

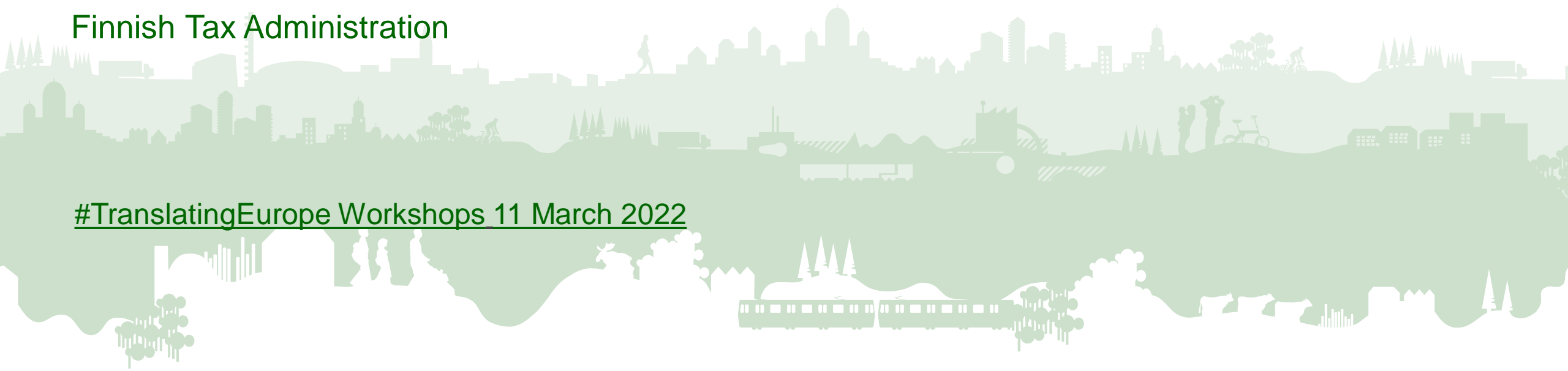


Better guidance by using taxpayer feedback

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Finnish Tax Administration

[#TranslatingEurope Workshops 11 March 2022](#)

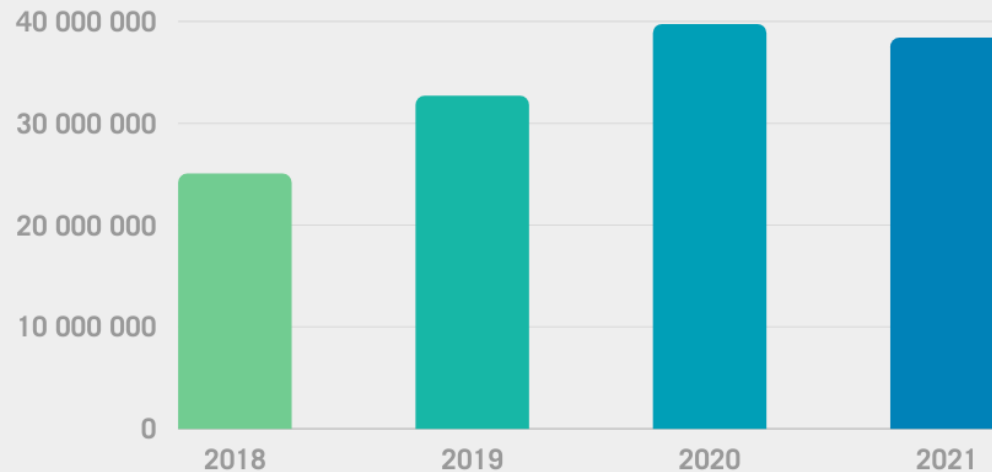


Who are our customers?

- The customers of the Finnish Tax Administration consist of
 - 5,1 million individual taxpayers
 - 454 00 corporate taxpayers
 - 248 000 business taxpayers
 - 107 000 agricultural operators

- Our communication goals
 - to enable taxpayers to act correctly on their own initiative
 - to make taking care of tax matters as easy as possible
 - to ensure the collection of tax revenue.

Customer contacts 2021



38.3_m
tax.fi visits

my/tax

27.9m

logins

92%

of customer contacts

86%

of tax returns

75%

of tax cards



2m answered phone calls
7% of customer contacts



212,700 tax office visits
1% of customer contacts



611,000 chat conversations
of which our chatbot managed 73%



Viestit

760,000 taxpayers

use Suomi.fi Messages to
take care of their tax matters
100% online

Automation is the best service

We send 4.9 million pre-completed tax returns for individual tax payers. Only 1.4 million need to make corrections

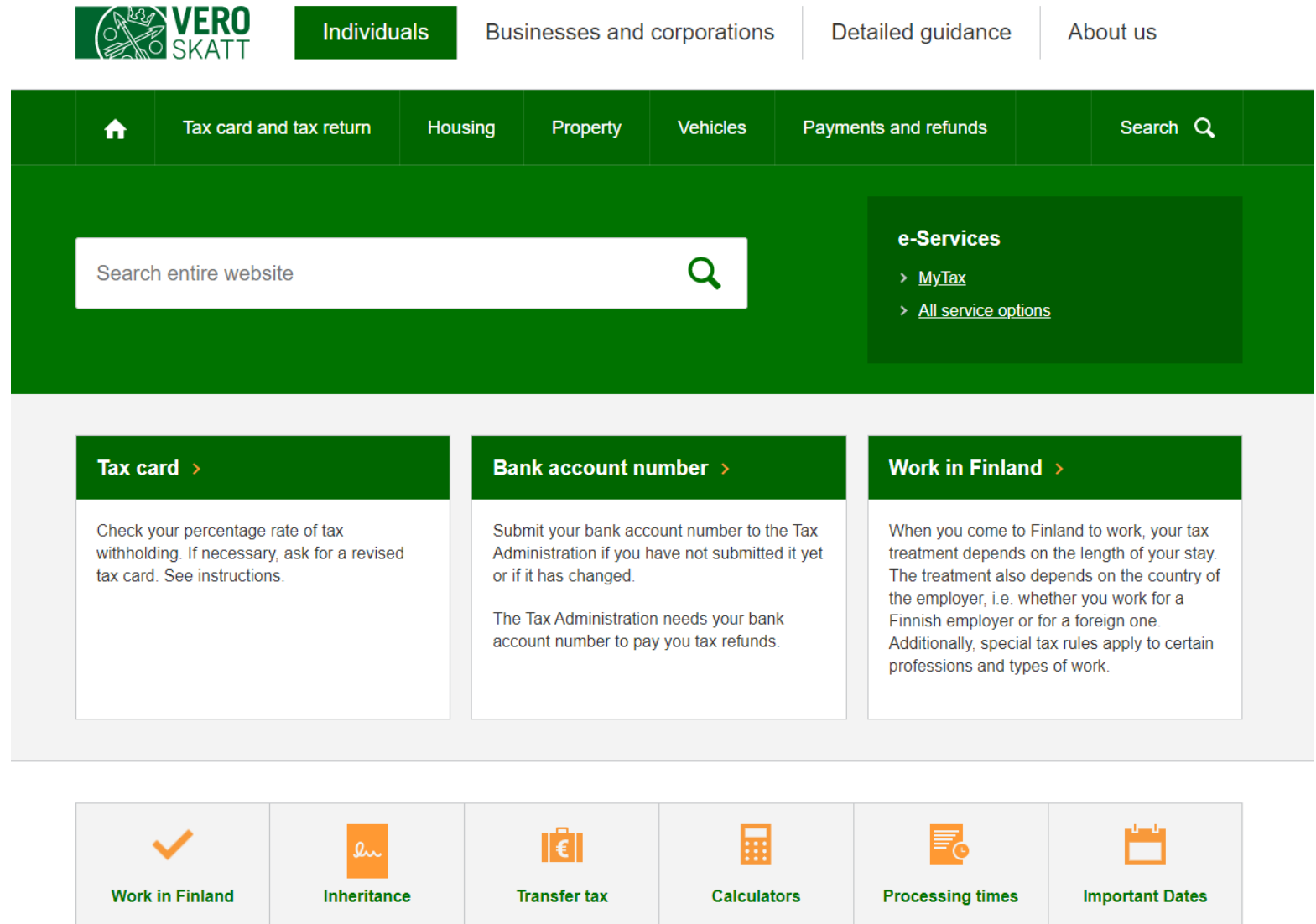
Customer contacts 2021

92 % in MyTax
7 % phone calls
1 % tax office visits

Since most people manage their taxes themselves, written guidance is important

Website Tax.fi

- 4 000 pages in Finnish
- Almost 4 000 pages translated into Swedish
- Some parts in English
- 40 million visits per year
- [Visit tax.fi](https://www.tax.fi)



There are two types of texts in Tax.fi

- Detailed guidance for professionals
 - including instructions, decisions and statements

Taxation of pension income in cross-border circumstances

Key terms:

Recipients of pension benefits - Liability to tax; tax residence - Eläkevakuutus - International tax situations - Income taxation of individuals - Official Instructions

Version history

Date of issue 1/21/2022

Validity 1/1/2022 - Until further notice

This is an unofficial translation. The official instruction is drafted in Finnish ([Eläketulojen verotus kansainvälisissä tilanteissa](#), record number VH/6303/00.01.00/2021) and Swedish ([Beskattnings av pensioninkomster i internationella situationer](#), record number VH/6303/00.01.00/2021) languages.

The memorandum discusses the income taxes of persons resident in Finland who receive pensions from abroad, and conversely, the income taxes of those who receive pensions from Finnish payors while residing in other countries.

The present updated version contains a number of new items, related to the end of the transition period 2019–2021 of the tax treaty between Spain and Finland, the tax treatment of lump-sum distributions and past service with a public-sector organisation in situations where a pension insurance contract had been made with an insurance company representing the private sector.

1 Introduction

Resident individuals in Finland can be beneficiaries of retirement income, i.e. pensions, sourced to other countries. Likewise, people who are tax residents of foreign countries can

Contents

Show all levels >

1 Introduction
2 Resident and nonresident tax liability
3 The pension income concept
4 Tax treaties
4.1 Introduction to treaty Articles on pensions
4.2 Pensions based on legislation on social security
4.3 Other pensions based on past employment in the private sector
4.4 Annuities
4.5 Relief for international double taxation of pensions
5 Taxes on pension income from foreign sources of a Finnish-resident individual
5.1 General remarks about taxes on pensions sourced to other countries
5.2 Sweden, Denmark, Norway and Iceland

- Basic guidance for taxpayers

When you receive your tax return, this is what you should do:

1

CHECK THE TAX RETURN

Always check all the pre-completed data on your tax return.

2

IF EVERYTHING IS CORRECT, YOU DO NOT NEED TO DO ANYTHING

If there is nothing to add or correct, you do not have to do anything. If you have not made any changes by the deadline date, we will consider that you have submitted your return with the contents that were pre-completed in it.

3

CORRECT MISSING OR INCORRECT DETAILS

If there is something that you must add to or correct in your tax return, make the changes in MyTax or file them on paper forms.

> [See the instructions for filing](#)

The corrections you have made to your tax return in MyTax or on paper forms **must arrive at the Tax Administration** by the due date stated in your return. You can see the due date on your return's cover page and in MyTax.

Clear Writing in Finnish Tax Administration

- What is clear language?

"A communication is in plain language if its tone is respectful and its wording, structure, and design are so clear that the intended readers can easily find what they need, understand what they find, and use that information."

- We have started to pay attention to clear language about 20 years ago when the first Finnish language specialists started working in Tax Administration.

Clear Writing in Finnish Tax Administration

- Nowadays we use clear language in our e-service MyTax, in letters to tax payers and in our website Tax.fi
- We have 5 Finnish language specialists and 10 translators for Swedish and English
- Clear language saves money
 - less phone calls and tax office visits from tax payers
 - less mistakes that need to be fixed
 - easier to understand and faster to translate

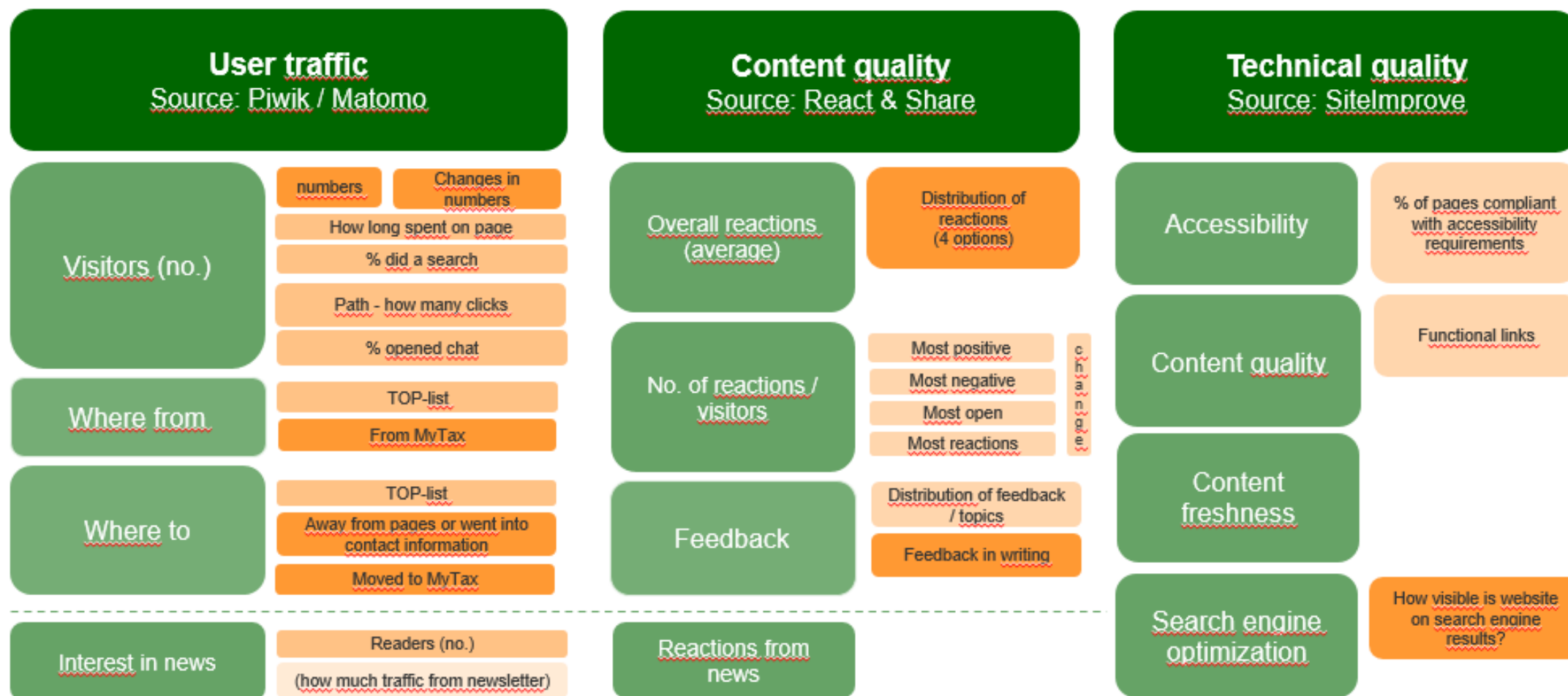
Developing texts with customer data

Developing with data

We use different kinds of data in developing our content

- Customer testing of our texts
- Analyzing published content with 3 different data sources:
 - Piwik (user traffic)
 - React and Share (customer reactions, content quality)
 - Siteimprove (accessibility, technical quality)
- Chatbot conversations are very useful for discovering which words and expressions taxpayers use
- Feedback from customer service (phone, tax office)

Our analytics tools



Numbers don't tell enough

Mitä mieltä olet tästä sisällöstä?
1035 vastausta

Löysin etsimäni	Selkeää	Epäselvää	En löytänyt etsimääni
132	68	220	615

Kiitos palautteesta! Voitko kertoa tarkemmin, miten sivu palvelisi paremmin?

Kirjoita palautteesi

Käytämme palautetta vero.fi-sivuston kehittämiseen. Emme vastaa tällä lomakkeella lähetettyihin palautteisiin tai kysymyksiin. Älä kirjoita viestiin henkilökohtaisia tietoja, kuten henkilötunnusta tai pankkitilin numeroa.

Lähetä

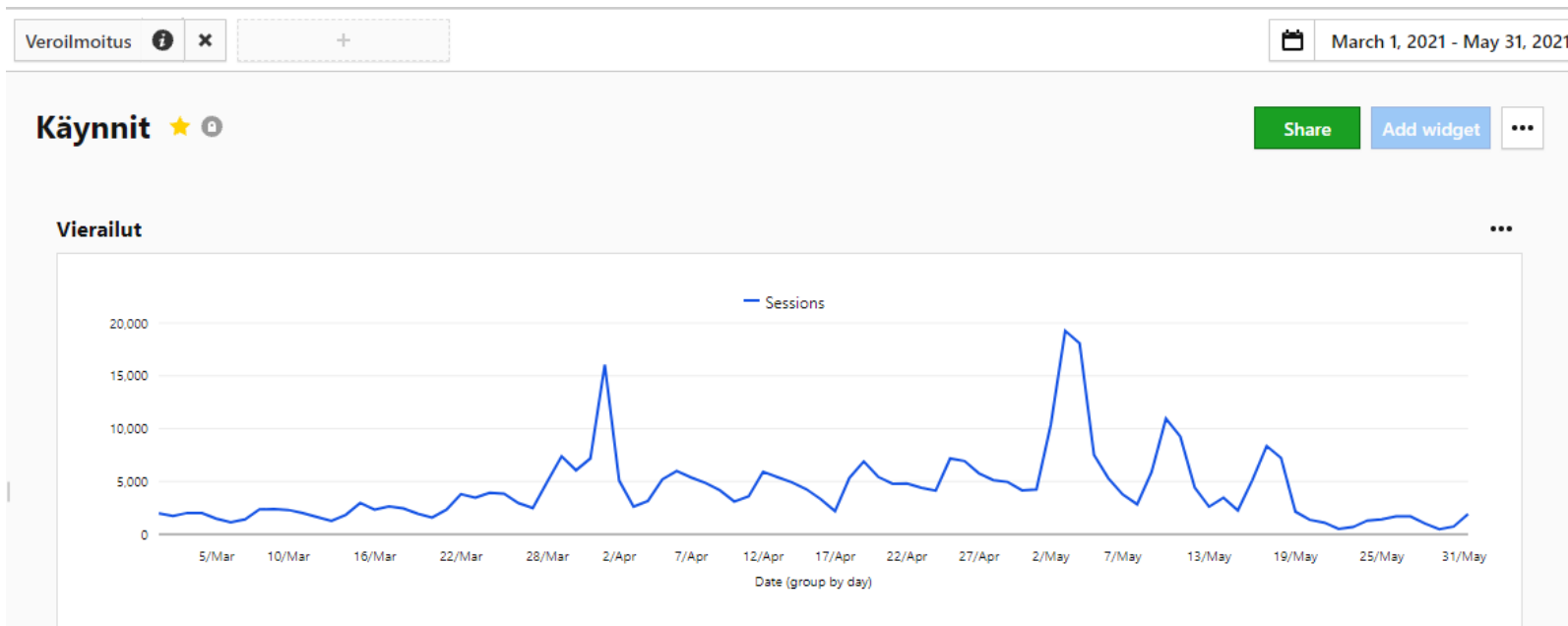
On most guidance pages readers can tell by pushing a button whether they think that the content was clear.

They can also give feedback in writing.

The freely formulated answers are the most useful in developing content!

Example: Instructions for filing the tax return

- Individual taxpayers get their pre-completed tax returns every spring.
- We pay special attention to the feedback in the spring, because unclear guidance adds to the customer service's workload.



The due dates for the tax return 2021:

2 April

4 May

11 May

18 May

Busiest days in tax.fi, chat and customer service are the days before the due date.

New guidance based on customer feedback

- We made a new guidance on the basis of feedback from the previous year - the need to it arose from our customers.
- [See the instructions for filing](#)
- Before publishing, we had the guidance tested by a test group
 - Five people were asked to report certain income and certain deductions in their tax return.
 - We monitored how the test participants moved around in the guidance, which parts were unclear and if the guidance was sufficient for getting the task done.

Esitäytetty veroilmoitus - näin ilmoitat OmaVerossa tai paperilla

Saat maaliskuussa esitätyn veroilmoituksen OmaVeron ja postitse kotiisi. Jos olet ottanut käyttöön Suomi.fi-viestit, saat sähköpostiisi tiedon, kun veroilmoituksesi on OmaVerossa.

> [Tarkista veroilmoituksen aikataulu](#)

Mitkä tiedot näkyvät veroilmoituksessa valmiiksi?

Saamme tiedot useimmista tuloista esimerkiksi palkkojen tai muiden tulojen maksajilta, pankeilta ja Maanmittauslaitokselta. Veroilmoituksessa näkyvät myös ne tiedot, jotka olet ilmoittanut jo aiemmin verokortille tai veroilmoitukselle.

OmaVerossa tulot ja vähennykset voi ilmoittaa kahdessa eri kohdassa sen mukaan, onko Verohallinnolla tieto niistä vai ei.

✓ Tiedossamme olevat tulot ja vähennykset näkyvät vain vaiheessa **Esitäytetyt tulot ja vähennykset**. Tarkista tiedot ja korjaa niitä tässä vaiheessa.

✓ Jos tietoja ei näy vaiheessa Esitäytetyt tulot ja vähennykset, ne pitää ilmoittaa joko vaiheessa **Muut tulot** tai **Muut vähennykset**.

Näin pääset alkuun

Tämä ohje noudattaa veroilmoituksen vaiheita OmaVerossa, joten voit käyttää sitä täydentäessäsi ilmoitusta. Vastaavat otsikot löytyvät myös paperilla saamastasi veroilmoituksesta mutta kohtien järjestys voi olla erilainen.

Huomaa, että OmaVerossa ei ole numeroituja lomakkeita, esimerkiksi lomaketta 7H (Vuokratulot - osakehuoneistot). Ilmoita vuokratulot omassa kohdassaan veroilmoituksessa.

Näin pääset tarkistamaan ja korjaamaan veroilmoitusta OmaVerossa



Taustatiedot

Asiakastiedot



Tilinumeron muuttaminen



Varallisuustiedot



What did we do based on the test?

- Some of the text was cut down
 - Cognitive load for the reader was made smaller - the central facts can be identified more easily.
- We used fewer links going out from the page because the participants started to wander around the website.
- The text itself was found quite clear - provided that one takes the trouble and reads it.

The guidance was improved throughout the spring

- During the tax return season, we monitored which questions people asked in our website and the chat.
- Often the unclear things were very simple
 - How do I add attachments to my tax return?
 - Where do I report the costs for face masks?
 - Where can I see if my return has arrived?
 - How long does the processing of my tax return take?

The pre-completed tax return – making corrections in MyTax or on paper

In March or April, you will receive your pre-completed tax return in MyTax and by post. If you have activated Suomi.fi messages, you will receive an email when the tax return is ready for viewing in MyTax.

> [See the planned schedule for tax returns](#)

Check your tax return and make the necessary corrections and additions. If all the information is correct, you do not need to do anything.

These instructions follow the order of the tax return's sections in MyTax. It is not entirely the same order as on the paper version. However, the text below covers all the sub-headings and sections of the paper form.

Please note that the MyTax view does

Rental income – Apartments in a housing
many numbered forms for different kinds
sections in MyTax. There is a specific se

[How to check and correct your tax return](#)

Background information

[Basic details](#)

[Notice of a bank account number change](#)

[Details on assets](#)

Topical issues

[How long does it take to process my tax return?](#)

[Where can I find the tax decision in MyTax?](#)

For example, we added frequently asked questions to get more attention

Look up the amounts of the deductions

Workspace deduction

When you work remotely, you can claim a deduction – two alternative options are available:

- A. Workspace deduction based on a formula
- B. The actual cost of your workspace, furniture, etc.

This means that you cannot claim both these deductions on your tax return.

A. Workspace deduction based on a formula

You can get the formula-based, standard deduction for workspace expenses even if you have no specific area where you would regularly set up a "home office". You do not have to give grounds for your claim.

The amount of the workspace deduction depends on the number of days you work remotely.

The standard deduction covers the rent for the workspace and its lighting, electricity, heating and cleaning. **The amount also covers the cost of furniture; a desk and a chair are typical deductible pieces of furniture.** If you claim the formula-based deduction, you cannot claim separate deductions relating to the prices you had paid for the pieces of furniture.

If two **spouses** both work from home in their shared home where they live together, both can claim the formula-based deduction – see table below.

We regrouped the content because our readers did not understand how to deduct furniture costs

We added words that people use, such as *desk*, *chair* - the word *furniture* alone was too abstract.

How to file in MyTax

The **Pre-completed income and deductions** stage contains the information on your travel expenses that has been available to the Tax Administration on your expenses. If any corrections and additions must be made, choose the means of transportation first (public transport, other than public transport, or a combination of both), then make the required changes to your tax return. Make the necessary changes. If just a part of the year's expense is showing, click the **Add new travel expense** button to fill in the amounts that are missing.

Enter the costs for **face masks** together with the commuting expenses under Public transport – Time period's travel expenses for public transport.

If no commuting/travel expenses appear as your pre-filled deductible expenses, enter data in the **Other deductions** stage as appropriate. Select **Travel expenses** first, then click the **Add new travel expense** button.

Repayment deduction

Pension that has been reclaimed or a social benefit that has been reclaimed – such as a daily allowance or a student grant – can be filled in here.

If the payers of pension and benefits have demanded that you repay an amount to them, fill in the amount that you repaid.

We added more information because taxpayers asked how to report costs for face masks.

The key word was highlighted.

We must use the same terms as in our e-service MyTax, even though the terms are difficult sometimes.

Here we explained the term *social benefit* by adding concrete examples "daily allowance or a student grant"

Conclusions

- Use clear language and improve the contents continuously. Customer feedback must be monitored on a regular basis.
- A text must follow the **reader's view** and be written in a language they understand – not in legal or expert language.
- Everything cannot be solved by clear communication - the whole organisation must embrace customer orientation
 - For example, you can write clear guidance for using an e-service, but the e-service itself must be easy to use, making guidance unnecessary.



Thank you!

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