

Creative Professional Life

Aalto University  
School of Arts, Design and Architecture  
Department of Art and Media

## **RETURN OF TAX BEAR - ABC of Artist's Taxes and Finances in Finland**

- Do you get nervous just hearing the word TAX?
- Are you worried about your own economy?
- Is it possible to make a sufficient living in the creative field?
- Do you have no idea what to do with your pre-field tax declaration?
- What are the specifications in Finnish tax system?
- Do I pay taxes to Finland or to my home country?
- Where to get help with international tax issues?

Do you feel you're the only one who's has got totally lost about the tax and finance stuff?

You are not!

This chilly afternoon will give you the basics about the tax system in Finland. We look this matter specially from the point of view of the international professionals and students in the creative field. Different kind of money related personal situations can also affect difficult feelings including shame. This is very common and you can come here as you are. The smarties are welcome, too! Even though the lesson is in very basic level there are surely many things for you to learn and share, too.

If you want a specific topic to be discussed regarding the economy of the creative industry, entrepreneurship, taxation, etc., don't hesitate to email those in advance: [satu.alhojarvi@gmail.com](mailto:satu.alhojarvi@gmail.com).

Those who wish will also receive afterwards useful links related to the topic. Individual companies will not be advertised or black painted. Instead a lot of tips are given on a general level. Hopefully this will give more courage and tools to research on the interested topics further.

Lecturer: Satu Alhojärvi  
Financial management specialist in the cultural sector, Producer,  
Entrepreneur

Content:

### **THE BEAUTY OF TALKING ABOUT MONEY**

- Dummy questions are the best! Most people thinks about them - they just don't dare to ask
- Understanding the stigma around money
- Valuing and pricing your own work
- Balancing between the dreamwork and money gigs
- Making your living from larger or smaller pieces
- Find somebody in trust from who you dare to speak about your own financial situation

### **HARD TAX STUFF IN A SOFT PACKAGE**

- Don't be afraid of the taxes
- Specifications in the Finnish Tax System
- How to avoid double taxation between your home country and Finland
- Where to get help with international tax and working issues
  
- Differences of the tax avoidance and tax planning
- Tax deductions for artists
- Entrepreneurship in the art sector
- Checking and supplementing your own pre-field tax form
- Working with tax card and how to get it
- T:mi, Ltd and other company options
- VAT registration and when it is possible and profitable
  
- Grants and their impact on taxation
- Taking advantage of tax deductions in both economically bad and great years
- Who needs a bookkeeper and how to find it
- Services required by law vs. commercial advertising
- I need an assistant! The options of legal payments

### **KEEPING THE HEAD COOL AT THE BUSINESS OF PASSION**

- Surviving at the art field without losing your mind
- Learn to live with financial uncertainty
- Money related shame
- Too much debt is very common but there is always a way out
- "Everything for charity" vs. "Anything for money"
- Oops! I'm suddenly rich.
- Managing everyday finances
- Ignorance is not a bliss
- At the end (and in the middle): Ask anything!