

**B2+**

SHORT COURSE SERIES

# English for **Tax Professionals**



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Potenziale entfalten

**Vorab-Einblick**

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### IN THIS UNIT YOU WILL ...

- discuss personal taxation
- conduct client interviews
- write client briefs

## 2

## Advising employees

What types of income do you distinguish? Fill in the missing letters.


- |                      |                   |                  |         |
|----------------------|-------------------|------------------|---------|
| 1 farmi_g & for_stry | 3 se_f-em_loyment | 5 cap_tal ass_ts | 7 _ther |
| 2 tr_de              | 4 em_lo_ment      | 6 re_t_l         |         |

What type of income do the following situations belong to?

Write numbers 1–6 from above in each box.

- ☐ a dividend payments
- ☐ b wages & salaries
- ☐ c leasing a flat to someone
- ☐ d being a freelance teacher
- ☐ e pensions
- ☐ f being a freelance craftsman
- ☐ g interest payments
- ☐ h being a freelance translator
- ☐ i running a grocery store
- ☐ j being a freelance real estate agent



 **1 Match the following taxes with their German equivalents. Indicate in the right column which taxes employees are usually (+), possibly (~), or not (–) subjected to. Work with a partner and discuss why.**

- 1 value-added tax (VAT)
- 2 insurance tax
- 3 wage tax
- 4 capital gains tax
- 5 inheritance tax
- 6 church tax
- 7 trade tax
- 8 solidarity tax
- 9 corporation tax
- 10 real estate transfer tax

- a Gewerbesteuer
- b Grunderwerbsteuer
- c Umsatzsteuer
- d Solidaritätszuschlag
- e Körperschaftsteuer
- f Versicherungsteuer
- g Lohnsteuer
- h Erbschaftsteuer
- i Abgeltungsteuer
- j Kirchensteuer



**2 John Blair is calling the office of Thomas Meister, a German tax firm based in Düsseldorf. Listen and tick the sentences you hear.**

- 1 ☐ How can I help you?  
☐ What can I do for you?
- 2 ☐ I'll just check the diary. Please hold.  
☐ Let me just check the diary. Please hold the line.
- 3 ☐ Would Wednesday at 9 o'clock be convenient?  
☐ Would Wednesday at 9 o'clock suit you?
- 4 ☐ I've scheduled you for Wednesday at 9 o'clock.  
Mr Meister will take care of you.  
☐ I've entered you for Wednesday at 9 o'clock. Mr Meister will see you.
- 5 ☐ The fee for an initial consultation is € 150.  
☐ We usually charge € 150 plus VAT for an initial consultation.

### VOCABULARY

**initial consultation** Erstberatung  
to **schedule so/sth** jmdn./etw.  
einplanen, (terminlich) eintragen  
to **suit so** jmdm. passen

Listen again and answer the following questions.

- 1 What is the reason for the call? \_\_\_\_\_
- 2 What is John's phone number? \_\_\_\_\_
- 3 What is the website's address where John can find directions? \_\_\_\_\_



### USEFUL PHRASES Giving short answers

#### Question

1. Sorry, do you speak English?
2. Can I just read that back to you: ...
3. Would Wednesday at 9 o'clock suit you?
4. May I have your phone number?
5. Is that acceptable to you?

#### Short answer

- Certainly. What can I do for you?
- That's correct.
- Unfortunately, it doesn't. How about ...?
- Of course, it's ...
- I think so.

Another option is to use *yes* or *no* with one of the above, or with an auxiliary verb.

- |   |                 |
|---|-----------------|
| 1. Have you already been assigned a tax number? | – Yes, I have.  |
| 2. Did you have a tax advisor in the past?      | – No, I didn't. |
| 3. Will you ask your employer?                  | – Yes, I will.  |

Do not get confused and pay attention to how the question is put forward:

- Do you have a car? → Yes, I ~~have~~ do.
- Have you got a car? → Yes, I have.



**3 Practise giving short answers. What sort of questions do you ask when you collect information from clients? Ask and answer with a partner.**

*When answering questions, you can give **short answers**. However, just saying "yes" and "no" is not the best way to do this. This can sound abrupt, even rude. Use linking words to make the transitions smoother.*



4 John Blair has arrived for his meeting with Thomas Meister. Read the beginning of their conversation. How would you answer his question?

Thomas: Please have a seat. What can I do for you, Mr Blair?  
John: Well, I've recently moved from England to Germany. I'll start a full-time job in the export department of a local company next month, and I'd like to get some information on taxes here. It was a nightmare getting my papers, because everything has become so complicated after Brexit. But I'm all set now.  
Thomas: I'm sorry to hear that. What exactly would you like to know?  
John: Well, first of all, I'd like to learn something about deductions. I'll earn € 3,000 a month, and I was wondering how much I'll have in my bank account at the end of the day.

5 Listen to the second part and complete the exercises that follow.

a What do the following numbers refer to?

- 20 \_\_\_\_\_
- 40 \_\_\_\_\_
- 1200 \_\_\_\_\_
- 1800 \_\_\_\_\_
- 12 000 \_\_\_\_\_
- 15 000 \_\_\_\_\_
- 36 000 \_\_\_\_\_

VOCABULARY

deductions Abzüge  
incentive Anreiz  
to levy sth etw. erheben  
to opt for sth sich für etw. entscheiden  
source Quelle  
surcharge Zuschlag, Zusatzbeitrag  
threshold Grenze  
tier Stufe  
uniform rate einheitlicher Satz

b Complete the sentences with expressions from the dialogue.

- 1 Taxes \_\_\_\_\_ your income and family situation.
- 2 Employers \_\_\_\_\_ taxes on income \_\_\_\_\_ € 15,000.
- 3 Certain \_\_\_\_\_ are automatically taken into account.
- 4 You can \_\_\_\_\_ to pay about 20% income tax.
- 5 Do I have to \_\_\_\_\_ a tax return?
- 6 You'll get a \_\_\_\_\_ with a \_\_\_\_\_ number.
- 7 Filing a return could be advisable as you often get a \_\_\_\_\_.

c Are the following statements true or false?

- 1 Taxes on John's income will be deducted by his employer.
- 2 Pension contributions will be shared equally between John and his employer.
- 3 John has the opportunity to take out private health insurance.
- 4 State health insurance costs the same everywhere.
- 5 John is advised to file a tax return, but he does not have to.

True	False
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>

d What are the four pillars of social security?

Strictly speaking, there is a fifth pillar only employers pay for. Which one? What is it for?



USEFUL PHRASES Conducting client interviews & giving advice

Giving advice

- must You **must** file your tax return by 31 May.
- have to You **have to** enclose receipts.
- ought to You **ought to** do it electronically.
- should You **should** consider paying later.
- suggest I (would) **suggest** calling your tax officer.  
I (would) **suggest** that I write to your tax office.
- recommend I (would) **recommend** filing an appeal.  
I (would) **recommend** that you do not react.

Client interviews can be very demanding. The structure of such interviews is reflected in the **WASP approach**:  
→ **Welcome** the client  
→ **Acquire** information  
→ **Supply** information and advise  
→ **Part** (say goodbye)

In the examples above, *would* makes the sentence more formal and polite.

Switching between **levels of formality** is an essential skill when dealing with clients. Formal language helps to build a professional and focused atmosphere when eliciting information, giving advice, and explaining.

Being more and less informal

Formal

- I would advise you to accept the decision.
- I recommend that you pay the penalty.
- Perhaps you could talk to your employer.
- I suggest that you get a confirmation from your payroll department.
- I think you'd better clarify your status.

Informal

- I'd accept it.
- I think you should pay the penalty.
- Why don't you talk to your boss?
- If I were you, I'd get a confirmation from the people in payroll.
- You should clarify this!



6 SIMULATION

Conduct client interviews with other members of your group and discuss topics particularly relevant for employees. Pick 3 topics you often deal with in your own practice and write each topic on the top line of the table. Then add keywords reflecting the issues you need to address.

topic:

*working from home*  
*requirements*  
*allowance*  
*limitations*

topic:

topic:

topic:

With other members of your group, take turns addressing the first topic on your list. Give advice as if in a client interview using the WASP approach and the Useful Phrases. Do two more rounds for topics two and three.

7 Read about the zero conditional. Then use it to translate the sentences below.

Zero conditional

When explaining rules and giving advice, you often express conditions. Conditional sentences consist of a main clause and a conditional clause (also called if-clause). The conditional clause usually begins with *if* or *unless*, and it can come before or after the main clause. Most people have heard about **three types of conditionals**:

1 If you file a tax return, you will get a refund. ← possible  
2 If you filed a tax return, you would get a refund. ← theoretically possible  
3 If you had filed a tax return, you would have got a refund. ← impossible

What you often do not hear about is a **fourth type** that is particularly relevant for consultants: the **zero conditional**. It uses the simple present in both the if- and the main clause. It is used to refer to facts or universal truths:  
*You **do not have to** file a tax return if you **earn** nothing but wages.*

As you regularly explain laws and regulations (=facts/truths), you can often rely on this simple conditional.

**Note:** No comma when the main clause comes first.

- 1 Sie sind zur Abgabe einer Steuererklärung verpflichtet, wenn Sie Einkünfte aus selbständiger Arbeit erzielen.
- 2 Wenn Sie Zinsen von Ihrer Bank erhalten, fällt Abgeltungsteuer an.
- 3 Wenn Ihre Werbungskosten gering sind, berücksichtigt das Finanzamt automatisch den höheren Arbeitnehmerpauschbetrag.
- 4 Sie können innerhalb eines Monats Einspruch einlegen, wenn Sie mit einem Steuerbescheid nicht einverstanden sind.
- 5 Wenn Sie einen Nebenjob aufnehmen, wird dieser nach Steuerklasse 6 besteuert.

VOCABULARY

**capital gains tax, flat-rate withholding tax** Abgeltungssteuer  
**employee allowance, employee standard deduction** Arbeitnehmerpauschbetrag  
to **file an appeal**, to **appeal** Einspruch einlegen  
**tax (assessment) notice** Steuerbescheid  
**tax bracket, filing status (AE)** Steuerklasse

8 Discuss the following allowances employees can benefit from. Explain what they are for and give their current amounts. Can you add any other?

- Arbeitnehmerpauschbetrag
- Pendlerpauschale
- Homeoffice-Pauschale
- Sparerfreibetrag

9 Who is the odd one out? In each line, cross out the word that doesn't fit.

clothing	<del>cash</del>	computer	goods
social security	health insurance	car insurance	pension insurance
return	refund	reimbursement	repayment
expenses	costs	disbursements	claims
tax	salary	wage	remuneration
married	alone	divorced	widowed
keep	retain	withdraw	withhold

DID YOU KNOW?

**Remote work** has become quite common during the pandemic, and many people have discovered the benefits of working from home. They have more flexibility, freedom and time, save travelling and costs – and stay safe. After the pandemic, quite a few employees have found arrangements with their employers to continue working in this way, at least for a certain number of days per week or month. However, nobody does that in, at or from their home office as nobody has a *home office* at home! This phrase is “Denglisch” and fuelled by widespread uses in business (*Homeoffice*) and in tax law (*Homeoffice-Pauschale*). In the UK, the Home Office is the interior ministry and has a Home Secretary (*Innenminister\*in*). In the US, it is another word for a company’s head office or headquarters.

Use **study (room)** or simply **working from home** instead. In emails and text messages, some people even use the acronym *WFH*:

- *I’ll be working from home tomorrow.*
- *WFH tomorrow!*

10 Drafting a memorandum

A while after John Blair started working, he sends this email to Thomas Meister.

From: john.blair@example.com  
To: steuerberater-thomas-meister@example.com  
Subject: Need info

Dear Mr Meister

My boss informed me that I can work from home for a few days a week. I was wondering whether I can deduct any expenses when I use one of my rooms at home. I searched the internet, but it seems to be quite tricky. Could you shed some light on this?

Yours sincerely  
John Blair

As remote work is a topic that comes up again and again in his practice, Thomas would like to prepare a client brief he can use and hand out if the need arises. This will save him a lot of work and time.

- a Draft a text of not more than 300 words, explaining the tax implications of working from home. Cover requirements, amounts and pitfalls. Consider visualizing your explanations by using a table, diagram or other means.
- b Present and discuss your findings in class.
- c Draft an email forwarding the brief you prepared. Use the Useful Phrases from page 33 and the phrases on pages 72 and 73 to help you.



### DID YOU KNOW?

Income is not just money. An employer can also provide a number of **additional benefits**, such as a company car, a flat, catering, free or discounted goods and services. Such non-cash benefits are called “**perks**”, “**fringe benefits**” or “**benefits in-kind**” (*Sachbezug, geldwerter Vorteil*). They count as income and are therefore taxable. Thus, they are best translated as “**taxable benefits**” to convey that meaning. There are certain tax-free allowances and average rates employers and employees can take advantage of. Goods and services are tax free up to a value of € 50 per month, and favourable amounts apply above that. For example, breakfast is taxed at € 2, lunch and dinner at € 3.80 each. They probably cost more. Bon appetit!



### 11 MEDIATION

John Blair has forwarded a memo he received from his employer and asks you to explain it. Draft a client email outlining the tax implications addressed. Include a sample tax calculation for a car with a list price of € 50,000 gross, assuming a travel distance to work of 10 km.



Sie haben die Möglichkeit, einen Dienstwagen von uns zu erhalten, der auch privat genutzt werden kann. Bitte beachten Sie dabei, dass dies einen sog. "geldwerten Vorteil" darstellt, der versteuert werden muss. Hierfür gibt es verschiedene Methoden: eine Pauschalversteuerung nach der sog. 1%-Methode, bei welcher der Wert des Pkw anhand des Bruttolistenpreises herangezogen wird, zuzüglich des Weges zur Arbeit, d.h. der Entfernung zwischen Ihrer Wohn- und Arbeitsstätte. Alternativ können Sie den tatsächlichen privaten Nutzungsanteil anhand eines Fahrtenbuchs ermitteln. Zu den Einzelheiten lassen Sie sich bitte fachkundig beraten. Bitte melden Sie sich bei der Personalabteilung, wenn Sie von unserem Angebot Gebrauch machen möchten.

p. 72

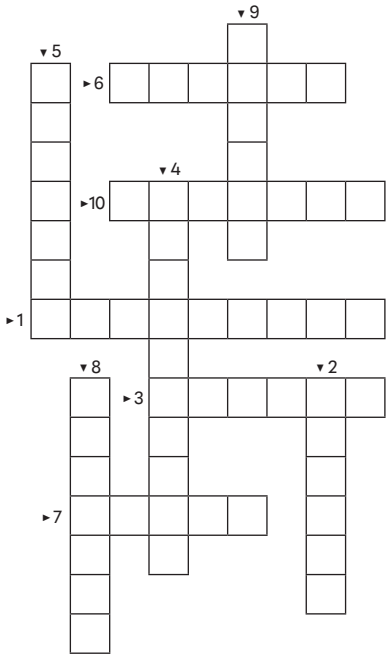


### 12 Discuss the pros & cons of both methods.

When would you advise using which method?

### 13 Complete the crossword.

- 1 a limit, cap or ceiling
- 2 getting a tax ...
- 3 money paid in compensation for performed work
- 4 the official notice you get from your tax office
- 5 when income is taxed at the same rate, it falls into the same tax ...
- 6 a remedy you have when you are unhappy with an official decision
- 7 extra pay
- 8 a record of travels with your company car
- 9 filing a tax ...
- 10 wages are processed by ... accounting



## OVER TO YOU

### Taxes in the UK & the US

In the **United Kingdom**, income is taxed using a number of bands. There are only three rates. The table shows the tax rates you pay in each band in England, Wales and Northern Ireland. Slightly different bands and rates apply to Scotland.

Band	Taxable income	Tax rate
Personal Allowance	Up to £ 12,570	0%
Basic rate	£ 12,571 to £ 50,270	20%
Higher rate	£ 50,271 to £ 125,140	40%
Additional rate	over £ 125,140	45%

You may be able to take advantage of an allowance if you are married. This is an amount of up to £ 1,260 provided that one of you stays below the personal allowance. You can then transfer the amount to the partner who earns more, thus reducing the taxable income.

In the **United States**, income tax rates and brackets for single taxpayers look like this:

Taxable income (USD)	Tax rate (%)
0 to 11,000	10
11,001–44,725	12
44,726–95,375	22
95,376–182,100	24
182,101–231,250	32
231,251–578,125	35
578,126+	37



Other bands apply to married taxpayers filing jointly. Most states, and a number of municipal authorities, impose some personal income tax on individuals working or residing in their area, applying either a flat or a progressive rate. These rates vary between 0.25% and 10.9%, with Delaware, Mississippi and South Carolina at the bottom, and New York at the top end of the scale. Alaska, Florida, Nevada, New Hampshire, South Dakota, Texas, Tennessee, Washington and Wyoming impose no personal income tax.

(Figures for 2024)

- 1 How does income tax in the UK and the US compare with its treatment in your own country?
- 2 Are there similarities or significant differences?
- 3 Do individuals pay any local taxes?

### VOCABULARY

**band** hier: Tarifstufe  
**jointly** gemeinsam  
**municipal authority** Gemeindeverwaltung  
**personal allowance** Grundfreibetrag

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