SPA Finanzas

📌 LIST OF DOCUMENTS FOR THE 2025 INCOME TAX RETURN

🗂 To prepare your Income Tax Return, you need to gather the following documents (this list is indicative and may vary depending on your personal situation).

🆔 Identification documents and personal situation:

🪪 **DNI or NIE**: of the taxpayer (and spouse, if applicable) and copies of all individuals included in the tax return.
🏦 **IBAN number (in your name):** of the bank account for direct debit or refunds.
📌 **Address and cadastral references:** for all owned or rented properties.
💍 **Marital status and family changes:** documents proving situations such as marriage, divorce, widowhood, birth of children, etc.
🛡 Insurance certificates: for life, retirement, or health insurance.
♿ Disability certificates: in case of disability of the taxpayer or dependents.
👶 **Nursery receipts or certificates:** for children under 3 years old.
🔐 **Cl@ve or Digital Certificate:** required to grant electronic representation (the digital certificate itself cannot be transferred).

💰 Income and earnings:

📄 Withholding **certificates**: issued by employers or payers.

💵 Income statements: payslips, pensions, rental income, bank interest, etc.

🏛 **Benefit** certificates: for unemployment, maternity/paternity, or other public assistance.

🏦 **Bank tax information**: details on interest earned from accounts, deposits, and investments, issued by banks.

🧾 Expenses and deductions:

📜 **Rental contract**: and proof of rent payments.

🏠 **Mortgage statements**: interest and principal repayments.

💼 **Pension plan contributions**: corresponding certificates.

❤️ **Donations**: proof of donations to NGOs or other entities.

📚 **Professional or union fees**: payment receipts.

🚗 ⚡ **Purchase of an electric vehicle**: invoice and payment proof, along with the vehicle's technical certificate. If a down payment was made, proof of at least 25% payment.

🏠 🔋 **Home energy efficiency improvements**: invoices and proof of payment. Energy efficiency certificates before and after the works.
📌 **Deductible expenses and regional deductions**: some require additional documentation depending on the Autonomous Community.

🏘 Properties and investments:

🏠 💰 **IBI (property tax) receipts**: for owned properties.
📄 **Rental contracts**: and proof of related income and expenses.
🏦 📜 **Bank certificates**: for earnings from accounts, deposits, investments, etc.
📈 **Investment documentation**: on shares, investment funds, or other financial assets.
📝 **Deeds of property purchase/sale**: if any real estate transactions or rentals took place during the tax year.

📄 Other relevant documents:

⚠️ Notices **or requests from the Spanish Tax Agency (AEAT)** that affect the tax return.
📊 **Previous year's tax return**: to verify data and potential carryforwards.
✍️ **Authorizations**: signed by other taxpayers if filing on their behalf.

🗁 Final Note → For foreign income, you must also provide the following:

📄 **Copy of the tax return** filed in the country where the income was earned.
💳 **Proof of tax payment.**
🌍 🎌 These documents are necessary to apply **Double Taxation Deductions** and comply with tax obligations in Spain.

📌 IMPORTANT: Some of this information is already included in the **fiscal data** or the **draft tax return** provided by the Spanish Tax Agency, so it may not always be necessary to file your tax return. However, keeping a well-documented record is essential in case of reviews or audits.

🗁 Additional Note

🌍 📋 If, as of **December 31, 2025**, you owned **assets or rights abroad exceeding €50,000**, you may be required to file **Form 720** between **January 1 and March 31, 2026**. This includes **bank accounts, securities, insurance policies, and real estate located outside Spain**. (Note: Even if you only own a percentage, if the total value of assets in a category exceeds €50,000, it must be declared.)
