tax office is usually not possible. Despite the provision of data by the tax authorities, they do not guarantee its accuracy! Therefore, consider the data retrieval as **purely a support** to process the tax return more quickly.

Enter data: How to create your tax return

How do I enter my tax details?

In the central area "**Enter data**" of SteuerGo, your information for the tax return is recorded using the **tax interview**. The interview compiles the relevant questions by topic and guides you step by step through the pages of your tax return that are relevant to you.

At the beginning of the tax interview, you can make the most important **settings** (e.g. types of income) to enter your tax data afterwards. Once you have selected all the items that apply to your tax situation, click "Next".

The individual sections of the tax return are clearly structured in a hierarchy and can be easily accessed via the **navigation tree**. In this process, higher-level pages can have a direct impact on lower-level pages and, for example, show or hide them.

The individual **interview pages** contain input fields that you fill in with your data. Certain entries will cause additional sections to be displayed. It is not necessary to fill in all the displayed input fields immediately; you can complete your entries later before submitting the tax return.

Once you have completed a page, click the "Next" button at the bottom right of the page to proceed to the next step. You do not need to save your entries yourself: as soon as you leave an input field, it is automatically saved in the background without disturbing you.

You can return to the previous page in the interview structure by clicking the "Back" button; the order in which you accessed the pages is not taken into account.

Interesting information for new customers

How do I enter my data?

With SteuerGo, all necessary forms are created based on your input. All data is collected through easy-to-understand questions in an interview format. You will find help texts for all relevant entries to assist you in completing the individual fields.

The individual sections of the tax return are **hierarchically** structured and can be accessed via the navigation tree. In this process, parent pages can have a direct impact on child pages, for example, by showing or hiding them.

Once you have completed a page, click the Next button at the bottom right of the page to proceed to the next step. You do not need to save your entries yourself: as soon as you leave an input field, it is **automatically** saved in the background.

Use the Back button to return to the previous page in the interview structure. The order in which you accessed the pages is not taken into account.

Are all my entries saved automatically?

Yes, you do not need to save the data you enter in the tax return at SteuerGo again.

As soon as you leave an input field, your entry is **automatically saved** in the background. Once you have completed a page, click the "Next" button at the bottom right of the page to proceed to the next step.

Accidental data loss is therefore excluded (see Delete account).

You can, of course, access and change any entries you have already made at any time later. Simply use the navigation to jump to the desired section.

When and for how long is my data stored?

During data entry, SteuerGo saves your information in the background each time you move to a new field, without any disruption. This means you won't lose any data if you log out or are automatically logged off the server **after 20 minutes of inactivity**.

All data is initially stored indefinitely as part of your user account. This means you have access to your data anytime, anywhere.

Can I declare all types of income with SteuerGo?

Although almost all taxpayers in Germany can prepare and submit their tax return with SteuerGo, the following special cases should ideally be clarified individually with a tax advisor due to their complexity:

- Form § 34a - Retained earnings relief
- Form § 7g - Reserve depreciation
- Income from business sales (entry possible with SteuerGo but without calculation; part of forms G and S)
- Commercial animal breeding / husbandry / forward transactions (part of form G)
- Income from investments (part of form KAP)
- Shares in income (part of form SO)
- Persons with limited tax liability in Germany

These types of income and tax cases cannot be processed with SteuerGo until further notice.

What are the technical requirements for SteuerGo?

System requirements for SteuerGo

SteuerGo is your simple and flexible solution for online tax returns - no installation or updates on your computer required.

System requirements

You can start immediately. All you need is:

- a **stable internet connection**
- a **modern web browser**

Optional: A printer or scanner - e.g. to print your documents or to scan receipts for electronic submission to the tax office.

Operating systems and devices

SteuerGo works completely **platform-independently** on almost all systems:

- Windows
- macOS
- Linux
- iOS
- Android

You are also flexible with devices: Whether on a desktop, notebook, tablet, or smartphone - access is possible at any time.

Tip: Use SteuerGo conveniently on the go with our app for Android and iOS.

Internet connection

For smooth use, we recommend a **broadband connection** (e.g. DSL, cable or LTE).

Recommended web browsers

For optimal display, we recommend the latest version of:

- Mozilla Firefox
- Google Chrome

SteuerGo is also regularly tested on the following browsers:

- Mozilla Firefox
- Google Chrome
- Microsoft Edge
- Safari (on macOS)

Screen resolution

A minimum resolution of **1280 × 1024 pixels** is recommended. Lower resolutions also work but may restrict the display.

Problems with the display?

If you experience display problems when using another browser, please contact our customer service: hilfe@steuergo.de. We will promptly address the issue.

How can I ensure the receipt of emails from SteuerGo?

Here is a brief guide on how to ensure you reliably receive emails from SteuerGo. You should add the domain "steuergo.forium.net" to the whitelist of your email programme:

Step 1: Access your email settings

- Open your email programme and go to the settings. Look for a section related to spam filters, junk email, or blocked senders.

Step 2: Find whitelist settings

- Within the spam or junk email settings, you should find an option to define safe or trusted senders. This is often referred to as "Whitelist", "Safe Senders", or "Trusted Senders".

Step 3: Add domain

- Add the domain "steuergo.forium.net" to the list of safe or trusted senders.

Step 4: Save changes

- Save your changes before leaving the settings.

By adding the domain "steuergo.forium.net" to the whitelist, you help your email programme recognise that messages from SteuerGo are safe and desired. This reduces the risk of missing important notifications and updates.

How many tax returns can I create?

SteuerGo is fully **multi-client capable**. This means you can prepare any number of tax returns for different years or individuals. Billing is always per completed tax return.

Is it possible to use SteuerGo to process tax returns for 2013 or earlier?

With the latest version, you can edit your tax return for the following years:

- Tax year 2015 (available until the end of March 2025)
- Tax year 2016
- Tax year 2017
- Tax year 2018
- Tax year 2019
- Tax year 2020
- Tax year 2021
- Tax year 2022
- Tax year 2023

- Tax year 2024

We **no longer** offer the processing of tax returns for **tax years 2014 and earlier**.

Enter a tax case

What is the purpose of the navigation tree?

In the navigation tree, all topics and pages of your current tax interview are displayed in a thematically sorted structure. This tree provides you with an overview of the scope of your tax return and the ability to conveniently access specific pages for entries or changes.

How is the tax calculated?

A significant advantage of using SteuerGo instead of forms is the calculation and optimisation of refunds or additional tax payments. The tax calculation provides an overview of the expected tax assessment based on your data at any time.

In addition, SteuerGo offers further significant advantages compared to the usual presentation of the tax assessment:

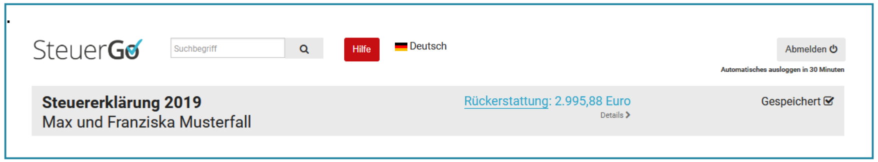
- You can view calculation details by clicking on the amount of the expected tax liability. All coloured items can be clicked for further details.
- Clicking on total values takes you to detailed calculation sheets with interim results.
- By clicking on the name of an item, you are taken to the underlying input page.
- SteuerGo always shows the calculation for joint and separate assessment for spouses. This also serves as the basis for the final choice of assessment type.
- Based on your entries, SteuerGo provides valuable tips for tax optimisation and possible input errors.

Note: The final determination of the tax liability and any resulting tax refund or additional payment is made exclusively by the relevant tax office and may differ from the SteuerGo calculation.

Is it possible to view the current status of the refund?

While entering your tax data, you can view the current status of your tax calculation at any time in the upper area.

This allows you to check how your income and expenses directly affect your tax refund.



Can the SteuerGo calculation differ from the tax assessment notice?

It is often overlooked that **tax assessments** are not fully automated but are prepared by clerks. Their intervention often makes a tax assessment difficult to understand.

If the tax assessment differs from the calculation by SteuerGo, this is often due to the following reasons:

- The tax office makes **corrections** if your details differ from official data, e.g. from the employer's payroll tax report.
- Certain expenses claimed in the tax return are **not recognised and are removed** by the tax office. This must be indicated in your tax assessment. SteuerGo already helps you in the interview and in the guide to avoid this by making legally compliant entries.
- The maximum amounts for some expenses are subject to very **complex calculation rules**, where the tax office can use unofficially known parameters (e.g. personal circumstances).

Helpful tools for data entry

To make data entry as easy as possible for you, SteuerGo offers numerous useful functions.

This allows you to complete your tax return faster, more clearly, and with fewer errors.

The Tax Manual

The tax manual is the fiscal equivalent of this programme manual. With over 500 pages, it offers comprehensive advice, practical tips, and information on all aspects of income tax — always up to date for the respective tax year.

How to obtain the tax manual:

After starting your tax return, the manual is available for download. Simply click on the icon:

The integrated pocket calculator

When entering data, totals or percentages are often required.

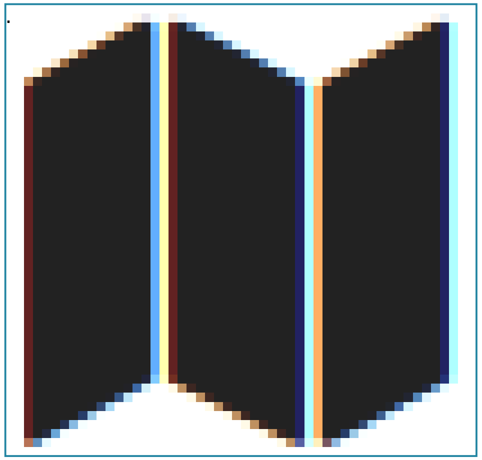
To help you calculate these quickly and directly, SteuerGo includes an **integrated calculator**.

There is no need to open an external application: calculations can be performed directly in the programme, and the calculated value is transferred to the relevant field in the tax return with a click.

This saves time and reduces input errors.

Assistance with calculating distances

Wherever you see the following symbol, you can easily calculate the distance in kilometres.

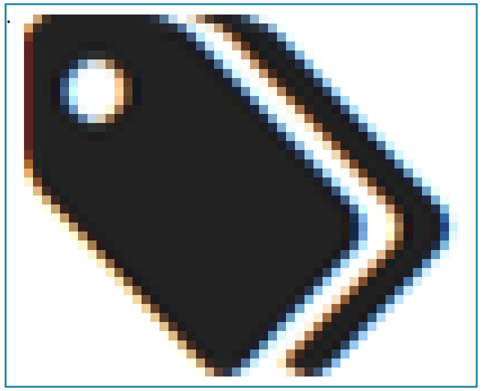


- **Click button:** Start the distance calculation dialogue.
- **Enter addresses:** Enter the start and destination addresses.
- **Check route:** Based on your entries, the shortest route will automatically be displayed on a map.
- **Adjust route:** If you wish to use a different route, e.g. a faster one, move the marked route with the mouse. The distance will be recalculated automatically.
- **Accept result:** If you agree with the displayed route, click on *"Enter distance in form"*.

Note: The basis is always the shortest or most favourable traffic connection in accordance with § 9 para. 1 no. 4 EStG.

Notes: Do not lose track

This symbol denotes the notes function. It helps you create reminders for later additions during data entry.



Example:
You are in the pension expenses section and want to enter details of your private health insurance contributions. However, you do not yet have the exact amounts and invoices.
How to use the notes function:

- Click on the **"notes symbol"**.
- Enter your reminder in the text field.
- Click on **"Save"**.

Note: Before you complete your tax return and submit it to the tax office, open the notes overview. There you will see all saved notes with direct links to the corresponding input areas. This way, you can easily add any missing information.

Tips for saving tax: Optimise your entries

SteuerGo informs taxpayers after entering their data where they can still legally save on taxes. The special feature: Instead of just giving general tips, SteuerGo calculates the exact individual tax-saving potential.

The advantage of the tax tips: Taxpayers not only receive a list of the savings tips, but also see how much tax they can save. This means that every user immediately knows whether it is worth searching through the receipts again or whether it is better to forgo a potentially small refund.

Optimisation of the assessment

How do you choose the assessment type?

Married couples can decide each year whether to be **individually or jointly assessed**. You can enter your choice on the tax return or make a simple declaration. When using SteuerGo, the programme will recommend the most beneficial option for you.

SteuerGo assumes that joint assessment is usually the better choice for married taxpayers and also yields a higher tax refund. Therefore, all information for submitting the tax return for a jointly assessed couple will be requested on the following pages.

Once you have entered all the necessary data, access the "Calculation of your expected tax liability" page by clicking on "Tax refund" or "Additional payment" at the top. If you are married, you can then access the "Assessment check" on the calculation page.

When the result of the **assessment check** is displayed, you have the option to split the joint tax case of joint assessment into two separate tax cases for the husband/partner A and the wife/partner B and submit these two tax cases as part of the **individual assessment for spouses/partners** via ELSTER to your tax office.

The tax calculation overview shows the results of both separate and joint assessments. You can then choose how to submit your tax return. Select either "Continue to submit joint assessment" or "Continue to submit separate assessment".

Please note that with the **individual assessment for spouses**, technically two tax returns are submitted. In the first step, you submit the tax return for the husband. Once this has been transferred, you can submit the tax return for the wife.

How do you choose the right assessment type for married couples?

Married couples can decide each year whether to choose **joint assessment** or **separate assessment for spouses**. The decision is either indicated directly in the tax return or communicated to the tax office through an informal declaration.

Criteria for choosing the type of assessment

- **Joint assessment:** Advantageous if one partner earns significantly more than the other, as the spouse splitting leads to a lower tax burden.
- **Separate assessment:** Sensible if both partners have similar incomes or if individual tax benefits, such as work-related expenses or extraordinary burdens, are to be claimed separately.

Support from tax programmes

Choosing the optimal type of assessment can be complex. When using **SteuerGo**, the programme supports you by automatically calculating which type of assessment is financially more advantageous for you. This ensures that you do not pay unnecessary taxes.

Conclusion: A careful review of income situations and tax deduction options is crucial to choose the optimal type of assessment. Tax programmes or a tax advisor offer valuable assistance in this decision.

Are married couples allowed to file separate tax returns?

Married couples who are both subject to income tax can choose between **joint assessment** and **individual assessment**. The choice of assessment type affects both the tax burden and the administrative effort.

Joint assessment

With joint assessment, both spouses submit a joint tax return. All income from both partners is combined, and the so-called **spouse splitting** is applied. This splitting method is particularly advantageous if one spouse earns significantly more than the other, as it can lead to tax relief.

Individual assessment

In contrast, with individual assessment, each spouse submits their own tax return. Income and tax deductions are considered individually. This type of assessment is useful if both partners have similar incomes or if certain tax benefits, such as work-related expenses or extraordinary burdens, are to be claimed separately.

Influence of a marriage contract

If there is a marriage contract, especially in the case of **joint property**, this should be indicated in the tax return. Joint property means that the separate assets of the spouses become joint assets. This can have tax implications, for example, the non-recognition of employment contracts between spouses by the tax office.

Conclusion: Married couples have the option to submit their tax returns separately or jointly. The optimal type of assessment depends on individual income situations and tax planning options. A tax advisor or appropriate tax software can help determine the best option.

What are the advantages and disadvantages of a joint assessment?

Joint assessment is a type of assessment for married couples where both partners submit a joint tax return. The incomes of both spouses are combined, and the so-called **spouse splitting** is applied. This procedure has advantages and disadvantages that vary depending on income circumstances.

Advantages of joint assessment

- **Lower tax rate with income differences:** Through spouse splitting, the combined incomes of the spouses are halved, the income tax for this halved income is calculated and then doubled. This leads to a lower average tax rate if the partners' incomes are different.
- **Tax relief:** Couples where one partner has a high income and the other has a low or no income benefit significantly from joint assessment.

Disadvantages of joint assessment

- **No advantage with equal incomes:** If both spouses earn roughly the same amount, joint assessment offers no tax advantage compared to individual assessment.
- **Commitment to joint declaration:** Both partners are bound to the joint tax return, which makes individual tax consideration difficult.

Requirements

- Both spouses are **married to each other**.
- Both are **fully taxable**.
- They have **lived together** for at least one day of the tax year.

Automatic choice of joint assessment

If no type of assessment is selected on the main form of the tax return, the tax office will automatically carry out a joint assessment.

Conclusion: Joint assessment is particularly advantageous for couples with significantly different incomes. For equal incomes or specific tax situations, individual assessment may be more sensible. A tax advisor or tax software can help make the optimal choice.

How does the submission of the individual assessment for spouses work with SteuerGo?

If **married couples** wish to file separately, this is also possible with SteuerGo. In this case, enter all data for both the husband and wife on the input pages as you would for **joint assessment**.

Once you have entered all the necessary data, go to the "Submit tax return" page. There you will see the expected tax liability for both individual and joint assessment. When the assessment check result is displayed, you have the option to split the joint tax case of joint assessment into two separate tax cases for the husband and wife and submit these two tax cases as part of the individual assessment for spouses to your tax office.

First, submit the tax return for the husband. Once the tax return has been transferred, you can submit the tax return for the wife.

Important

For individual assessment for spouses, both partners must submit the tax return together, as processing at the tax office will only occur once both tax returns are available. Furthermore, separate assessment can only be submitted electronically.

Can I revoke the assessment option?

Once you have chosen a type of assessment when submitting your tax return, it is not final: if, for example, joint assessment would be more favourable, you can appeal against the notice and apply for the other type of assessment.

In the case of joint assessment, each spouse can revoke their decision until the notice addressed to both spouses becomes legally binding. If one spouse revokes the joint assessment, separate assessment will apply, even if a joint assessment notice issued to the other spouse has already become legally binding.

If, in the case of separate assessment, only one spouse has applied for it, their revocation is only effective if the partner does not object. If both spouses have applied for separate assessment, both must object.

Why might separate assessment be beneficial for wage replacement benefits?

In certain cases, **individual assessment for spouses** may be more advantageous, especially if only one spouse receives **tax-free wage replacement benefits** (e.g. unemployment benefit, parental benefit or sickness benefit), while the other partner receives only **taxable income**.

The impact of the progression clause

With **joint assessment**, the tax-free wage replacement benefit increases the tax rate for the total income of both spouses, even though this benefit itself is tax-free. This leads to a higher tax burden on the taxable income.

Advantages of individual assessment

- **No impact of the progression clause:** The spouse without wage replacement benefits is not affected by the higher tax rate.
- **Individual tax calculation:** Each spouse pays only the tax on their own income.

Important consideration

Although the **splitting tariff** of joint assessment is not available with individual assessment, the relief from avoiding the progression clause may outweigh this disadvantage. It is advisable to calculate both options to find the most tax-efficient solution.

Conclusion: If one spouse receives tax-free wage replacement benefits, individual assessment is an option worth considering. Tax programmes such as **Lohnsteuer kompakt** or advice from a tax expert can help make the optimal decision.

What should be considered in the case of individual assessment for spouses?

With this type of assessment, both spouses submit separate tax returns. The spouses are treated as single for tax purposes. The so-called "**spouse splitting**" does not apply in this case. If one spouse chooses this type, the other spouse is automatically required by the tax office to submit a tax return.

In the case of **individual assessment for spouses**, expenses are allocated to the spouse who incurred them. However, there is an **exception** for extraordinary burdens: these are attributed to both partners as in joint assessment and then halved. This can be avoided if both partners submit a corresponding application. Child allowances are granted half each for joint children. Otherwise, they are only taken into account for the spouse who has a "parental relationship with the child". Separate assessment can be worthwhile if one spouse wants to claim losses from their employment and the other spouse has a low income.

For **newlyweds**, choosing individual assessment for spouses can be beneficial if one

of the spouses can still claim the single parent allowance.

Tip

Once you have chosen a type of assessment when submitting your tax return, it is not yet final: if it turns out that, for example, joint assessment would be more favourable, you can **appeal** against the notice and apply for the other type of assessment.

Even if one spouse primarily receives wage replacement benefits, such as unemployment benefit, parental benefit or short-time work benefit, which are subject to the **progression clause**, individual assessment for spouses may be more favourable. This avoids the tax-free wage replacement benefits being added to the other spouse's income and thus increasing their tax rate.

Individual assessment for spouses is also useful if both partners have **additional income**. This is tax-free up to 410 Euro and partially up to 820 Euro. However, the amount is not doubled in joint assessment. This is different in separate assessment.

SteuerGo

In the case of individual assessment for spouses, both spouses must submit the tax return together, as processing at the tax office only takes place when both tax returns are available. Furthermore, individual assessment for spouses can only be submitted online when processed via SteuerGo.

Living Apart Together: Joint Assessment Despite Living Separately?

Today, more and more couples are choosing to live apart, enjoying space and autonomy, yet still live together. **"Living Apart Together"** is the lifestyle that is becoming increasingly popular, especially in cities. According to a representative study by the German Institute for Economic Research, in 2006, 13.4 percent of couples lived in separate households. Almost one in six couples in Germany now enjoy the luxury of two homes.

If spouses live apart, the question arises whether they can still choose joint assessment for tax purposes or whether only individual assessment is possible. Since the "Living Apart Together" lifestyle is not yet well known in tax offices, many tax officials believe that a permanent separation exists and refuse the requested joint assessment.

Currently, the Münster Finance Court has ruled against the tax office that "living apart together" spouses **can meet the requirements for joint assessment** despite long-term physical separation. This is the case if the spouses maintain their partnership in the form of a personal and intellectual community, e.g. have sexual contact, visit each other, go on trips and holidays together, spend a lot of time together, share expenses for household and children, and easily settle expenses for the economic community among themselves.

The fact that the spouses generally keep their income and assets separate does not preclude an economic community. (FG Münster of 22.2.2017, 7 K 2441/15)

The case: The spouses have been married since 1991 and have a son born in the same year. In 2001, the wife moved out of the previously shared family home with the son, first into a rented flat and later into an owner-occupied flat. For the year in dispute, 2012, the tax office concluded that the conditions for joint assessment no longer existed and assessed the spouses individually for income tax.

Whether spouses live permanently apart is to be assessed - according to the tax judges - based on the overall picture of the mutual relationships in the specific individual case. The spouses' attitude towards the marital partnership is also decisive. If spouses live apart for an indefinite period and maintain the marital economic community by jointly handling economic matters and deciding together on the use of family income, this can - possibly together with other circumstances - lead to the assumption that they are not permanently separated.

SteuerGo

The burden of proof for the condition of not living permanently apart lies with the spouses who claim this in their favour. **Joint assessment with the splitting tariff** is more advantageous the more different the spouses' incomes are. If both earn equally well, the spouse splitting does not bring any benefit. Therefore, spouses should only apply for joint assessment if their incomes are different.

Check data: find errors

What is data verification?

During the **data validation**, the information you have entered in the tax return is checked for plausibility, e.g. whether your personal details are complete.

This is particularly important for electronic submission, as only complete and consistent information can be transmitted.

If **errors** occur during the data validation, they must be corrected first. Then, run the validation again. Once all errors have been eliminated, you can submit your tax return electronically to the tax office.

What should I do if the verification of my data has failed?

If you receive the message **"... Error!"**, there are one or more errors in your data. In this case, SteuerGo will provide you with information about which data caused issues.

Simply click on the relevant link and enter any missing data or correct the incorrect entries. In some cases, multiple entries you have made will be checked for plausibility. In this case, the input fields may be on different pages. Usually, the error description will indicate where the fields to be checked are located.

Then check the data again. Once all errors have been corrected, you can submit your tax return to the tax office via ELSTER.

What should I do if a technical error occurs?

If an "**Internal Error**" occurs, please contact our customer service with the following information (hilfe@steuergo.de):

- Are you seeing an error message? If so, please provide a brief description.
- Date and time when the error occurred
- Browser used (Microsoft Edge, Firefox, Chrome, Opera, etc., including version number if known)
- Operating system used (Windows 11, Windows 10, Linux, Apple, etc.)

We recommend using the latest Mozilla Firefox or Google Chrome for working with SteuerGo.

Tax calculation

The calculation in SteuerGo differs from my tax assessment notice. How is this possible?

The determination of the **tax liability** and any resulting **tax refund** or **additional tax payment** is made solely by the relevant tax office. If SteuerGo calculates a provisional tax liability, this is a non-binding estimate.

SteuerGo calculates the tax liability based on the data entered, using the applicable income tax laws and the calculation regulations contained therein, with the utmost care. As German tax legislation allows for a wide **scope for interpretation**, a correct prediction of the official tax assessment can never be entirely accurate in all cases. Therefore, the calculation may differ from the actual tax liability determined by the relevant tax office.

This may be particularly due to the fact that the tax office **does not recognise** expenses you have entered in our application. Since our programme assumes that the expenses you enter will also be accepted by the tax office, the calculation of the expected tax refund is also based on your entries. The tax office may not have recognised all expenses because necessary evidence was not submitted.

In **case of doubt**, it may be advisable to **appeal** against a **tax assessment notice**.

The appeal must clearly state that you are appealing and against which notice. No justification is required.

What is the average tax rate?

The **average tax rate** indicates the percentage at which the taxable annual income is taxed on average.

To calculate the average tax rate, the tax amount is determined and then divided by the taxable income. The result is the ratio of tax to income.

What is the marginal tax rate?

The **marginal tax rate** indicates the percentage of additional income that must be paid in tax, or how a decrease in income provides tax relief. The tax rate for income tax increases as income rises.

According to the income tax table, a taxpayer's personal income is taxed at their personal tax rate. If the taxpayer's income increases, the marginal tax rate reveals the percentage at which the additional income will be taxed.

Submit tax return: Send data to the tax office

How do I submit my tax return to the tax office?

You submit your tax data securely and encrypted directly to the tax office - either with your **personal Elster certificate** or the **portal certificate from SteuerGo**.

Submission in paper form has not been possible since the 2021 tax year. The tax return must be submitted electronically - complete and without a signature.
Overview of submission types

- **Online submission with own certificate**
  You send your tax return completely digitally with your Elster certificate. No postal delivery is required.
- **Online submission with identification**
  Electronic submission is also possible without your own certificate - completely without printing and signing.

Further information

- The chosen submission type has no impact on the costs at SteuerGo.
- SteuerGo will automatically inform you if legally required documents need to be submitted separately.

How can I amend data that has already been submitted?

If you wish to make changes to your tax return after submitting it electronically, you can **resubmit the return to the tax office via SteuerGo** at any time - of course, **free of charge**.

To do this, click on **"Submit tax return"** in the menu and then on the button **"Restart submission of tax return"**.

Adjust the desired information and resubmit your tax return.

Important: The tax office will automatically consider **the most recently submitted version** of your return.

A **signature or paper submission** is **no longer required** for authenticated submissions.

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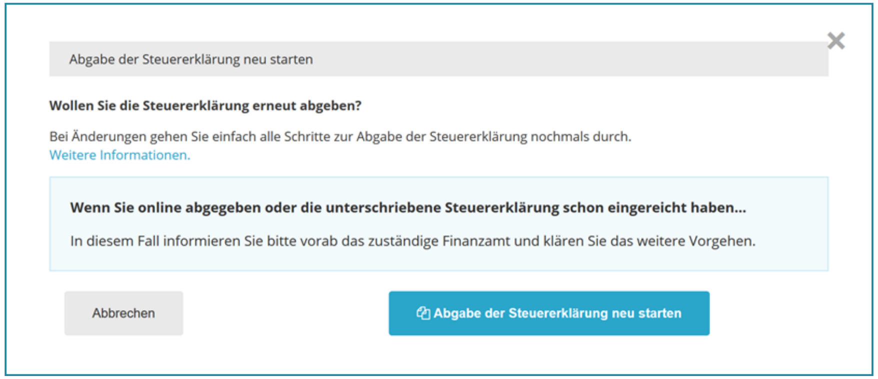


Submission of the tax return

Online submission with identification

With **online submission with identification**, SteuerGo securely and encryptedly transfers your tax data directly to the tax office via the **ELSTER interface** (**SSL connection**).

As your data is processed electronically by the administration, a **simplified tax return** is possible: You usually need to submit **fewer documents** than with the paper submission.
Identification required before submission

A **digital identification** is legally required for you to submit the declaration in an authenticated manner (see § 87d Fiscal Code).

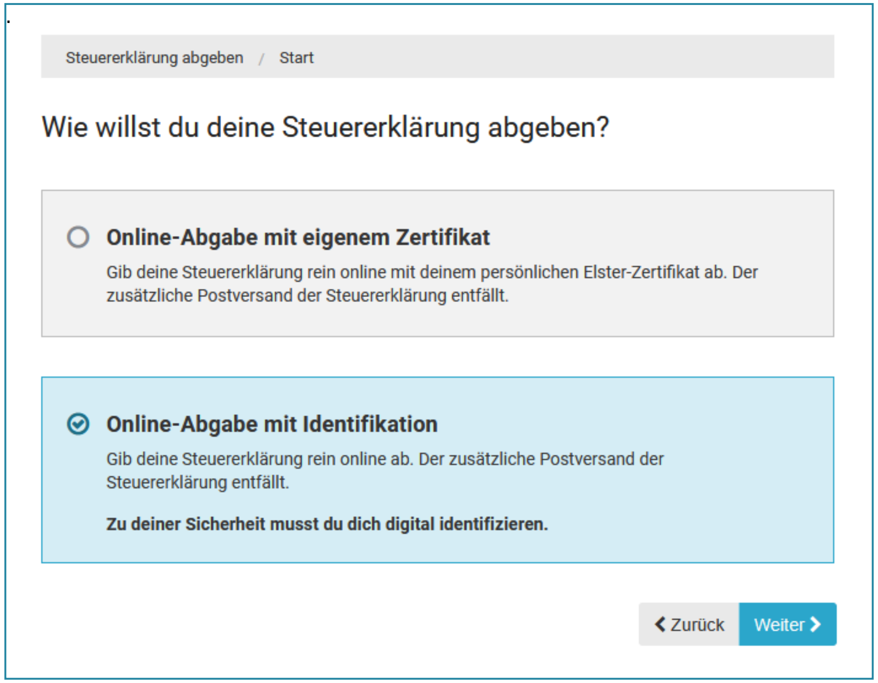
SteuerGo is obliged to verify your **identity and address** before data transfer. Various digital identification methods are available for this purpose.
After submission

After successful submission, you will receive:

- a **confirmation of receipt** as proof that your tax return has been received by the tax office,
- as well as the **compressed tax return** as a PDF to document the submitted data.

Document requests by the tax office

If the tax office requests additional documents, you can conveniently submit them directly after submission via the **electronic document submission** of SteuerGo - **without postal delivery**.



Online submission with your own certificate

With **online submission using a personal certificate**, SteuerGo transfers your tax data directly to the tax office via the **ELSTER interface** – securely and encrypted via **SSL connection**.

As the processing is fully electronic, a **simplified tax return** is possible: You usually need to submit **fewer documents** than with the traditional submission.
Requirement: Personal ELSTER certificate

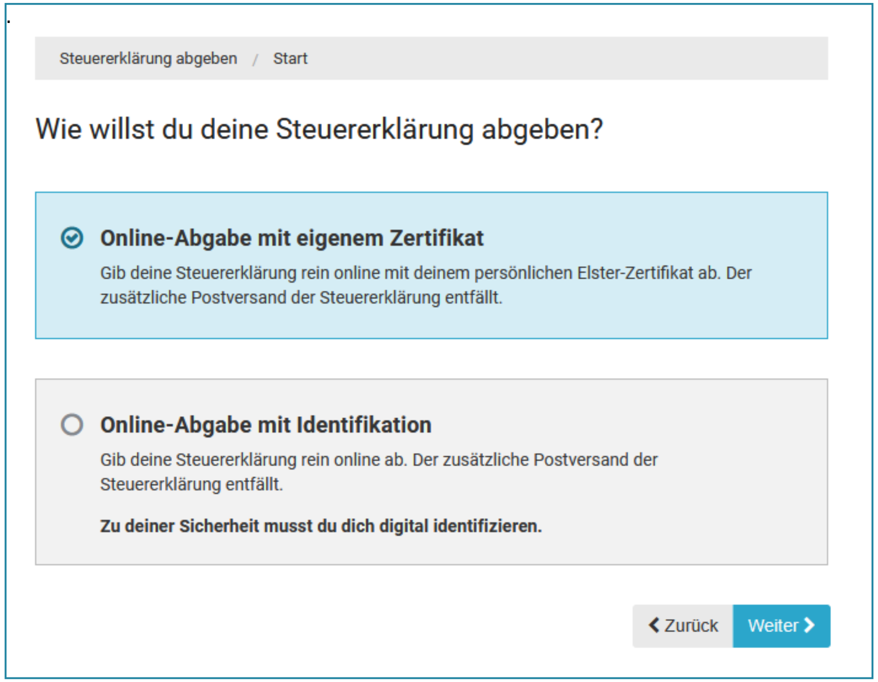
For **paperless submission**, you need a free **certificate from the tax authorities**. It enables **authenticated transmission** – a signed printout is no longer required. You can apply for the certificate exclusively at www.elster.de.
After submission

After successful submission, you will receive:

- a **confirmation of receipt** as proof of the transmission of your data,
- as well as the **compressed tax return** as a PDF document for your records.

Request for documents by the tax office

If the tax office requests documents, you can conveniently submit them using the **electronic document submission (online document submission)** function – without postal delivery. SteuerGo provides this function directly after submission.



Do you want to resubmit your income tax return?

If you have discovered an error in your tax return, you can **correct it even after submission**. How you proceed depends on whether and how your return has already been submitted to the tax office.

Case 1: Tax return not yet submitted to the tax office

No problem - you can adjust your data in SteuerGo at any time and **resubmit the tax return electronically**.

The tax office automatically processes the **most recently submitted version** of your return. No separate notification to the tax office is required.

Case 2: Tax return already submitted electronically (certified or with identification)

In this case, you can also **resubmit your tax return to the tax office**.

Tip: Inform your local tax office **by phone in advance** that you are sending a corrected return. This will prevent your original tax case from being processed or the notice being issued.

Case 3: Tax assessment notice already received

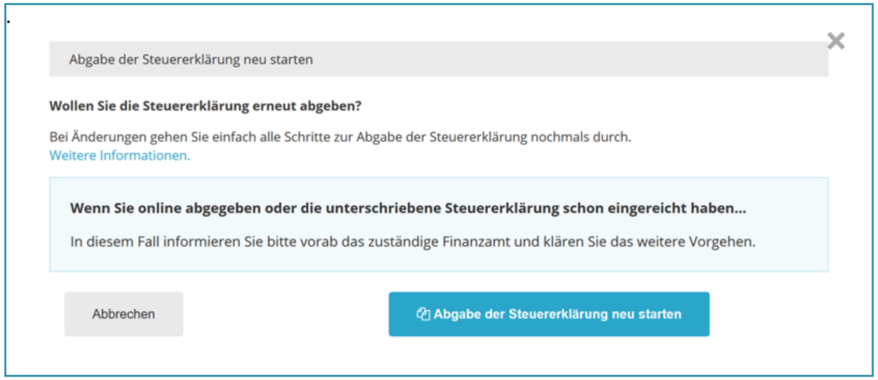
If you have already received a tax assessment notice, **resubmission is no longer sufficient**. In this case, you must **formally appeal** against the notice to allow for a correction.

You can find a corresponding template in our sample letters under the title: *"Appeal due to error"*.

Questions or support?

Our customer service will be happy to assist you: hilfe@steuergo.de

We will also be happy to call you back if you wish.



What should I do if the submission fails?

If you encounter **repeated errors** when submitting your tax return, please contact our customer service at hilfe@steuergo.de and provide the following information:

- Does the system display an **error message**? If so, please provide a brief description.
- **Date and time** when the error occurred

- Browser used (e.g. Firefox, Chrome, Edge - ideally with version number)
- Operating system used (e.g. Windows, macOS, Linux)

Note: For optimal use of SteuerGo, we recommend the latest versions of Mozilla Firefox or Google Chrome.

Online submission with identification

How does the online submission with identification work?

With **online submission with identification**, SteuerGo digitally signs your tax return on your behalf.

The electronic document is transmitted directly to the tax authorities via a secure internet channel and processed as a legally valid tax return. This is also the usual procedure when tax advisors submit their clients' tax returns to the tax office.

For security reasons, you must digitally identify yourself to use this submission option to prevent misuse. Identification is legally required under section 87d of the Fiscal Code.

Identification and activation of the submission option can be done in one of the following ways:

(1) Identification via data retrieval from the tax office
If you have activated electronic data retrieval in SteuerGo, the tax return can be submitted immediately. The master data of the tax account holder (e.g. name, address, date of birth, tax identification number) stored by the tax authorities is checked against the information in the tax return for identification purposes. Activation of data retrieval at the tax office is a one-time process and **takes up to 2 weeks**.

(2) Identification via PayPal
If you used PayPal for payment, the PayPal status "verified" is used for identification in conjunction with the data stored with PayPal (name, address). After successful payment with PayPal in conjunction with the PayPal status "verified", the online submission is immediately available to you.

(3) Identification via customer service
Customer service conducts an identity check after copies of the German identity card, residence permit or passport have been uploaded. The copies must show the front and back of the document as well as the current address. If the address is missing, a registration certificate or a copy of a utility bill showing the current address is required. In addition, the customer must upload a selfie with the ID card, showing them together with the ID card.

Other restrictions:

- A maximum of two tax returns per tax year can be submitted without your own certificate.

How does data retrieval assist with online tax returns?

Data retrieval is a service offered by SteuerGo. Through data retrieval, you can access personal data stored about you at your tax office and import it directly into your tax return. The tax authorities also refer to the data provided as the "pre-filled tax return" (VaSt). (More information at: What is data retrieval?)

Once you have activated data retrieval in SteuerGo, you can immediately use the **online submission for your tax return**. The master data of the tax account holder (e.g. name, address, date of birth, tax identification number) stored by the tax authorities is checked against the information in the tax return for identification purposes.

Additionally, the data provided can be **transferred to your income tax return in SteuerGo with just a few clicks**. You do not need to enter the data yourself, and many fields are automatically filled with the correct values from the data retrieval, thus largely avoiding input errors. You only need to check the transferred data for accuracy.

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Online submission with personal certificate

How do I obtain a personal certificate for online submission?

For online submission with your own certificate, a certificate file must be created. To do this, access the registration assistant of your online tax office.

Please allow some time for applying for the certificate. You need to complete four steps to create the certificate file:

- **Registration**: Enter your personal data online to create the certificate file.
- **Receive activation data**: The tax office will send you activation data by email and post.
- **Download certificate**: Enter your activation data to download your certificate file.
- **Integration into SteuerGo**: You can now integrate and use your certificate file in our software.

Important: If you do not yet have a certificate file, it is best to apply for one immediately. This will help you avoid unnecessary waiting times when submitting your next tax return. The activation data for the certificate is usually sent by post within a few days, but in some cases, it may take up to two weeks.

Questions about activating your certificate

If you have **questions about activating your certificate** or encounter technical problems during registration, it is best to contact the tax administration's free hotline. **The phone number is: 0800 - 52 35 055**.

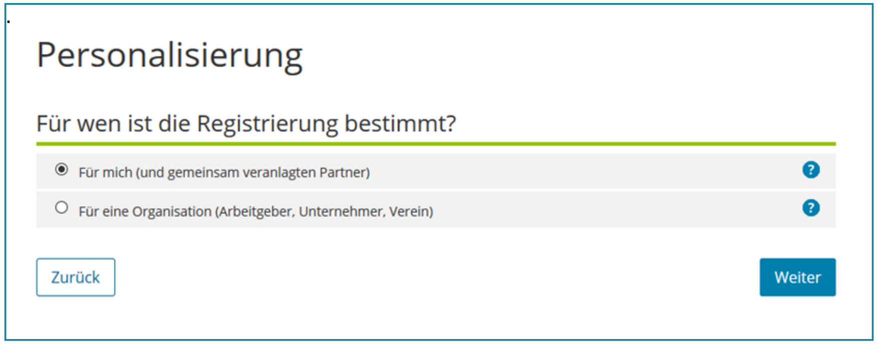
You can reach the Elster hotline from Monday to Friday between 7:00 am and 10:00 pm, and on Saturday, Sunday, and national public holidays from 10:00 am to 6:00 pm.

The email address is: hotline@elster.de.

How do you apply for your personal certificate step by step?

To apply for your personal certificate, first visit the official website of your online tax office and start the registration.

First, select the option "For me (and jointly assessed partner)" under **Personalisation** and click "Next". This **registration is suitable for individuals** as well as sole traders and owners of a photovoltaic system who wish to submit their tax return using the certificate.



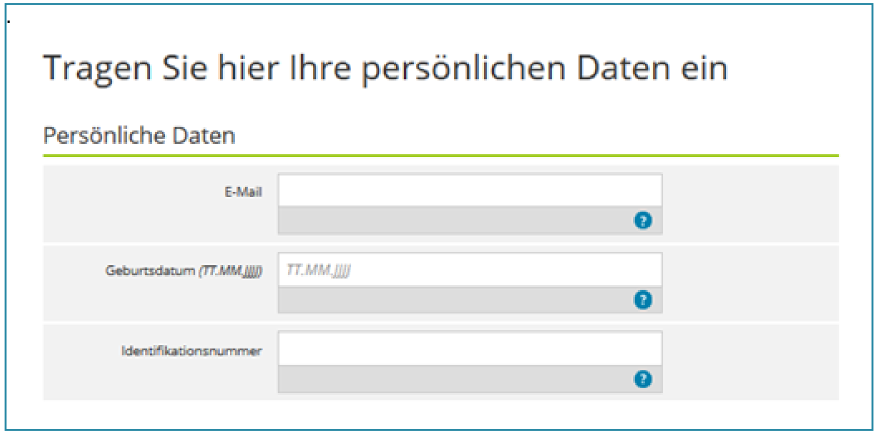
Step 1: Registration

In the first step, enter your **personal data for registration**. This includes

- Email address,
- Date of birth, and
- Identification number

You can find your personal identification number in the header of any correspondence from your tax office. If you have not yet received your personal identification number or

have misplaced it, you can request it from the Federal Central Tax Office.



Your personal postal address is stored with the tax authorities under the specified identification number. To verify your identity with the tax office, you will first receive an **email to confirm your email address** after entering your details.

By clicking on the link in this email, you will receive **the individual activation data for completing the registration** both by email and by post.

You will receive an **activation ID by email** and, for security reasons, a corresponding **activation code by post**. Once you have received both, you can complete the registration via the link in the email with the activation ID.

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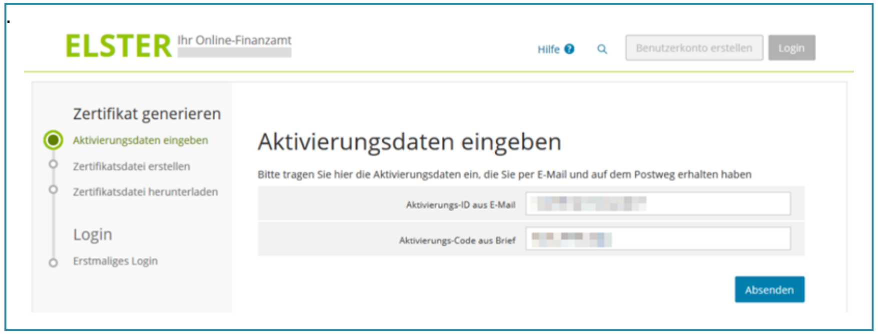
If an unauthorised person were to enter your personal data, they would not receive the complete activation data. This ensures that an unauthorised person cannot create an account in your name.

Step 2: Receive activation data

You have already completed step 1 of the registration and received an email with the activation ID and a letter with the activation code. In this step, you activate your account using this data. After entering the activation data, you will receive a **certificate file (file extension "*.pfx")** protected by your own personal password, which you can use for future logins.



Step 3: Download certificate

After entering the activation data, a **certificate file is generated on your computer**. Access to the file is protected by a password that you must set yourself.

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Please save the certificate file only and do not open or import it on your PC. To ensure that saving your certificate file has worked, a login with the newly downloaded certificate file is required at the end of the process. To do this, select the certificate file on your PC using "Browse" and enter the password (PIN) you set.

Finally, you will land on the "**First Login**" page. There you will be prompted to select the newly created certificate file and enter the password you previously agreed upon. After logging in, you will automatically be taken to the My ELSTER page "First Login – My Profile": There you will be asked to check and, if necessary, complete your details.

This completes the unfortunately rather complicated registration and activation process.

Step 4: Integrate certificate into SteuerGo

You can now log in to SteuerGo and upload your personal certificate file (file extension ".pfx") under "**My User Account Certificates**". To use the certificate for online submission, you only need to enter your password (PIN) and can then submit your tax return signed to your tax office.

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Does SteuerGo support the submission with a security stick or signature card?

Currently, the online submission with a **fee-based security stick** (approx. 50 Euro) or **signature card** (depending on the signature card 50 - 150 Euro) is not supported by SteuerGo.

What should I do if I have forgotten my password for the certificate?

Without your personal password (PIN), you cannot use the function of **online submission with a personal certificate** at SteuerGo. In this case, you have the option of renewing your access data via the Elster website. You will then be able to log back into your account and retrieve data that has already been saved.
Since **a new authentication** for Elster Online costs you time and nerves, it is advisable to try entering the PIN until the PIN is correct. This is only possible if you log in with a certificate file (file extension ".pfx"). With a certificate file, your account is not blocked and you can try to enter the PIN as many times as necessary.**Renewing your access data (certificate file and PIN)**
If you need to renew your account, go to the Elster website Probleme beim Einloggen? (Problems logging in?). After you have successfully applied for a renewed access, new activation data will be sent to you and - similar to a registration - you will receive complete new access data at the end. For the security of your data, you will receive an activation ID by e-mail and separately an activation code by post. Please note that the delivery of the activation code may take several days.

During access renewal, you have the option of revoking the current certificate. The revocation deactivates access to your user account. After completion of the access renewal, you will receive a new certificate by entering the activation data with which a login is possible again. The revoked certificate remains revoked and cannot be reactivated.

How do I find the certificate on my computer?

If you can no longer find your certificate file or if your computer crashed completely without backup copies, you can no longer submit your tax return with your personal certificate.

To find your certificate on a Windows PC:•Enter "*.pfx" (without quotation marks) in the search box on the taskbar of your desktop and press [Enter].•The certificate is saved with the extension "*.pfx". You will not find this file format a second time on your computer.•Your computer scans the hard disk for the certificate file. This may take several minutes, depending on the memory used.•The certificate is then displayed in the search results if it is stored on the hard disk. If it is no longer on your hard disk, you can find help in this guide.**That is how you receive a new certificate file:**

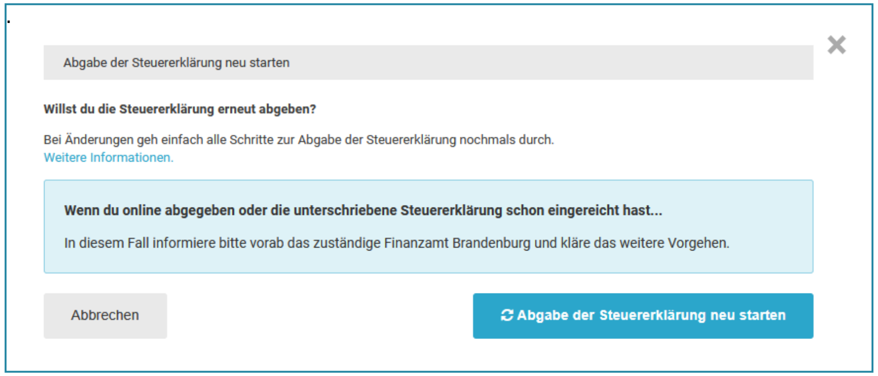
If you have definitely lost your certificate file, you will need to renew your access to your Elster user account. New activation data will then be sent to you and you will receive completely new access data at the end, similar to registration. For the security of your data, you will receive an activation ID by e-mail and a separate activation code by post. Please note that the delivery of the activation code may take several days.

During the access renewal process, you also have the option of revoking the lost certificate. The revocation deactivates access to your user account. After completing the access renewal, you will receive a new certificate by entering the activation data with which a login is then possible again. The revoked certificate remains revoked and cannot be reactivated.

After submitting the tax return electronically

How can I amend data that has already been submitted?

If you have already submitted your tax return electronically to the tax office but need to make some changes, that's no problem. **Simply resend the data to the tax office via ELSTER.**



Due to the individual **Telenumber**, the new data is firmly linked to the newly created **compressed tax return**. This means that the processor at the tax office can only process the data you have sent that matches the tax return you submitted. The previously sent data - however many there were - is automatically deleted.

Important

Always submit the compressed tax return to your tax office that corresponds to the data last sent via ELSTER. Only then is it ensured that the clerk can retrieve the data for your tax case from the tax office's servers.

Will I receive confirmation of receipt for submitting my tax return?

After you have electronically submitted your tax return to your tax office using SteuerGo, you will receive an **acknowledgement of receipt**, which includes the following information:

- Transfer ticket
- Tele number
- Submission date

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The **acknowledgement of receipt** is also available in your personal area on SteuerGo along with the compressed tax return as a PDF file after electronic submission.

With the **transfer ticket and tele number**, the tax office confirms the electronic receipt of your tax data.

Important

If you choose **paper submission with electronic data transfer**, the tax return will only be processed at the tax office once you have **printed, signed**, and submitted the tax return by post.

What data is stored by SteuerGo?

After **electronic transmission**, SteuerGo saves the **confirmation of data receipt** (transmission report) for you as well as the **compressed tax return**, which is generated after transmission to the tax authorities as proof of the correct electronic transmission of your data.

Both documents are stored in encrypted form for data protection reasons, but can be viewed at any time in the personal data section.

How long may it take the tax office to process the tax return?

Unfortunately, there is no deadline by which the tax office must process your tax return! Based on experience, as a rule, it can take between 2 and 3 months to process your tax return.

In case of doubt, it may be advisable to **call** the person responsible for processing your tax return.

Important: The tax office cannot take as long as it wants to process your tax return. If more than six months have passed since you submitted your tax return without the tax office taking action, you have an option to file a so-called **objection of failure to act**. You can file this objection with your tax office (sect. 347 para. 1 sentence 2 of the Fiscal Code (AO)).

Check your tax assessment notice: Control is essential

Check your tax assessment notice

Even in the age of ELSTER, the tax assessment from the tax office can be incorrect. It is therefore important to check your tax assessment carefully to avoid losing money.

Whether you receive a refund of overpaid taxes or have to make additional payments is shown in the assessment table. You should check whether the amounts paid for income tax, church tax, and the solidarity surcharge match the data you submitted.

Before checking the calculation, you should definitely verify your personal data, including your bank details. It would be very annoying if your tax refund did not reach your account due to a typing error.

After the personal information, there is an overview of the tax calculation details. Check these points carefully as well.

Please read the notes and explanations in the tax assessment notice!

Each tax assessment notice contains specific **explanations**, which mostly consist of standard texts and complex tax jargon. You will find the explanatory texts in the continuous text directly under the tax calculation under the heading **"Explanation of the assessment"**.

If the tax assessment notice differs from the tax return, the tax office will indicate exactly there if certain work-related expenses or special expenses have **not been recognised**! It may also be helpful to call your tax office to ask which work-related expenses were not recognised and why.

Please note that tax officials have a limited number of characters available to justify their decision.

In **exceptional cases**, the paper notice may differ from the electronic notice data. Alternatively, use the written notice. Check the explanatory texts in the original tax assessment notice.

Which notice is valid? Paper or electronic?

Electronic vs. Paper Tax Notice

Through **ELSTER**, **no complete tax notice** is provided. The tax authorities only make the **electronic notice data** available - not the official notice itself.

The **electronic tax notice** displayed in SteuerGo is solely for **comparison with the calculation from SteuerGo** and is **not legally binding**.

If in doubt, compare the displayed data with the **paper notice** you receive by post from the tax office.

Important: Only the paper notice sent by post is legally considered the official tax notice.

In exceptional cases, there may be **discrepancies** - for example, if individual values are not transmitted electronically or if ELSTER calculates differently than expected.

When was an assessment notice issued on a provisional basis?

Check whether your tax assessment notice was issued on a provisional basis.

Usually, the individual provisional notes are found in the middle of the information text. With a provisional note, the tax office can specify that a certain part of the tax assessment can still be changed.

In most cases, the provisional status relates to a legal situation that is unclear and still needs to be clarified in court. If a ruling is made on this issue at some point, the notice can be amended retrospectively.

What should I do with the notice of assessment?

Keep your tax assessment notice in a safe place.

Important

The tax assessment notice serves as **proof of your income** and may be required by authorities or credit institutions. If your tax assessment notice is subject to review, please also keep all other documents.

What is an income tax assessment notice?

An income tax notice is an official document from the tax office that records the outcome of a taxpayer's income tax return. It includes details of the assessed income tax, the assessment period, and information on any possible tax refund or additional payment.

How is the notice issued?

The tax office reviews the information submitted in the tax return and issues the notice based on this. It informs the taxpayer whether the advance payments made were sufficient or if there is an outstanding amount. In the case of a refund, the corresponding amount is also shown in the income tax notice.

Administrative act and legal validity

Important: The income tax notice also constitutes an administrative act. It is issued to the taxpayer by the tax office and is legally binding unless an objection is lodged.

Simply put

The income tax notice clearly shows the taxpayer whether they will receive a refund or need to pay additional tax.

Example: If someone has paid too much income tax during the year, this will be noted in the notice, and the taxpayer will receive a refund. If the advance payments were too low, the notice will show the additional payment required.

When is a tax assessment notice considered delivered? - New deadlines from 2025

Extension of the Notification Presumption from 2025

From 1 January 2025, the notification period for tax assessments will be extended from three to four days. This applies to both postal and electronic tax assessments. The adjustment is due to longer postal delivery times as a result of the "Postal Law Modernisation Act".

Importance of the Notification Presumption

The day of delivery is crucial, as the period for lodging an appeal against the tax assessment begins from this date.

Notification Presumption in Detail

Previously, tax assessments were considered delivered three days after dispatch (§ 122 para. 2 no. 1 AO). From 2025, this period will be extended to four days to account for longer postal delivery times.

Does the extension also apply to electronic assessments?

Yes, the four days also apply to electronically delivered assessments, such as by email or via portals (§ 122 para. 2a AO). A three-day period was previously set here as well.

Weekends and Public Holidays

If the fourth day falls on a Saturday, Sunday or public holiday, the notification is postponed to the next working day (§ 108 para. 3 AO).

Implications for Taxpayers

From 2025, taxpayers must take the new four-day period into account. This applies to both postal and electronic assessments, as the appeal period begins on the fourth day after dispatch.

How do you defend yourself against a late payment surcharge?

The tax return must be submitted to the tax office within a legally specified period. For taxpayers without professional advice, this is usually 31 July of the following year. If you have tax advice, the deadline is extended. A late submission may incur a late fee. A distinction is made between discretionary and legally prescribed surcharges.

Late fees at the discretion of the tax office

The tax office may waive a late fee if the tax return is submitted within a certain grace period. This is usually 14 months, but may be longer in exceptional situations (e.g. pandemic-related regulations). The surcharge is applied in the event of a delay unless a plausible excuse is provided.

Example: If the 2024 tax return is submitted in August 2025 without an extension, the tax office may impose a surcharge. In the case of an excusable delay, such as illness, the surcharge may be waived.

Note: The tax office must consider factors such as the amount of the payment or previous delays. An objection is possible if the discretion of the tax office seems inappropriate.

Legally prescribed late fees

After a deadline has passed, the late fee is automatically due: it amounts to 0.25% of the assessed tax per month late, at least 25 Euro. In the case of tax refunds or 0 Euro assessments, the surcharge may be waived (§ 152 para. 3 AO).

Court rulings

In a case before the Münster Finance Court, a late fee was imposed even though a tax refund was due. The court ruled that the tax office must exercise its discretion properly and consider all relevant factors, such as the refund situation. The ruling became final (Ref. 4 K 2351/23).

Recommendations for action

If it is foreseeable that the tax return cannot be submitted on time, an application for an extension should be made early. If a surcharge is imposed despite a plausible excuse, an objection can be lodged.

How is a subsequent correction made in the case of data submitted by third parties?

When processing tax returns, the tax office automatically incorporates many data that are digitally transmitted by employers and social security institutions (§ 93c AO). However, these data may be transmitted late or incorrectly, leading to erroneous tax assessments. In such cases, § 175b AO allows for a straightforward correction of tax assessments once the correct data are available.

Correction of incorrect data

If data from so-called reporting entities, such as employers, have been incorrectly transmitted, the tax office can subsequently amend the tax assessment. This also applies if the error was not caused by the taxpayer and the tax office had originally fully reviewed the case. The correction is made without restrictions as soon as the correct data are available.

Example: The Federal Fiscal Court (BFH) ruled in a case that a tax assessment may be amended under § 175b AO even if the error was due to the incomplete transmission of a payslip. Even if the taxpayer had correctly declared a severance payment, it was initially overlooked due to an incorrect payslip. Almost two years later, the tax office amended the assessment, which was confirmed by the BFH (BFH ruling of 20.2.2024, IX R 20/23).

Conclusion: The tax office can correct erroneous tax assessments at any time if they are based on incomplete or incorrect data transmitted by third parties. Taxpayers have no means of objecting to the amendment in such cases, even if the incorrect processing was not their fault.

Lodge an objection

When is it worthwhile to lodge an objection to the tax assessment notice?

If you are financially disadvantaged by your tax assessment, you can lodge an appeal. This is particularly worthwhile if the tax office has not recognised certain costs or if there are calculation errors. Below, you will find out in which cases an appeal is advisable and what you should pay attention to.
When is it worth appealing against the tax assessment?

An appeal against the tax assessment is worthwhile if you are financially disadvantaged by the decision. Common reasons for this are:

- **Forgotten expenses:** You did not include certain costs (e.g. work-related expenses or special expenses) in your tax return and wish to correct this retrospectively.
- **Unrecognised work-related expenses:** The tax office has not taken into account, for example, *travel expenses*, *costs for a home office* or *work materials*.
- **Unconsidered household-related services:** Expenses for *craftsmen's services* or *domestic help* were not recognised.
- **Unapplied taxpayer-friendly rulings:** The tax office has not considered *current rulings* or *administrative instructions* that could lead to more favourable taxation.
- **Incorrect calculation:** There may also be *calculation errors* by the tax office that lead to a higher tax burden.

Tip: Check the "Explanations of the assessment" carefully

Pay particular attention to the **"Explanations of the assessment"** in the tax assessment. This section is located below the calculation and contains detailed information on why the tax office has not recognised certain *work-related expenses* or *special expenses*.

If the reasons are unclear or contradictory, it may be worthwhile to **contact the tax office directly**. Often, discrepancies can be clarified in a short phone call without the need to formally lodge an appeal.
Conclusion: Carefully consider an appeal against the tax assessment

An appeal against the tax assessment can be financially worthwhile if there are **justified objections**. Therefore, check the assessment **carefully**, especially the **explanations of the assessment**. In case of doubt, a **call to the tax office** or **advice from a tax advisor** can help.

Objection or simple amendment?

If you have discovered errors in your notice or gathered good reasons against a deletion, **lodge an objection** to your tax notice.

You have one month from receipt of the tax notice to lodge your objection. To meet the deadline, an informal objection letter is initially sufficient - even without reasons. You can send the reasons to the tax office later or withdraw the objection - without risk or cost. You can find templates in our sample letters.

However, if you only want to submit proof for a specific expense that has turned up in a drawer, the so-called **simple amendment** is sufficient. The difference from an objection is that the tax office may only change this point in your tax notice.

Can I submit the objection by e-mail?

In addition to the "normal" written form (**letter** or **fax**), an objection can also be submitted via simple **e-mail** if the tax office provides an e-mail address on the tax assessment notice. The required written form is thus maintained.

Objection by e-mail

If you submit an objection by e-mail, you cannot later prove whether and when the message reached the tax office. If it is important to meet deadlines, you should **send by registered post or fax** instead.

Legal basis: In principle, you must submit your objection in writing (§ 357 para. 1 sentence 1 AO). However, according to § 357 para. 1 sentence 2 AO, it is sufficient if the document shows who (name and address) submitted the objection.

A signature is therefore not a mandatory requirement. § 87a para. 1 sentence 1 AO also permits the transmission of electronic documents, provided the recipient has opened access for this purpose. If an e-mail address is provided on the tax assessment notice, this indicates the tax office's willingness to receive electronically.

What happens after I have lodged an objection?

After submitting the objection, the tax authority will review the notice thoroughly. They will first decide whether the objection is admissible. An objection may be admissible but unfounded and therefore rejected.

If the result is "clearly admissible", a decision will be made on the objection. **Relief** is granted if the tax office agrees with the applicant's reasoning and amends the tax notice accordingly. If the tax office only partially agrees with the applicant's reasoning, this is referred to as **partial relief**. The term **objection decision** implies a rejection. In this case, the tax office refuses to amend the notice.

If the objection fails at the tax office, unlike a correction request, you can file a lawsuit against the objection decision at the tax court and hope for a more satisfactory verdict, possibly even including compensation.

Conclusion

By lodging an objection against the tax notice, you can potentially receive a significant refund following a later court ruling. It is advisable to look into the various test cases and check the payments and data in the tax notice.

What is meant by "deterioration"?

Once you have lodged an objection, your tax office must make a decision. This means the tax officer will review your tax return point by point. As a result, they may find errors elsewhere or disallow expenses.

For example: You have objected to your tax assessment because the tax office did not recognise work-related expenses of 250 Euro. You then receive a letter from your tax office stating that the claimed work-related expenses will be recognised. However, upon closer examination, it was found that the tax office does not recognise the conditions for other income-related expenses. The removal of these other expenses may

lead to an **increase** in your tax liability. This is permissible.

Increase in tax assessment

If such an increase in the tax assessment is imminent, the tax office must inform the taxpayer in advance. The person lodging the objection can generally avoid the increase by withdrawing their objection (§ 362 AO). Although your objection will then lapse and the tax assessment will become legally binding immediately, the announced increase will also be dropped.

What costs are incurred for an appeal?

The tax office is not allowed to charge **any fees** for the review – even if the supposed error turns out to be correct in the end. Therefore, an objection usually does not result in any disadvantages for you (exception: "deterioration").

After the objection has been submitted, the tax authority will review the notice thoroughly. The caseworker will first decide whether the objection is admissible. An objection may be admissible but unfounded and therefore rejected. If the tax office agrees with you on all the points raised in your objection, you will receive a new corrected tax notice at the end of the objection procedure.

Unfortunately, not every objection is successful. However, all is not lost. Within one month of receiving the objection decision, you can file a **legal action** with the relevant tax court. In this case, you should be represented by a specialist tax lawyer.

Objection also permissible by simple e-mail

The supreme financial authorities of the federal and state governments take the view that an objection can also be lodged by simple e-mail. This view is confirmed by the clarifying amendment to section 357 (1) of the Fiscal Code in the E-Government Act of 25 July 2013.

How do I withdraw an objection?

If you have lodged a precautionary objection against your tax assessment notice, you can withdraw it at any time.

If the objection against the tax assessment notice is withdrawn, the provisional status also ends and the tax assessment becomes final. This means that no further measures can be taken against it and you accept the decision of the tax office (i.e. the tax assessment).

If your objection is upheld...

If the tax office agrees with all the points raised in your objection, you will receive a new corrected tax assessment notice, known as a remedial notice, at the end of the objection procedure.

The amended tax assessment notice will show the changes compared to the "old" tax assessment notice. It will also, of course, display the new and corrected tax refund.

What should I do if my appeal is rejected?

Unfortunately, not every objection is successful. However, all is not lost. Within one month of receiving the decision on the objection, you can file a lawsuit with the relevant tax court.

You can find out which tax court is responsible in the instructions on legal remedies, which must be attached to the rejection notice. As with the objection, the lawsuit must be submitted in writing or recorded in writing.

However, this should be well considered. Unlike an objection, a lawsuit is subject to a fee. The amount depends on the value of the dispute and the type of hearing. Court expenses, such as postage and writing costs, and legal fees are additional.

Important

In any case, consult a tax advisor or specialist lawyer beforehand.

Are interest payments on tax arrears of 6% p.a. constitutional?

Anyone receiving their tax assessment later than 15 months after the tax year must pay additional interest on tax arrears. This **interest on arrears** is 0.5 percent per full month. Conversely, those receiving a tax refund receive corresponding **interest on refunds** (§ 233a AO).

The interest rate is stipulated by law (§ 238 AO). An interest rate of 6 percent p.a. is extraordinarily high today, given that market interest rates have been close to zero or even negative for several years. In comparison, the tax office's interest rate of 6 percent today represents a striking imbalance between performance and consideration, thus constituting usury (§ 138 BGB). Usury occurs when the interest rate demanded is twice as high as the comparable market interest rate. Tax law has long lost any connection to current market interest rates.

What has happened so far?

- In July 2014, the Federal Fiscal Court ruled that the statutory interest rate of 6 percent per year was (still) not unconstitutional until March 2011 (BFH ruling of 1.7.2014, IX R 31/13). The BFH also deemed the interest rate **constitutional in 2013** (BFH ruling of 9.11.2017, III R 10/16).
- Finally, in April 2018, the Federal Fiscal Court could no longer evade a reality-based decision after several "unrealistic" rulings: The highest financial judges finally expressed **"serious" doubts about the constitutionality** of the 6 percent interest rate, but only for interest periods from 2015! (BFH decision of 25.4.2018, IX B 21/18).
- Another senate of the BFH also admitted serious doubts about the constitutionality of the 6 percent interest rate and agreed with this view. Even better: The presumed unconstitutionality is to apply to interest periods from November 2012 (BFH decision of 3.9.2018, VIII B 15/18).
- Since mid-June 2018, the tax authorities have granted a **suspension of execution** in the case of tax arrears for assessed interest on arrears. This meant that taxpayers did not have to pay the interest on arrears for the time being. However, this only applied if you submitted a corresponding application, preferably in the form of an objection, to the tax office.
- From May 2019, tax offices will issue all tax assessments with interest on arrears or interest on refunds of 0.5 percent per year with a **provisional note** in accordance with § 165 para. 1 sentence 2 no. 3 AO (BMF letter of 2.5.2019, BStBl 2019 I p. 448).

Who is affected by the change in tax interest?

Since May 2019, all tax assessments regarding tax interest have included a **provisional note**. Therefore, after a legal amendment, the tax offices must change these tax assessments on their own initiative (BMF letter of 2.5.2019, BStBl 2019 I p. 448). Anyone who had to pay tax arrears and consequently interest on arrears for periods from 2019 **will receive money back**. Conversely, it is also likely that anyone who received a tax refund and thus interest on refunds for periods from 2019 will have to **repay part of it**.

It remains to be seen whether the tax authorities will actually dare to collect the unconstitutional interest. In fact, the Fiscal Code protects the taxpayer's trust in a tax assessment issued in their favour. However, the tax authorities have already indicated that they consider a breach of this principle permissible in the specific case of interest on refunds. And indeed: According to § 31 para. 2 of the Federal Constitutional Court Act, a decision of the Federal Constitutional Court has the force of law in certain cases.

In this respect, the position of the tax authorities is not entirely unfounded. **Attention:** It will also be critical for those who applied for a **suspension of execution** regarding tax interest for periods before 2018: They must expect the tax authorities to demand the "suspended" interest on arrears. Again, it will be interesting to see whether the tax authorities actually demand unconstitutional interest.

What will the interest rate be in the future?

The Federal Constitutional Court does not comment on this; it is up to the legislator to determine. Due to the upcoming federal elections and the expected lengthy formation of a government, nothing is likely to be decided on the subject of "tax interest" this year. The FDP has repeatedly unsuccessfully requested that the interest rate be 1/12 of the base rate per month in accordance with 247 BGB, at least 0.1 percent (BT-Dr. 19/19158 of 14.5.2019; BT-Dr. 19/19601 p. 29).

Improved minimum threshold from 2017 for taxpayers

If you forget to include expenses in your tax return, you can still claim them after receiving the tax assessment notice by lodging an objection. However, if the tax is reduced by **less than 10 Euro (minimum amount)** in your favour, the tax office will refuse to make a change. The reason? The Small Amounts Regulation!

According to the **Small Amounts Regulation**, "income tax assessments are only changed or corrected if the deviation from the previous assessment is at least 10 Euro" (KBV from 1.1.2002). This means that changes are excluded not only to the advantage but also to the disadvantage of the taxpayer.

In 2011, the Federal Fiscal Court confirmed that if a **tax change is less than 10 Euro**, the tax assessment will not be changed at all - neither to the disadvantage nor to the advantage of the taxpayer (BFH ruling of 16.2.2011, X R 21/10).

Currently, with the "Act to Modernise Taxation Procedures" of 18.7.2016, the Small Amounts Regulation has been changed in favour of taxpayers from 1.1.2017: In future, a tax assessment will only be changed to the disadvantage of the taxpayer if the **new tax amount is at least 25 Euro higher**. However, to the advantage of the taxpayer, the tax assessment will be changed as before if the new tax amount is only 10 Euro lower. Furthermore, housing premiums will only be reclaimed if the reclaim amount is at least 25 Euro - instead of the previous 10 Euro.

Help and examples

How does the SteuerGo guide help me?

The free guide offers you quick and convenient access to several hundred pages of explanations, valuable tax tips, and data entry instructions. All information has been carefully compiled by tax experts.

There are several ways to access the relevant guide pages:

- **During the tax interview:** The guide texts relevant to the input page are displayed on the right side of the screen. Clicking on the title opens a new window with the respective text, which can be resized and moved. This allows you to see the entries to which the guide refers at the same time.

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- **Outside your personal area:** You can also read all guide texts without being logged in. Click on FAQs or Tax Knowledge. The overview in the left column of the website shows the relevant section of the tax return. By selecting the year, you can find not only the most up-to-date information but also those relevant to the tax year of your return.
- **By entering a search term:** Simply use the search function at the top right of the website.

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- **Links within the texts:** The guide texts contain references to the most relevant sections in other texts. Simply click on an underlined term to go to the respective page. There you will find further explanations and help on this term.

Examples: How to use Lohnsteuer kompakt

How to tax your pension income with SteuerGo

Many retirees are unsure whether and to what extent they need to declare their **pensions in the tax return**. In most cases, it is mandatory. The decisive factors are the year of retirement, the amount of income, and the applicable allowances. With SteuerGo, you can enter your pension income step by step and also take advantage of possible tax benefits.

How to enter pensions in SteuerGo

After starting the tax interview, select the item "Income from pensions". First, enter the pension provider (e.g. Deutsche Rentenversicherung, pension fund, life insurance) and the individual amounts. The programme will guide you automatically through the input screens. You can also enter expenses directly related to the pension - such as tax consultancy costs. These are considered as income-related expenses and reduce the tax burden.

Which pensions are taxable?

In principle, most types of pensions are taxable. These include:

- statutory retirement pensions,
- disability pensions,
- widows', widowers' and orphans' pensions,
- company pensions from direct insurance or pension schemes,
- pensions from private pension or life insurance.

Only a few special pensions are tax-free, for example:

- accident pensions from the employers' liability insurance association,
- war pensions,
- severe disability pensions,
- certain compensation pensions.

In SteuerGo, select the applicable type of pension in the tax interview. This automatically ensures the correct tax treatment.

Basic allowance 2024

Whether a tax return is required depends mainly on the amount of income. The basic allowance was retroactively increased for 2024 and is **11,784 Euro** for single persons and **23,568 Euro** for married couples. If your income - i.e. pension, rental income, capital gains or other income - is below this threshold, no income tax is due. SteuerGo checks in the background whether your income exceeds the allowance and immediately indicates whether a tax liability arises.

Taxable portion of the pension

Not the entire gross pension is taxable, but only the so-called taxable portion. This depends on the year of retirement. Those who retired in 2005 or earlier pay tax on 50% of their pension. Since then, the percentage has increased each year. For new retirees in 2024, the taxable portion is already **84%**. The remaining 16% remain tax-free as an allowance for life. From 2040, new retirees will have to pay tax on their entire pension.

Example of pension taxation

Mr Mustermann retires in 2024 and receives an annual pension of 18,000 Euro. Of this, 84% is taxable, i.e. 15,120 Euro. The remaining 2,880 Euro remain tax-free for life. As Mr Mustermann's income of 15,120 Euro exceeds the basic allowance of 11,784 Euro, he must submit a tax return. *SteuerGo* automatically calculates the taxable portion and correctly applies the allowance. If Mr Mustermann were married and his wife had no income of her own, the couple would be below the basic allowance of 23,568 Euro - in this case, there would be no tax liability.

Income-related expenses for pension income

For pension income, the tax office automatically takes into account an income-related expense allowance of **102 Euro** per year. Higher income-related expenses can only be claimed if they can be proven to exceed the allowance and are directly related to the pension income. These include, for example:

- tax consultancy costs for preparing the tax return,
- proportional account management fees for a pension account (usually only a few Euro in practice),
- costs for tax-relevant specialist literature or tax software,
- postage or travel costs related to pension taxation.

SteuerGo also supports you here: The programme automatically takes the allowance into account and specifically asks if you want to enter higher expenses.

Conclusion

Pensions must be included in the tax return in most cases. The decisive factors are the year of retirement, the taxable portion of the pension and the applicable allowances. Those who retire in 2024 must already pay tax on 84% of their **pensions in the tax return**. Nevertheless, there are opportunities to reduce the tax burden through allowances and deductible costs. With SteuerGo, you not only enter your data conveniently, but also benefit from automatic checking and calculation of the tax burden!

Questions about data entry

How are questions about SteuerGo answered?

For **technical support**, the following options are available: manual, email support, telephone support.

You will receive help and answers regarding:

- Programme operation
- Data checking/validation
- Data transfer from the previous year
- Online submission of your tax return
- Purchases in our shop
- and similar topics

Important note: No tax advice may be provided through our customer service. As a provider of tax software, we are not permitted to answer individual tax questions and must focus on resolving technical issues.

Where can I receive personal assistance with questions about my tax return?

According to the **Tax Advisory Act**, professional assistance in tax matters may only be provided by authorised persons and associations. These can be, for example, tax advisors, whose high fees based on the Tax Advisor Fees Ordinance are economically sensible, especially for more complex tax cases, and are covered by liability insurance.

Providers of tax software, on the other hand, are **not allowed to answer individual tax questions** and must limit themselves to solving technical problems. Nevertheless, the extensive online guide from SteuerGo can help you with many practical questions as a tax manual.

In some cases, you may receive helpful free answers from the **staff** at your tax office for simple tax questions, but these are **non-binding**.

If, on the other hand, you need reliable information on **more complex issues**, you can apply for **binding information**. To do this, you must **submit in writing** a detailed description of the situation, formulate the question, and provide your own legal opinion so that the tax officer essentially only has to answer yes or no. Since 2007, a **fee** has been charged for binding information, the amount of which does not depend on the complexity of the question but on the value of the tax impact, the so-called value of the matter. The tax offices apply the table for court fees in accordance with § 34 GKG.

The **minimum fee** for a value of the matter of 10.000 Euro is 241 Euro, and the **maximum fee** for a value of the matter of 30 million Euro is an astonishing 109.736 Euro. In one case, the tax office demanded this maximum fee, even though the workload was perhaps 150 to 180 working hours, corresponding to a time fee of only 15.000 to 18.000 Euro (FG Schleswig-Holstein of 1.10.2010, 1 K 282/07).

Important: The fee is payable not only if the requested information is provided but also if the tax office gives a negative response, refuses information for formal reasons, or if the citizen withdraws their application.

How do I open documents in PDF format?

During the processing of your tax return, SteuerGo provides you with various documents in PDF format.

If you are unable to open these documents, you may need to install or update the **Adobe Reader software**, which you can download here.

Alternatively, this may be due to the security settings of your internet browser or antivirus and security software that may block the download of files from the internet. Please also refer to any relevant instructions from this software.

GLOSSARY

Glossary

SteuerGo