

What is your net income when working in Belgium ?

If you have been offered an **employment contract** in Belgium, or plan to move and look for an **employment opportunity** here, you will obviously be wondering how much of your gross salary **you will be able to take home** at the end of the month. Belgium is not famous for being a tax-friendly country for those earning a salary or receiving professional income in general.

Your **monthly take-home pay** is what remains of your gross salary after payroll taxes, taxable benefits, and social security contributions are deducted. First, it should be mentioned there is an **important difference** between your **monthly take-home pay** and your **total annual net income**, as several deductions and allowances can only be claimed through your annual tax filing.

An employee's gross salary is subject to **two main deductions**, namely a **13.07% social security contribution** and a **payroll tax**, whose withholding rate depends on the gross salary level and your family situation. Social contributions cover unemployment benefits, invalidity, child allowances, state pension, etc. The employer is also required to **make a 25% social security contribution**, but this is paid on top of the gross salary and does not concern the employee.

The **payroll tax** withheld at source is a **prepayment of income tax due** for a given tax year, which will be considered afterwards when you submit your annual tax filing. Any **amount overpaid** will be **refunded** to you or it is also possible you need to make an **additional tax payment**.

Every taxpayer is entitled to a **personal allowance** on which you are not required to pay any taxes. For income year 2024 (tax year 2025), this amounts to **€10,570 per taxpayer**, but can be **increased** if you have dependent children, etc. If you work as an employee, you will also be entitled to a **lump-sum business expense deduction** that amounts to 30% of your taxable salary, with a maximum of **€5,750 per taxpayer** (tax year 2025).

Any amount left after that is then subject to the **standard income tax rates**. Here are the tax bands for income year 2024 (tax year 2025):

above	up to	tax rate	tax due
€0	€15,820	25%	€3,955.00
€15,820	€27,920	40%	€4,840.00
€27,920	€48,320	45%	€9,180.00
€48,320	...	50%	...

Evidently, **other allowances, deductions and sources of income** will also need to be considered in order to determine your **total annual Belgian tax liability**.

TAXPATRIA® can provide you with a gross-to-net **salary calculation** and advise you on your future **Belgian employment and tax situation**.