

<i>Company</i>							
Employee	Gross salary	€ 2.350	€ 3.450	€ 4.600	€ 6.300	€ 8.500	€ 10.200
	Net salary / month*	€ 2.587	€ 2.927	€ 3.491	€ 4.265	€ 5.288	€ 6.075
Self-employed	Corresponds to a daily rate of	€ 273	€ 364	€ 455	€ 591	€ 773	€ 909
	Net income/month**	€ 2.177	€ 3.270	€ 4.363	€ 6.003	€ 8.106	€ 9.644
Net difference employee vs. self-employed		€ -411	€ 343	€ 872	€ 1.738	€ 2.819	€ 3.569
Net difference employee vs. self-employed annually		€ -4.927	€ 4.112	€ 10.463	€ 20.861	€ 33.827	€ 42.831
Detailed calculation self-employed							
	Daily rate on an annual basis (= 220 working days)	€ 60.000	€ 80.000	€ 100.000	€ 130.000	€ 170.000	€ 200.000
	Total cost of car	€ -15.000	€ -15.000	€ -15.000	€ -15.000	€ -15.000	€ -15.000
	Basic expenses**	€ -8.000	€ -8.000	€ -8.000	€ -8.000	€ -8.000	€ -8.000
	Income before taxes	€ 37.000	€ 57.000	€ 77.000	€ 107.000	€ 147.000	€ 177.000
	Taxes	€ -6.969	€ -13.849	€ -20.729	€ -31.049	€ -45.811	€ -57.361
	Social security contributions (= also taxes)	€ -3.912	€ -3.912	€ -3.912	€ -3.912	€ -3.912	€ -3.912
	Net after taxes (+costs paid by the company)	€ 26.120	€ 39.240	€ 52.360	€ 72.040	€ 97.277	€ 115.727

The simulations do not take VAT into account, as most clients of freelancers can reclaim VAT. However, if the client is not self-employed and/or is not entitled to deduct VAT, the applicable VAT rate (usually 21%) must be added to the daily rate.

Tax on dividends under the VVPR-bis regime: already calculated at 18% instead of 15% due to the upcoming legislative change.

*including meal vouchers, fixed expense allowance, vacation pay, and year-end bonus spread over 12 months.

**Taking into account a basic set of costs in addition to € 15.000 EUR in car expenses, there are € 8.000 in general expenses: A computer (depreciation over 3 years), mobile phone (depreciation over 3 years), internet and mobile phone subscription, income protection insurance, hospitalisation insurance, accounting costs, etc. Depending on the situation, additional costs such as rent and energy costs for a home office, software, etc. may be included and paid to you. Conversely, you may incur fewer costs, for example by choosing a cheaper car. This is entirely your choice and may be to your advantage!

Sole proprietorship							
Employee	Gross salary	€ 2.350	€ 3.450	€ 4.600	€ 6.300	€ 8.500	€ 10.200
	Net salary / month*	€ 2.587	€ 2.927	€ 3.491	€ 4.265	€ 5.288	€ 6.075
Self-employed	Corresponds to a daily rate of	€ 273	€ 364	€ 455	€ 591	€ 773	€ 909
	Net income/month**	€ 1.869	€ 2.581	€ 3.228	€ 4.240	€ 5.718	€ 6.893
Net difference employee vs. self-employed		€ -719	€ -346	€ -263	€ -25	€ 431	€ 818
Net difference employee vs. self-employed annually		€ -8.623	€ -4.151	€ -3.160	€ -294	€ 5.166	€ 9.820
Detailed calculation self-employed							
Daily rate on an annual basis (= 220 working days)		€ 60.000	€ 80.000	€ 100.000	€ 130.000	€ 170.000	€ 200.000
Total cost of car		€ -15.000	€ -15.000	€ -15.000	€ -15.000	€ -15.000	€ -15.000
Basic expenses**		€ -5.000	€ -5.000	€ -5.000	€ -5.000	€ -5.000	€ -5.000
Income before taxes		€ 40.000	€ 60.000	€ 80.000	€ 110.000	€ 150.000	€ 180.000
Taxes		€ -9.946	€ -17.905	€ -26.656	€ -40.354	€ -60.349	€ -76.249
Social security contributions (= also taxes)		€ -7.630	€ -11.119	€ -14.607	€ -18.762	€ -21.035	€ -21.035
Net after taxes (+costs paid by the company)		€ 22.424	€ 30.977	€ 38.737	€ 50.884	€ 68.616	€ 82.716

The simulations do not take VAT into account, as most clients of freelancers can reclaim VAT. However, if the client is not self-employed and/or is not entitled to deduct VAT, the applicable VAT rate (usually 21%) must be added to the daily rate.

*including meal vouchers, fixed expense allowance, vacation pay, and year-end bonus spread over 12 months.

**Taking into account a basic set of costs in addition to € 15.000 EUR in car expenses, there are € 7.000 in general expenses: A computer (depreciation over 3 years), mobile phone (depreciation over 3 years), internet and mobile phone subscription, income protection insurance, hospitalisation insurance, accounting costs, etc. Depending on the situation, additional costs such as rent and energy costs for a home office, software, etc. may be included and paid to you. Conversely, you may incur fewer costs, for example by choosing a cheaper car. This is entirely your choice and may be to your advantage!