

A bit about me



- Guitarist & songwriter
- Assistant professor of artistic entrepreneurship at The Royal Academy of Music in Aarhus
- Graduate Certificate in Business Administration
- Board member in The Danish Musicians Union

The masterplan

**ANOTHER
LIFE**



17:00-17:15 - Intro and icebreaker



17:15-18:00 1. set: Self-leadership & mindset



18:00-18:15 Break



18:15-19:00 2. set: Introduction to bookkeeping and the tax system



19:00-19:15 Break



19:15-19:50 3rd set: Keeping track of your tax information



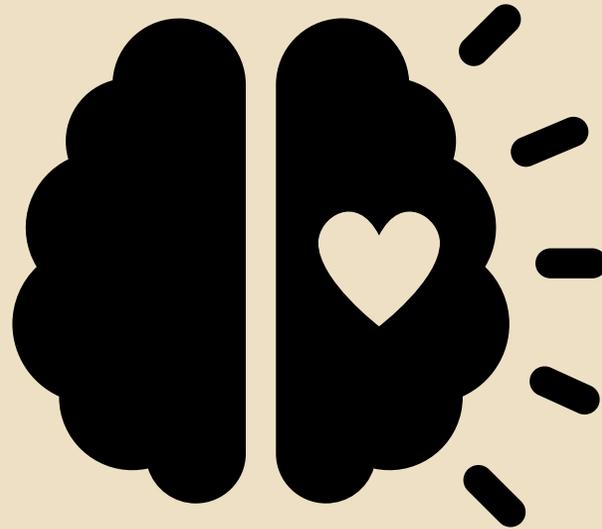
19:50-20:00 Wrap up

Icebreaker – present your neighbour



1st set

Self-leadership and mindset





What is a mindset?

- Your mindset is your collection of thoughts and beliefs that shape your thought patterns. Your thought patterns affect how you think, what you feel and what you do
- Your mindset affects how you perceive the world and yourself



Fixed mindset

- My qualities are set in stone – I am good at some things and bad at others
- I feel like I have to prove my worth
- Every situation is evaluated: Success or failure? Stupid or smart? Accepted or rejected?
- If others are successful, I feel threatened

Growth mindset



- My basic qualities are a starting point and can be developed through my efforts, strategies and with the help of others
- When I fail, I learn
- Everyone has different starting points in terms of abilities, interests and temperament, but everyone can develop
- When others succeed, I am inspired

Source: Mindset - the new psychology of success - Carol S. Dweck Ph.D.



I can learn anything I want to.
When I'm frustrated, I persevere.
I want to challenge myself.
When I fail, I learn.
Tell me I try hard.
If you succeed, I'm inspired.
My effort and attitude determine everything.



I'm either good at it, or I'm not.
When I'm frustrated, I give up.
I don't like to be challenged.
When I fail, I'm no good.
Tell me I'm smart.
If you succeed, I feel threatened.
My abilities determine everything.

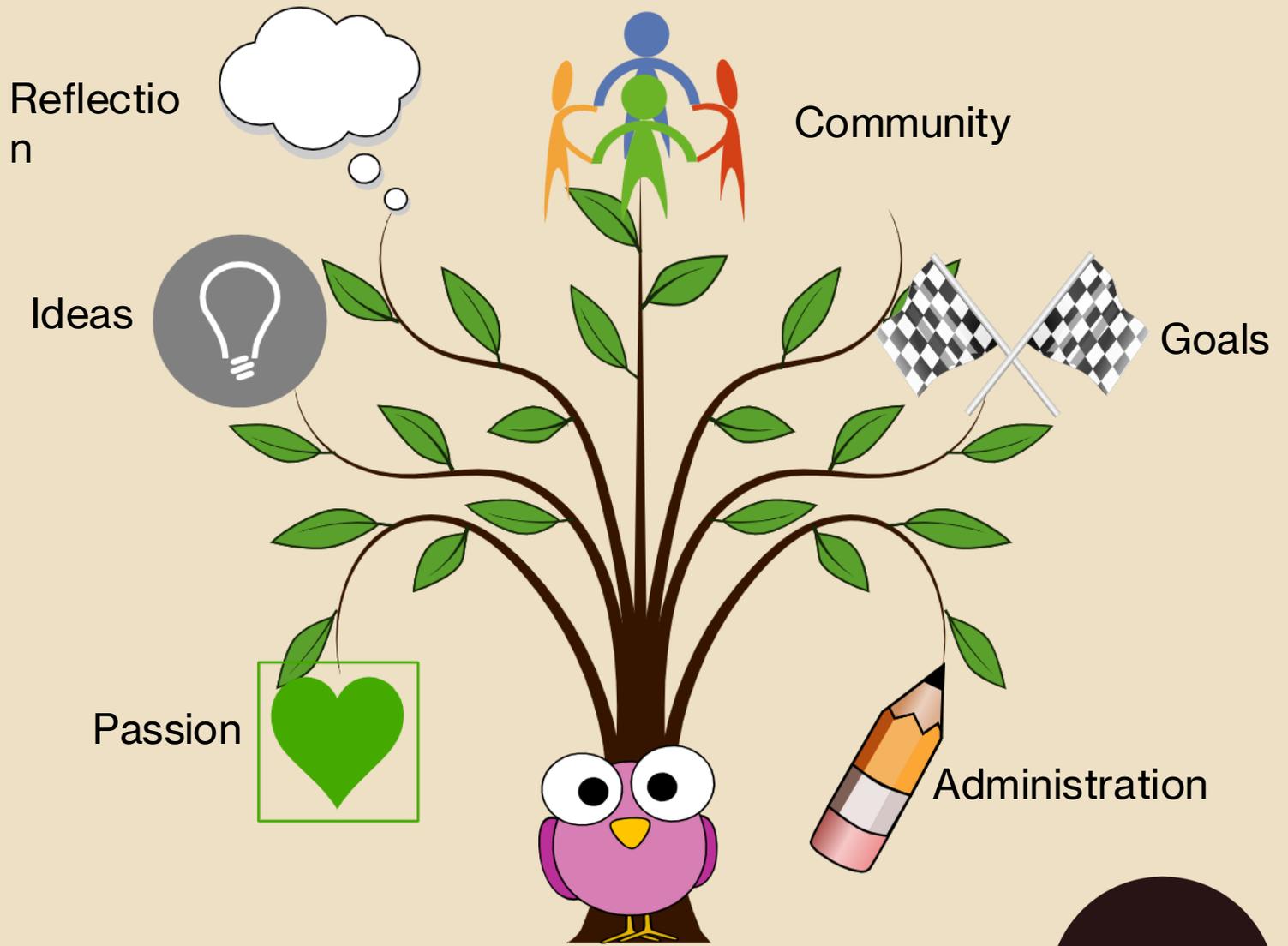
Pause for reflection



- Can you identify any fixed statements related to economy or tax, that you tell yourself?



Self-leadership



Easier said than done...



Finding the first next step





WHAT IS ESSENTIALLY REQUIRED TO HANDLE OBLIGATIONS?

Managing obligations effectively requires applying certain basic activities and behavioural norms:

1. If you have it in your mind, your thoughts are not clear. Everything that you somehow consider unfinished must be placed in a system that is outside of your thoughts.
2. Get clear on what your commitments are and decide what you need to do, if anything, to move towards meeting them.
3. Once you've decided what needs to be done, have reminders about it organized into a system that you review regularly.

Source: Getting Things Done by David Allen

What is "matter"?

- "My definition of 'matter' is as follows: Everything you have allowed into your psychic or physical world that does not belong where it is and is still lying around without a decision on your part as to what the outcome will be, should be, and what the next step is."

Source: Getting Things Done by David Allen p. 37 (Danish version)

"Your mind is for having ideas, not for holding them."
David Allen



Systems...control or support?



Pause for reflection



- How are you currently keeping an overview of your tasks?



The unhelpful to-do list



The unhelpful to-do list

- Get ready for gig
- Make a website
- Sort out tax...



The helpful to-do list

- Print setlist
- Pack clothes for concert
- Make a packing list (gear)
- Pack gear
- Change guitar strings
- Pack merch
- Refuel the car

- Buy domain name
- Call xx (photographer) and make a deal about press photos
- Write biography

- Update driving and travel log
- Call TAX and ask about xx
- Report B-income on the preliminary income assessment

The Artist House

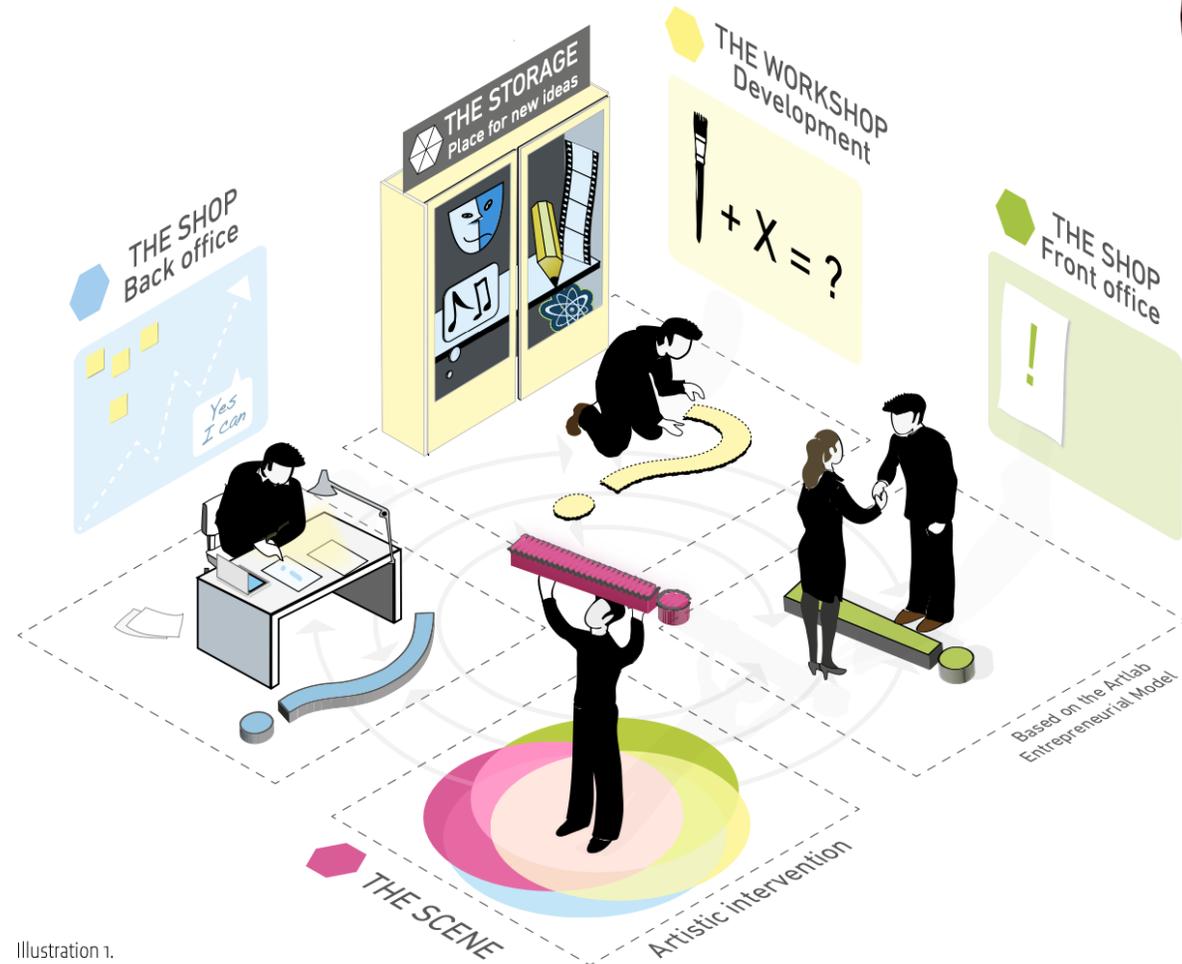
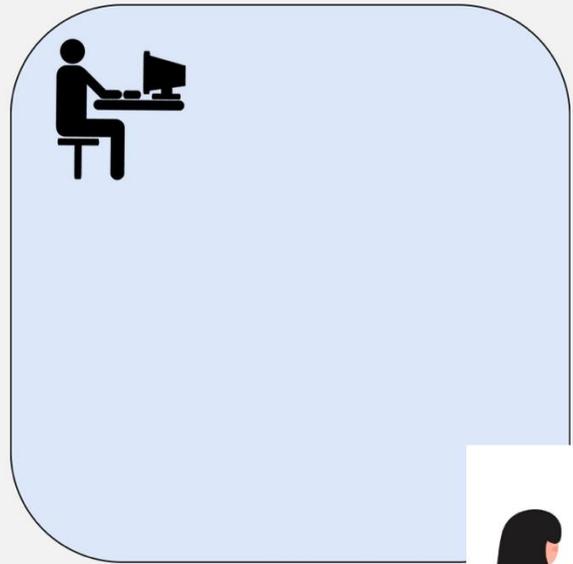


Illustration 1.
The Artist House – four interactive workspaces

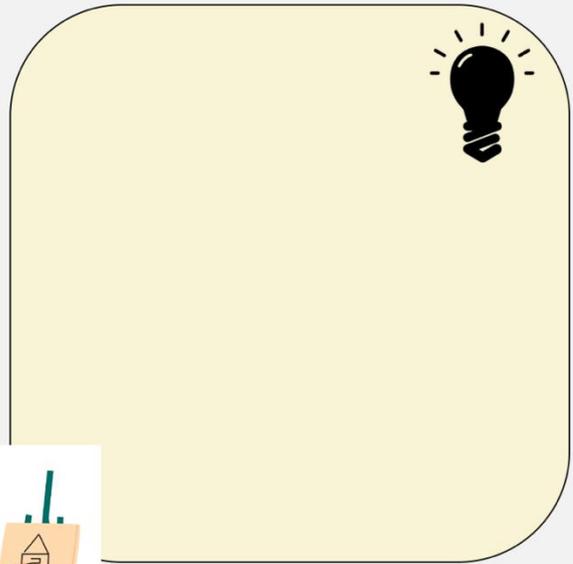
The Artlab Entrepreneurial Model of a metaphoric artist house, with 4 interactive work spaces and a storage, has proven to be helpful to professional artists who want to 'go entrepreneurial' and mix a traditional artistic career with artistic interventions or other new job opportunities, own company, art project management etc.

The allegory of the house provides an overview, a visual guideline when working on many parallel tracks, a tool for planning and prioritizing and also for identifying areas where training, partnerships or producers may be needed.

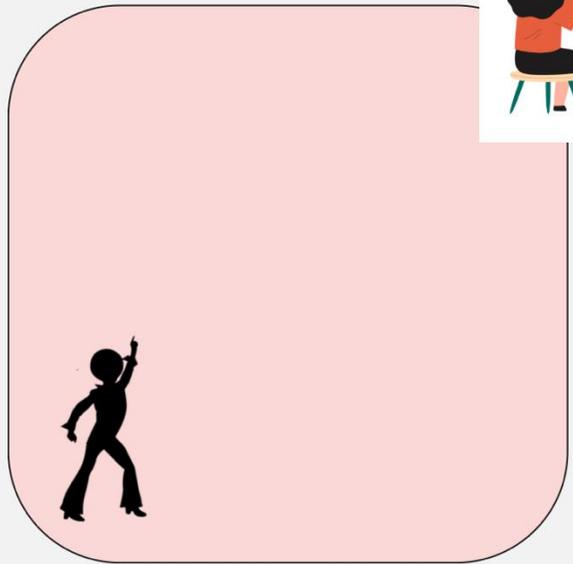
The back office



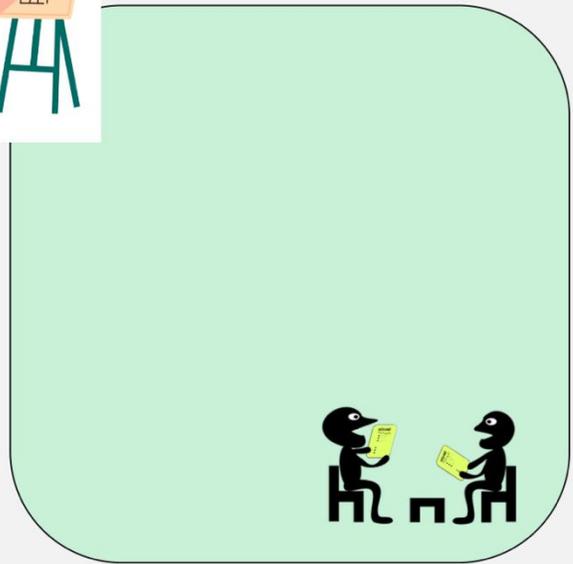
The workshop



The scene



The front office



Exercise time!

Discuss what tasks and expenses you have in each room.



BREAK

Bookkeeping



What is bookkeeping?



Bookkeeping involves recording a firm's financial transactions on a regular basis.

- Double entry bookkeeping (det dobbelte bogholderi)
- As a general rule, the bookkeeping law applies to all business enterprises (erhvervsdrivende virksomheder)
- There are some extra demands that apply to certain kinds of companies and if the revenue exceeds 300.000 kr. pr. year in two consecutive financial years.
 - Digital bookkeeping
 - Description of bookkeeping procedures
- Registered bookkeeping systems (Dinero and Billy)

Bonus info

- Some businesses are obliged to compile and publish their annual report (the annual report law/årsregnskabsloven)
- PMV and sole proprietors are not required to make and send in an annual report
- But! - All companies must, as a minimum, prepare annual financial statements that include all financial activities for the year

Source: <https://erhvervsstyrelsen.dk/vejledning-bogfoeringsloven> - vejledning til bogføringsloven

<https://www.retsinformation.dk/eli/lt/2024/1057#P1> - årsregnskabsloven

Double entry bookkeeping (det dobbelte bogholderi)

- All transactions are registered twice – in debet and in credit
- The transactions can be divided into four categories;
 - Costs (Omkostninger)
 - Income (Indtægter)
 - Assets (Aktiver)
 - Liabilities and shareholder equity (Passiver)

<https://dinero.dk/ordbog/dobbelt-bogfoering/>



Bookkeeping rules (if you want to dig deeper)

All accounts:

- that relate to “costs” have a debit balance (and therefore must be on the debit side of the income statement).
- that relate to “income” have a credit balance (and therefore must be on the credit side of the income statement).
- that relate to “capital use” (assets, values and inventories) have a debit balance (and therefore must be on the debit side of the balance sheet).
- that relate to “capital acquisition” (debt) have a credit balance (and therefore must be on the credit side of the balance sheet).

Source: <https://dinero.dk/kontoplan-dk/>



The chart of accounts (COA) - kontoplanen

- A chart of accounts is a list of the accounts that a company uses for accounting purposes.
- A chart of accounts consists of an **income statement (resultatopgørelse)** and a **balance sheet (balance)**, which gives the company an overview of its financial activities.
- A chart of accounts can be build up in many different ways, reflecting the activities of a given business.
- Example: <https://dinero.dk/kontoplan-dk/>



Tools for bookkeeping

- Dinero
- Billy



Where to find help

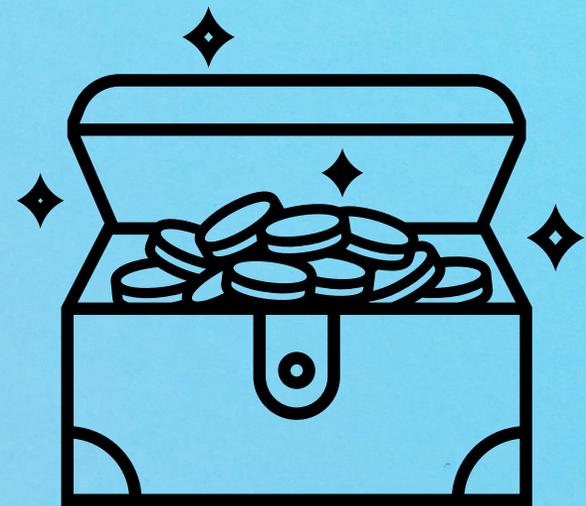
- Hiring an accountant or bookkeeper
- Dinero and Billy support sites



2nd set

Introduction to the tax system

**ANOTHER
LIFE**



Laying down the foundation (some words that are good to know)

Employed, freelancer and self employed	Lønmodtager, honorarmodtager og selvstændig erhvervsdrivende
A-income and B-income	A-indkomst og B-indkomst
A-tax and B-tax	A-skat og B-skat
Labour market contribution	Arbejdsmarkedsbidrag (Am bidrag)
The tax card	Skattekortet
VAT	Moms
Payroll tax	Lønsumsafgift
Deductions	Fradrag
Depreciations	Afskrivninger
Preliminary income assessment	Forskudsopgørelse
Tax assessment notice	Årsopgørelse



What kind(s) of taxpayer are you?

- Employed (lønmodtager)
- Freelancer (honorarmodtager)
- Self-employed (selvstændig erhvervsdrivende)
 - PMV
 - Sole proprietor (enkeltmandsvirksomhed)
 - I/S
- A/S or APS

You need to keep these in mind as the basis of all your tax activities!

The difference between the personally owned companies



The difference between personally owned companies			
	Sole proprietorship	PMV	I/S
Ownership	Only 1 owner	Only 1 owner	At least 2 owners
Decisions	Made by the owner alone	Made by the owner alone	Made by the owners. Important decisions require that the owners are in agreement
Annual report	No	No	No, if at least one owner is a natural person
Turnover	No limit	Maximum 50.000 pr. Calendar year	No limit
Duties	Yes, for example VAT	none	Yes, for example VAT

Source: Virksomhedsguiden



Personal tax rules

A-income and A-tax

- The term A-income is used for the income of which you pay the so-called A-tax.
- A-income is all forms of monetary remuneration for personal work in an employment relationship. This includes, for example, wages, holiday pay, fees, bonuses, commissions, tips and similar benefits. See KSL § 43, subsection 1.
- A-tax and labour market contribution is withheld by the employer before the downpayment to you (net sum).
- You can see this on your payslip (lønseddel).
- Your employer reports the income to the tax authorities



Payslip- example

Tekst	Grundlag	Sats	Udbetalt	Trukket
Gage	43,30		13.333,33	
ATP af løn	43,30			33,00
Pension, 3 (AkademikerPension)				1.000,00
AM-indkomst	12.300,33			
AM-bidrag	12.300,33	8%		984,00
A-skat (Fradrag: 7.235,00)	4.081,33	38%		1.551,00
Til udbetaling			9.765,33	

Ferieregnskab	Perioden	Ferieår til dato	Ferieregnskab	Saldo	
Afholdte feriedage	0,00		Feriedage til afholdelse til og med 31.12.2024	0,00	
			Feriedage til afholdelse til og med 31.12.2025	23,46	
Optjente feriedage 2024	2,50	23,46			
Optjent ferietillæg 2024	0,00	0,00	Ferietillæg til gode for 2023	0,00	
Ferieberettigende løn 2024	13.393,33	63.752,25	Ferietillæg til gode for 2024	0,00	
Saldo	Perioden	År til dato	Saldo	Perioden	År til dato
AM-indkomst	12.300,33	12.300,33			
Samlet A-skat	1.551,00	1.551,00			
Samlet AM-bidrag	984,00	984,00			
ATP	33,00	33,00			
Pension, eget bidrag	1.000,00	1.000,00			
Timer	43,30	43,30			
St. bededagskompensation	60,00	300,00			



B-income and B-tax

- B-income is income from which tax and labour market contribution have not been deducted before you receive the downpayment. For example, if you receive a fee.
- You must ensure that you pay tax and labour market contributions on your B-income yourself.
- If you **only** have B-income, you pay your B-income either by;
 - reporting the expected profit of your business on your preliminary income assessment in field 221
 - or by reporting your B-income on your preliminary income assessment in **field 210** or field 207.

Source: <https://skat.dk/en-us/individuals/b-income>



B-tax rates

- If possible, the tax authorities will try to factor in your B-tax in your A-tax. This is done either by increasing your draw percentage (trækprocent) or by lowering your monthly deduction allowance (dit månedlige fradrag).
- If you don't have sufficient A-income to do this, you will pay B-tax rates instead.
- B-tax and temporary labour market contribution (AM bidrag) are due for payment in 10 rates on the 1st of each of the months January, February, March, April, May, July, August, September, October and November, with the last due payment day for the taxpayer being the 20th of the due month.

Source: <https://info.skat.dk/data.aspx?oid=2085241&chk=219882>



Labour market contribution (AM bidrag)

All of us who hold a job must pay labour market contributions (am-bidrag).

These contributions total 8% of your income. Your employer will deduct the contributions from your pay. The contributions go primarily towards state expenses for the labour market, to cover benefits in the case of unemployment, sickness or maternity/ paternity leave (dagpenge), supplementary training, leave of absence, etc.

Obs! Remember that you are responsible for paying labour market contribution if you receive B-income.



The tax card (skattekortet)

In Denmark there are three types of tax cards:

- **Primary tax card (Hovedkort)**

The primary tax card shows your withholding rate and the deductions and allowances you are entitled to for the coming tax year. You should apply your primary tax card to the job where you earn the most money.

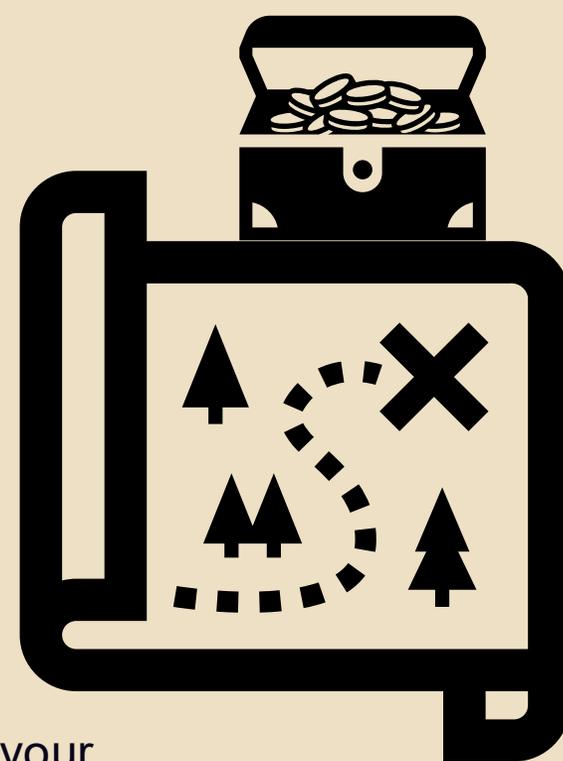
- **Secondary tax card (Bikort)**

The secondary tax card is used if you have more than one job. You should apply your secondary tax card to the job where you earn least. This tax card only consists of your withholding rate. It does not contain your tax deductions and allowances as you will be fully taxed on this income.

- **Tax exemption card (Frikort)**

All people are allowed to earn a certain amount each year without having to pay tax. The amount is basically DKK 51,600 in 2025 (DKK 49,700 in 2024). A tax exemption card states the amount you are allowed to earn without paying tax.

Labour market contributions (am-bidrag) and the labour market supplementary pension fund contributions (ATP-bidrag) will be deducted from your pay, even though you have a tax exemption card.



VAT (Moms)



- In Denmark we charge 25% in VAT on products and services
- This means that the VAT makes up 20% of the total price
- There is incoming VAT (købsmoms) and outgoing VAT (salgsmoms)
- You become VAT liable when you have an VAT liable turnover of more than 50.000 kr. annually
- Some goods and services are exempt from VAT (momsfritaget) – concerts for example
- Mixed turnover (blandet omsætning)
- Artist VAT

Payroll tax (lønsafgift)

- Is a tax for companies that are exempt from VAT.
- The payroll tax is based on your company's wages to employees or on your company's taxable profits. Or both. It depends on several things, which applies to you.
- You can deduct the payroll tax in your tax accounts as an operating expense.
- Your company must register for and pay payroll tax if the amount on which payroll tax is payable exceeds DKK 80,000 in a period of more than 12 months. We call this amount the 'tax base'.



Preliminary income assessment (forskudsopgørelsen)

- Your preliminary income assessment is your tax budget
- Here, you look into the future and estimate your income and tax for the year
- Like with any other budget, you can change it during the year – this is important in order to ensure that you pay the right amount of tax



Where to find it

Welcome to E-tax for individuals

You have entered the following

E-tax for individuals is the digital self-service system of the Danish Customs and Tax Administration

See your tax assessment notice (årsopgørelse) <ul style="list-style-type: none">> See your income, deductions and tax from last year	Change your tax assessment notice/tax return <ul style="list-style-type: none">> Change your income, deductions and tax from last year	Preliminary income assessment (forskudsopgørelse) <ul style="list-style-type: none">> See and change your expected income, deductions and tax for this year (in Danish)
Pay tax <ul style="list-style-type: none">> Pay your outstanding tax, pay in advance and see your future payments	Income information from the E-income system (elndkomst) <ul style="list-style-type: none">> See information reported by your employer etc., and see who is using your tax card (in Danish)	Tax information <ul style="list-style-type: none">> See the information we have about your taxes, income, interest and taxes paid (in Danish)
Shares and investment units <ul style="list-style-type: none">> See your shares in the securities system (in Danish)	Property tax loan <ul style="list-style-type: none">> See and apply for a property tax freeze loan and pensioner loan (in Danish)	Motor vehicles <ul style="list-style-type: none">> See information in the Danish Register of Motor Vehicles (in Danish)
Your profile and contact details <ul style="list-style-type: none">> See and change your contact details	Contact <ul style="list-style-type: none">> Write to us and see replies from us	

Velkommen til TastSelv Borger

TastSelv Borger er Skatteforvaltningens digitale selvbetjening.

[Sådan behandler vi dine oplysninger ved forskuds- og årsopgørelsen](#)

Se årsopgørelsen <ul style="list-style-type: none">> Se din indkomst, fradrag og skat fra tidligere år	Ret årsopgørelsen/ oplysningskædet <ul style="list-style-type: none">> Oplys/ret din indkomst, fradrag og skat for tidligere år	Forskudsopgørelsen <ul style="list-style-type: none">> Se og ret din forventede indkomst, fradrag og skat for dette år
Betal skat <ul style="list-style-type: none">> Betal restskat, betal forud og se dine kommende betalinger	Indkomstoplysninger fra elndkomst <ul style="list-style-type: none">> Se indberetninger fra fx arbejde og SU, og hvem der bruger dit skattekort	Skatteoplysninger <ul style="list-style-type: none">> Se de oplysninger, vi har om din skat, fx løn, renter og betalte skatter
Aktier og investeringsbeviser <ul style="list-style-type: none">> Se dine oplysninger i Værdipapirsystemet	Boligsattelån <ul style="list-style-type: none">> Se dine indefrysningsslån, pensionistlån og tillægsslån	Motor <ul style="list-style-type: none">> Se oplysninger i Motorregistret
Profil- og kontaktoplysninger <ul style="list-style-type: none">> Se og ret dine oplysninger og giv andre adgang	Kontakt <ul style="list-style-type: none">> Skriv til os og se svar	



Lønindkomst mv.

(201) ?

Honorarer, indkomst fra privat dagpleje og værdien af nogle personalegoder

(210) ?

Gruppelivsforsikring via fagforening, legater og bestemte personalegoder

(229) ?

Indskud på arbejdsgiveradministreret alderspension, gruppeliv m.v., fratrukket i din løn

(347) ?

Renteindtægter af indestående i pengeinstitutter mv. Renteindtægter af obligationer og pantebreve i dep...

(233) ?

Reservefondsudlodning, kapitalværdistigninger af pensionsordninger og provisioner mv. videregivet genn...

(249) ?

Bidrag og præmie til privattegnede ratepensioner og ophørende alderspension (højst 65.500 kr. i 2025)

(416) ?

Renteudgifter til banker, pensionskasser, forsikrings- og finansieringsselskaber, kontokortordninger samt ...

(481) ?

Fagligt kontingent (højst 7.000 kr. i 2025)

(458) ?

Bidrag til A-kasse, efterlønsordning og fleksydelse

(439) ?

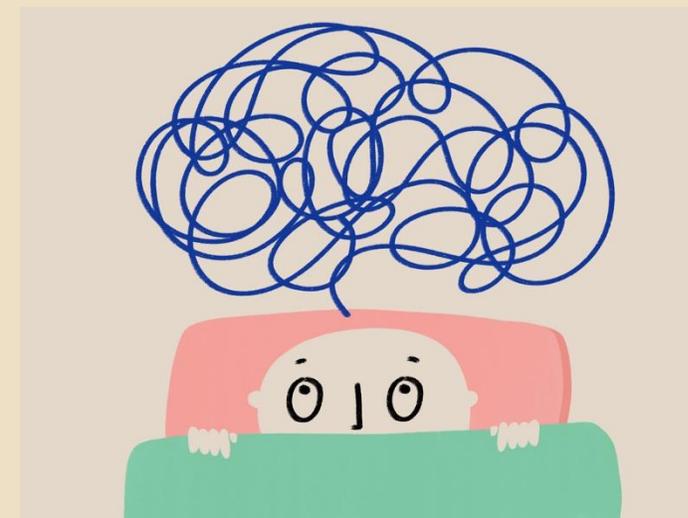
Gaver til foreninger mv.

(412) ?

Overskud af selvstændig virksomhed før fradrag for medarbejdende ægtefælle, før AM-bidrag, renter og r...

(221) ?

Small things sometimes lead to big confusion



Har du brug for andre felter end ovenfor, kan du finde dem herunder

If you need other fields, you can find them below

⊕ **Oftest tilføjede felter**

Most frequently added fields

▶ Syg i 2025

▶ Arbejdsløst/Dagpenge/Barselsdagpenge/Fleksjob

▶ På pension/efterløn

▶ Kørselsfradrag

▶ Rejseudgifter (kost og logi)

▶ Håndværkerfradrag og Servicefradrag

▶ Børnebidrag/underholdsbidrag

▶ Indkomst og betalt skat indtil ændring

▶ Købt ejendom

🔍 Søg felt

#

Søg

☰ **Andre felter** Other fields

▶ Indkomst

▶ Fradrag

▶ Aktier og værdipapirer

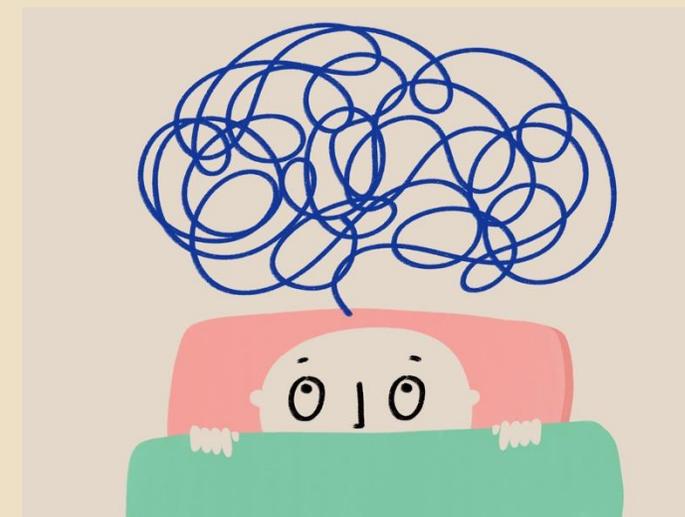
▶ Selvstændigt erhvervsdrivende **Sole proprietor**

▶ Udland

▶ Øvrige

ANOTHER
LIFE

Small things lead to big confusion vol. 2



Tax assessment notice (årsopgørelsen)

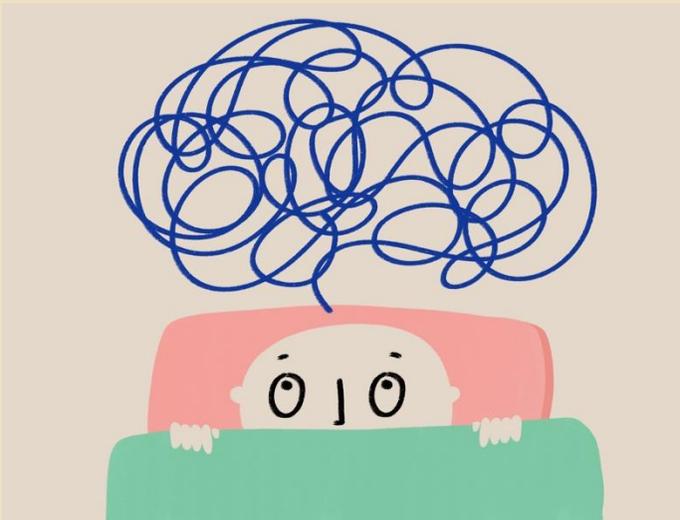
- The tax assessment notice is the 'result' of your business with skat in the respective year
- When the tax assessment notice is ready in TastSelv (E-tax) in March, you can see if you should get money back or if you paid too little in tax last year. The deadline for correcting the tax assessment notice for 2024 is May 1, 2025.
- If you did not have time to declare amounts or correct your tax assessment notice for 2024, you can still do so in TastSelv.
- You can correct your tax assessment notices for previous years if you have forgotten a deduction or income (5 years back).



Small things lead to big confusion

vol. 3

- The fields in the preliminary income assessment and the tax assessment notice are not called the same
- Example:
A-income is field 11 on the tax assessment notice (årsopgørelsen) and field 201 on the preliminary income assessment (forskudsopgørelsen)
- Clever, right? 😊



Especially for companies

- If you need to provide information (the profit or loss of your business) before a tax assessment notice is prepared, you must provide it no later than July 1. Once you have provided and approved the report, the tax assessment notice will be prepared. You can then see whether you will have to pay more tax or get money back.



Deadlines for changing previous tax assessment notices

Frister for at rette dine tidligere årsopgørelser

Årsopgørelse for	Frist for at rette
2024	1. maj 2028
2023	1. maj 2027
2022	1. maj 2026
2021	1. maj 2025
2020	1. maj 2024





Deductions (fradrag)

- Deductions reduce your taxable income – in other words, you pay less tax
- There are many kinds of deductions
- Some are reported for you and others you report yourself
- Some examples of the latter are:
 - Transport deduction (befordringsfradrag/kørselsfradrag)
 - document expenses or standard rates (remember to take your tax-payer type into account)
 - Work-related expenses* (fradrag for driftsudgifter)
 - Travel expenses (board and lodging/kost og logi)

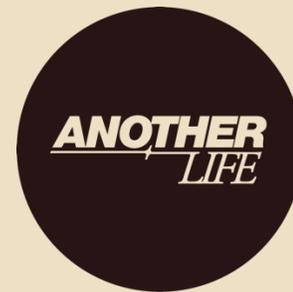
*Work related expenses are defined as expenses incurred during the year to acquire, secure and maintain income, and such expenses are deductible – either fully or partially.

FRADRAGSBERETTIGEDE UDGIFTER

Afskrivning på driftsmidler
Annoncer, reklame, hjemmeside
Arbejdsværelse i hjemmet/lejet øvelokale
Befordring hjem/arbejde og erhvervsmæssig befordring
Beklædning, kostumer
Bookingprovision
Cd'er, musikdownload, streamingtjenester
Computer/laptop
Efteruddannelse, studierejser, kurser
Instrumenter, leje/leasing
Instrumentforsikring
Kontingent til DMF og a-kasse
Kontorhold
Musikudgivelse
Noder
Rejseudgifter/ "diæter"
Repræsentationsudgifter
Revisor eller regnskabsprogram
Salgsrejser
Telefonudgifter og internet på bopælen
Vedligeholdelse, reparationer

Deductible expenses

Depreciation on operating assets
Ads, commercials, website
Study in the home/rented rehearsal space/workshop
Transportation deduction Clothing and costumes
Booking provision
CDs, music download, streaming services
Computer/laptop
Continuing education, study trips, courses
Instruments, rental/leasing
Instrument insurance
Membership fee union and unemployment insurance fund
Office supplies
Music release
Sheet music
Travel expenses
Advertising and entertainment expenses
Account and accounting software
Sales trips
Phone expenses and internet at home
Maintenance and repairs



Documentation, documentation, documentation...

To be continued in the third set 😊



Depreciations (afskrivninger)

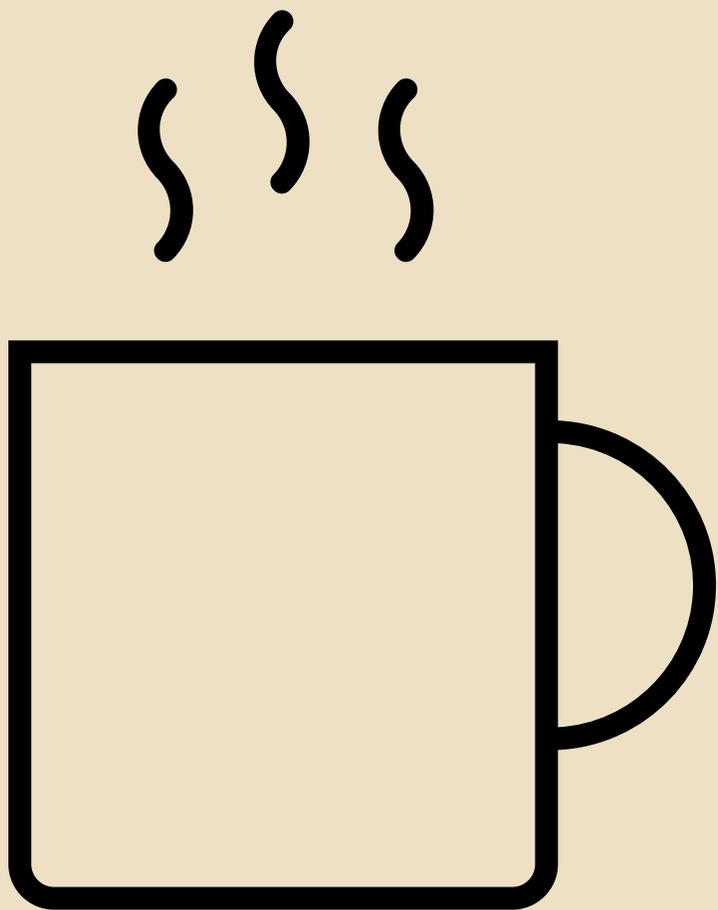
- If an expense exceeds DKK 34,400 in 2025 (DKK 33,100 in 2024), you can't deduct it right away (a write-off). Instead, you have to spread the expense over a number of years. Doing so is called depreciation. You may depreciate an item by a maximum of 25% a year.
- When at some point the amount is less than the limit of DKK 34,400 in 2025 (DKK 33,100 in 2024) you can depreciate the entire amount at once.



Tips for using AI to assist you

- Ask an AI to explain tax concepts that you are unsure about
- Look at (and check!) the sources – sometimes this is an easier way to find your way around the tax website
- Never feed the AI personal or sensitive information
- Don't use the AI for financial guidance

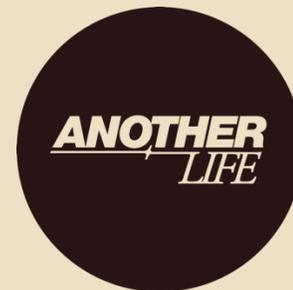




BREAK

3rd set – Keeping track of your tax information





Documentation, documentation, documentation...

- What can be deducted? Is it the full amount? How do you prove that your expenses are indeed work related? These questions can lead to discussions with the tax authorities
- Document both your expenses and your income
- Save your contracts, payslips, working schedules from projects etc.
- If it is difficult to tell private activities and business activities apart save more documentation (meeting at a restaurant)
- Save your receipts and make sure that they contain;

- dato
- sælgers navn og adresse samt evt. CVR-nr.
- købers navn og helst også adresse
- fakturanummer
- hvilken vare/ydelse, det drejer sig om
- prisen på varen/ydelsen samt evt. moms

Desuden som tilbehør:

- kvittering for "betalt", evt. ved kort-kvittering
- hvis der er tale om en faktura til senere betaling; kvittering for at beløbet er betalt (

- Date
- Seller's name and address and possibly CVR
- Buyer's name and preferably also address
- What product/service has been bought
- The price of the product/service and possibly VAT

Furthermore, as an add on;

- Proof of payment (credit card receipt) or print of bank statement



**To provide SKAT with the right information –
you need to have an overview yourself....**

But an overview of what exactly.....?



Here are the basic headlines

- An overview of your income (especially your B-income) and documentation for it
- Driving and travel record
- Documentation for other deductions (Field 29)
There is no deduction for the initial DKK 7,600 in 2026 (DKK 7,300 in 2025).

Driving and travel expenses

- [Driving](#): transportation to/from work engagements (in Danish befordringsfradrag)
- Travel expenses: board and lodging (kost og logi – rejseudgifter/”diæter”)

Generally, there are two options (with exceptions of course..)*:

- Using standard rates
- Documented expenses

* Freelancers can use standard rates or documented expenses regarding transportation but ONLY documented expenses regarding travel

Driving expenses

- To be sure of obtaining a deduction, you must keep a driving log, which means that you must continuously register the number of kilometres driven. The driving log should contain a continuous record of both business and private driving, but in practice it is usually accepted that you are content to keep a driving log of the business driving, if you also remember to note the odometer reading at the beginning and end of the year. The purpose of this is to also calculate the extent of private driving.
- In addition to kilometers driven, deductions are given for actual, documented expenses for ferry and bridge tickets, as well as parking expenses (not to be confused with parking fees; "P-fines").
- Field 29 on the tax assessment notice (årsopgørelsen) for freelancers for self employed it is an entry in the business accounts.

Source: Vejledning til Årsopgørelsen 2024 – for musikere

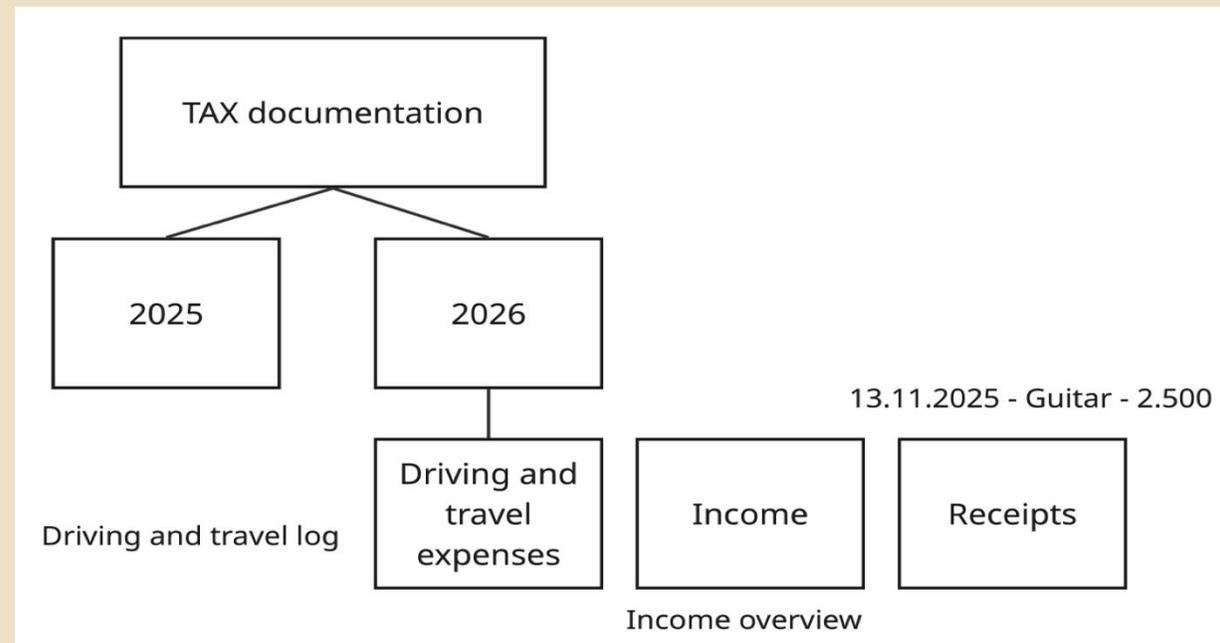
Travel expenses

- It is important to register when the travel begins and ends
- In general: if it is possible for the taxpayer to spend 11 hours or more in the home between each day of labour deductions cannot be claimed
- As a general rule, deductions for meals cannot be obtained for trips without overnight stays.
- Freelancers can use standard rates or documented expenses regarding transportation but **ONLY** documented expenses regarding travel

Source: Vejledning til Årsopgørelsen 2024 – for musikere

Documenting and saving your receipts – creating good habits

- Are you physically or digitally oriented? Choose one or the other!!
- Avoid Pandora's box
- Digital tools to store receipts – cloud based for example dropbox!
- Good old fashioned binder with physical receipts or a notebook/printed excel sheet for the driving log

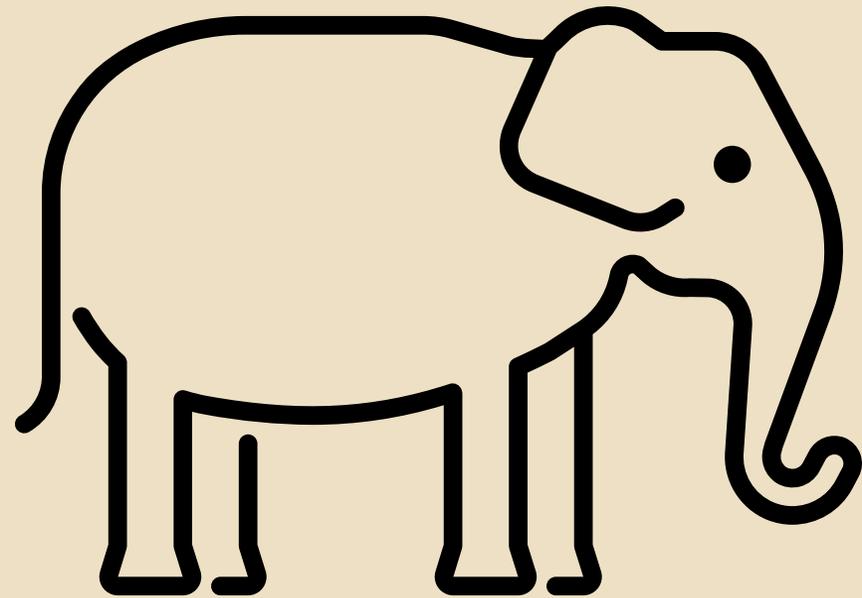


Coming back to self-leadership

4 laws to create good habits

The 1st Law	Make It Obvious
1.1	Fill out the Habits Scorecard. Write down your current habits to become aware of them.
1.2	Use implementation intentions: "I will [BEHAVIOR] at [TIME] in [LOCATION]."
1.3	Use habit stacking: "After [CURRENT HABIT], I will [NEW HABIT]."
1.4	Design your environment. Make the cues of good habits obvious and visible.
The 2nd Law	Make It Attractive
2.1	Use temptation bundling. Pair an action you want to do with an action you need to do.
2.2	Join a culture where your desired behavior is the normal behavior.
2.3	Create a motivation ritual. Do something you enjoy immediately before a difficult habit.

The 3rd Law	Make It Easy
3.1	Reduce friction. Decrease the number of steps between you and your good habits.
3.2	Prime the environment. Prepare your environment to make future actions easier.
3.3	Master the decisive moment. Optimize the small choices that deliver outsized impact.
3.4	Use the Two-Minute Rule. Downscale your habits until they can be done in two minutes or less.
3.5	Automate your habits. Invest in technology and onetime purchases that lock in future behavior.
The 4th Law	Make It Satisfying
4.1	Use reinforcement. Give yourself an immediate reward when you complete your habit.
4.2	Make “doing nothing” enjoyable. When avoiding a bad habit, design a way to see the benefits.
4.3	Use a habit tracker. Keep track of your habit streak and “don’t break the chain.”
4.4	Never miss twice. When you forget to do a habit, make sure you get back on track immediately.



Helpful resources

Websites

- <https://virksomhedsguiden.dk/content/>
- [Tax webinars by TAXfor new companies](#)
- <https://caki.dk/?lang=en>

Podcast

- Musikmanualen – Økonomi - DA
<https://open.spotify.com/episode/6kP6EXVyuCMI2MlnW42nve?si=231885eb17504776>

Written resources

- <https://dmf.dk/page/skatteraadgivning> (Vejledning til årsopgørelsen 2024) – DA
- <https://dansk-kunstnerraad.dk/kunstnerne-beskatning/> (Kunstnerne beskattning 2025) – DA
- [CAKI Handbook \(financial management\)](#) - EN + DA
- [CAKI Handbook \(fundraising\)](#) – EN + DA
- [CAKI miniguides \(tax, VAT, business registration, business forms\)](#) – EN + DA
- [Business model canvas](#) – EN



Helpful resources

Guidance

- Unions
- Art organizations
- Call tax – they are there to help!
- **Your colleagues!!**



Wrap up

Thank you for listening!

