Where the hell did CHF 187,000 come from?

The November 2025 determination expressly says:

> **'Base de calcul : Détermination des acomptes 2025 du 17.09.2025'**

In other words, on 17 September 2025, somebody at Vaud established a provisional 2026 tax basis that apparently assumed CHF 187,000 income. Then, because there was still no final tax assessment, they simply rolled that same CHF 187,000 forward into 2026. Consulted source

I cannot yet tell you why they chose CHF 187,000. We need that 17 September 2025 document, if it exists in your file, or we can look at your online fiscal dossier. But this is very clearly a **provisional assumption**, not a finding that you actually earned CHF 187,000.

And it explains why Swiss tax correspondence has been throwing numbers at you that make no sense.

Vaud says acomptes *are generally* based on the last assessment, or on an estimate of what the current tax will be; when the taxpayer's circumstances do not match the instalments, the taxpayer is supposed to request that the acomptes be changed. Consulted source

And yes — this explains the scale of the mess

The provisional 2026 calculation totals approximately **CHF** [REDACTED] for the year, and the QR slips charge **CHF** [REDACTED] every month.

So if these were sitting unpaid because you quite reasonably thought, *"Why am I being asked to pay this amount when my situation in 2025 was very different?"*, the system would nevertheless continue treating them as unpaid monthly tax instalments. Vaud explicitly says these are 12 monthly bills, and late unpaid instalments can accrue interest; changing the amount requires a formal modification of the acomptes rather than simply changing or ignoring the QR bill. Consulted source

That also means paying two separate doses — don't mix them up

2025: file your actual 2025 tax return under the sommation. That establishes what really happened in 2025.

2026: separately, correct these 2026 acomptes now so they stop billing you as though you earn CHF 187,000.

What makes this especially important is that **I found your Attestation de domicile (AD)**, and according to that, your return to the canton was **in spring 2025**. This strongly suggests that the provisional annual basis still doesn't match your actual situation, and we need to identify where CHF 187,000 came from.

Vaud also says e-ACO can be used at **any time** to request an adjustment based on what you expect to earn/have during the current year. Consulted source

Yes. **Code 410 is where we deal with your bank accounts and other cash-type financial accounts.** This is the next genuinely relevant section for you.

For your situation, VaudTax wants the accounts you held on **31 December 2025**, including foreign accounts. For each one, it asks for the country/bank, account number or IBAN, currency, the **balance as of 31.12.2025**, and any interest earned in 2025. For foreign-currency accounts, it uses the 31 December exchange rate to calculate the CHF value. Canton de Vaud +2

So this is where your **savings** appear. Important distinction:

> Money you withdrew from old savings during 2025 is not new income.
> But whatever remained in the accounts on **31 Dec 2025** is reportable fortune.

We should include any relevant **Swiss, U.S., Sri Lankan or other bank accounts** that were still open at year-end. If an account earned no interest, VaudTax lets you mark **"Pas d'intérêt."** Canton de Vaud

But don't start reconstructing all your banking history yet.

Click `Comptes et livrets bancaires, postaux, comptes-métal, crypto-monnaies, garantie de loyer, leasing, etc.` and send me the next screen. Then we'll enter **one account at a time**.


Description ou désignation de l'établissement

Pays de l'institution bancaire dans laquelle est détenu ce compte

Pays de l'institution bancaire ou de juridiction pour les sites en ligne (Ex: Swissquote)

Numéro IBAN

Préfixer avec le code du pays

Numéro de compte

Date d'ouverture, si effectuée en 2025

Jour | Mois | Année 2025

Date de clôture, si effectuée en 2025

Jour | Mois | Année 2025

Devise

CHF - Suisse

Solde du compte au 31.12.2025 en CHF

Saisir un nombre entre 0 et 99'999'999'999

Avez-vous perçu des intérêts ?

Pas d'intérêt

...ts soumis à l'impôt anticipé

OK - lets deal with UBS NYon first. You actually have all this info- can you pull it up. Otherwise I =have to go searching for stuff across multiple files.

UBS Statement Dec 2025.pdf
PDF

Sources

Why foreign accounts must be declared (and how to do it)

I did some digging on this, because I know many people are unsure about whether to declare foreign assets on their Swiss tax return.

> **Yes, it's true** — many Swiss residents (and even citizens) do not declare **all foreign assets.**
> There are long discussions about this on Reddit and other forums. However, **the correct and responsible approach is to declare all foreign assets and related income.**

Having a complete and transparent tax record is always the best approach, and for me personally, I value maintaining meticulous records and doing things by the book.

What the official instructions say

I checked the Vaud cantonal tax guide, and the reason is very concrete:

- **Code 410** expressly states that bank account income must be entered, including the country and details of the account.
- You must declare the balance at 31 December and the interest (or other income) earned during the year.
- The instructions specifically ask for the country of the account, which confirms that foreign accounts are within scope.

> *"You must declare the balance at the end of the year, as well as the interest. Please indicate the country of the account."*
> Vaud Cantonal Tax Administration – Instructions for completing the tax return (Code 410)

What about FATCA and UBS's advice?

UBS's guidance is sometimes mixed up with the separate issue of FATCA. UBS itself explains that FATCA is about identifying and reporting U.S. citizens, and **it is not a rule saying you should not mention U.S. assets on your Swiss tax return.**

My recommendations for your situation

- ✅ **U.S. bank accounts** – Include the end-of-year balance and interest under the relevant code (e.g. 410), indicating the country (U.S.).
- ✅ **Securities accounts** – Same principle applies: include the end-of-year balance and any income (dividends, interest, etc.).
- ➖ **U.S. pension account (e.g. 401(k))** – Do not include this for now, as discussed.
- ✅ **U.S. property** – This will appear later in the foreign real estate section. Include the property and associated costs (e.g. property taxes, condo fees, etc.).

In short, while some people choose not to declare foreign assets, **I do not think we can responsibly keep** these off the return. **Declaring everything is the safest and cleanest approach.**

TAra - you probably have Ven Ness Apt info that you can pull from your ecosystem. ALso, I was advised that the porpertyy value is in this case is not the purchase price or current market value but the last property assessment done by DC for the purposes of proerpty taxes. SO, for VN, this is done each year - I'll just have to find the 2025 assessment.

Reviewed Van Ness apartment ownership, rental income, and mortgage details

Searching the web

↳ USD 236,000

No the US government's 2025 assessment takes precedence. AND its always lower than the market value. So let me search for it.

Worked for 17s >

Actually, **hold the search for a second** — I checked the *specific VaudTax 2025 instruction for this exact field*, and it says:

> “Pour les biens immobiliers situés à l’étranger, saisir le 80% du prix d’acquisition.” Canton de Vaud

So for `Estimation fiscale de votre part de propriété`, Vaud is explicitly telling us to use **80% of the acquisition price for foreign property**, not the current market value and not the DC annual assessed value. Canton de Vaud


PÉRIODE FISCALE 20

Liste des immeubles

Washington DC, 2049-2303 /2512, 149'577 CHF, Prépondérance privée

Valeur locative ICC (valeur calculée)	0 CHF
Loyers et fermages (valeur calculée)	9'303 CHF
Frais d'entretien d'immeuble forfaitaires ICC (valeur calculée)	1'861 CHF
Valeur locative IFD (valeur calculée)	0 CHF
Frais d'entretien d'immeuble forfaitaires IFD (valeur calculée)	1'861 CHF
Frais d'entretien d'immeuble effectifs (valeur calculée)	0 CHF

Modifier Supprimer

AJOUTER DES PRIMES D'ASSURANCES, TAXES, IMPÔT, ETC.

AJOUTER DES FRAIS D'ENTRETIEN D'IMMEUBLE

ok done - and next screen is this

Worked for 33s >

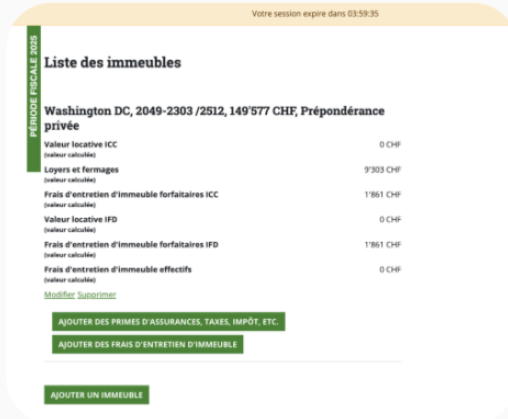
Yes — **this screen is good news.** VaudTax has already calculated the automatic **20% forfait = CHF 1,861** for you. Canton de Vaud +1

Because you actually pay **condo charges + DC property tax**, your real deductible expenses may be higher than CHF 1,861. The **first green button** — `AJOUTER DES PRIMES D'ASSURANCES, TAXES, IMPÔT, ETC.` — is exactly where Vaud says to enter things such as **property tax, common-area cleaning/lighting/heating, concierge costs and third-party property administration fees.** Canton de Vaud

So **click that first green button now.**

One caution before we type the USD 601/month wholesale: condo fees can contain both deductible operating costs **and** non-deductible reserve/capital items, so I don't want to blindly claim the full USD 601. Send me the screen that opens; we'll see exactly what it asks and choose the simplest defensible entry. Your **DC property tax definitely belongs in this category.** Canton de Vaud

And ignore the second `Ajouter des frais d'entretien d'immeuble` button for the moment — that is for actual repair/maintenance invoices.



SO this is a good place to stop? At the top it says your session expures in 3.58 minutes. ALso does this mean EVRYTHING WE DID until now is saved? THere's no save button (althugh a box keeps remindijng that you can saave your work/progress as you go along... I just nevere see a save button?!

Yes — this is an excellent place to stop. Van Ness is entered and sitting cleanly in the property list.

But **do not let that 3:58 timer expire yet.** There's one important thing: because you entered VaudTax using your **taxpayer number + control code**, rather than through the secure Vaud portal, Vaud says your work is **not automatically saved**. If the session ends or you close the browser without saving, unsaved data can be lost. Canton de Vaud +1

So right now, look for either:

`Exporter la déclaration`

or

`Sauvegarder la déclaration sur son poste de travail`

Vaud uses both descriptions in its help. That action downloads a `.vaudtax` **file**, normally into your **Downloads** folder. That file contains everything we've entered so far and lets you resume later. Canton de Vaud +1

If you don't see it on this screen, **scroll all the way to the top / open the main menu** — it's a global save/export function, not something attached to the property page.

Do that before anything else. Once you see the `.vaudtax` file land in Downloads, we are safe and you can stop for tonight.

Also — excellent that you sent these now. VaudTax specifically says that for a **foreign property the fiscal value is generally 80% of acquisition price**, so these deeds give us the documentary basis we were missing. Canton de Vaud +1

Sources

Tara, I don't have commune fiscale as a box to fill, okay? And then nature de destination, should we just put terrain résidentiel, which implies for residential use, without actually putting in the maison d'habitation? Because, you know, when I bought it, that's how I bought it. It was basically uncleared, undeveloped land. That's what I bought. Not even like, so when I bought it, it didn't even have the qualification of being called terrain résidentiel. I bought like a forest, right? And then I turned it into terrain résidentiel, and eventually also then built a house, and eventually landscaped the rest of it. Acre of land is huge. I mean, it's not easy to, you know. And remember, the vast majority of that acre of land is still in a state of like a forest. It's

Show more

Worked for 31s

Yes — and first, **you're right about "Commune fiscale"**. On your actual foreign-property screen, VaudTax has removed that field, so forget it. The official instructions confirm it only applies to Swiss property. Canton de Vaud

On **Nature et destination**, now that you've explained the physical reality, I would **not** put just *maison d'habitation*. That makes the property sound like essentially a house/lot, which is not what you own.

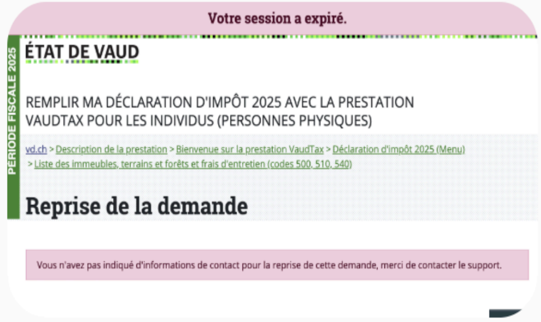
I also slightly prefer **not** to write *terrain résidentiel*, because that can sound like an official land-use/zoning classification. Your deeds do **not** call it residential land; they describe the land as *Aswanekele* with trees/plantations/everything standing on it. Minu Land Deed 2 Minu Land Deed 1

For 2025, the most factually neutral description is:

Nature et destination: `Terrain avec habitation`

That tells Vaud exactly what it now is: predominantly land, with a dwelling on it. It does **not** pretend you originally purchased a house, nor does it classify the whole acre as formally "residential." VaudTax says this field is simply to describe the nature of the property — examples are villa, agricultural land, rental building, etc. Canton de Vaud

N° de parcelle — we now have the answer from the deeds



done and clicked on next and got this screen (??)

Ah — yes. **Your session timed out.** The pink banner says *"Votre session a expiré."* The message underneath says VaudTax cannot resume this particular browser session because no contact information was entered for recovery.

The important part: **your 1:17 a.m. `.vaudtax` file is safe.** VaudTax's official instructions confirm that the `.vaudtax` file is the manual saved copy of everything entered up to the moment you downloaded it. Canton de Vaud +1

However, **everything we entered today after reopening that 1:17 file was not automatically saved** unless you clicked **"Sauvegarder la déclaration sur son poste de travail"** again. Vaud explicitly says data in the unconnected version are **not saved automatically.** Canton de Vaud

So unfortunately, we probably have to redo **only today's entries since 1:17 a.m.** — not the whole return.

Do this:

1. Go back to the main VaudTax start page.
2. Start/reopen the 2025 declaration.
3. Choose **importer une déclaration d'impôt**.
4. Upload the **1:17 a.m. `.vaudtax` file.**
5. It should take us straight back to yesterday's saved state — Van Ness entered, CHF 1,861 forfait preserved.
6. Then we quickly redo Minuwangoda using the figures we have just established.

And **before we do anything else after Minuwangoda**, we save a fresh `.vaudtax` file. I would actually save every 10–15 minutes from now on because this web version clearly has an inactivity/session limit. Canton de Vaud +1

The good news is Minuwangoda will take us about two minutes the second time because we now have every field decided.

Sources

The 2024 issue was separate

Investigating the old reference and next steps

Tara

The 2024 issue was separate.

Your added memory fills in the missing pieces. I went through your accounts and did a targeted Gmail search for the old reference.

The actual negotiated amount is not in the email trail, but unfortunately we cannot responsibly put CHF 177 into VaudTax yet, because we don't have written confirmation from the hospital that this amount was settled in 2024.

So, let's not start digging around your credit card statements. Since you're already going to Nyon this morning, the simplest and least painful route is to ask Monsieur [redacted] directly.

Here's a short message you can send (in French):

Draft message (French)

Bonjour Monsieur [redacted],

Je me permets de vous contacter concernant une ancienne facture liée à une hospitalisation en 2024 à l'[redacted].

Pourriez-vous s'il vous plaît me confirmer le montant finalement dû après la régularisation ? Selon mes notes, il s'agirait de CHF 177, mais je souhaiterais avoir votre confirmation écrite pour mes dossiers.

Merci beaucoup pour votre aide.

Cordialement,

HI

You

Oh my god, this is already so painful...
If I have to go to Nyon, this is going to take forever.

But yes, we need to submit a clean and accurate return.
And today is Friday, so I'll try to ask while I'm there.

Tara

That sounds like a good plan. Hopefully they can confirm it quickly.
Let me know how it goes — and we can update the return once you have their response.

Helsana premiums — finding the correct annual amount

Checking the annual tax statement and resolving the discrepancy

Tara

To make sure we enter the correct amount for your health insurance premiums, I logged into your Helsana portal and retrieved the Annual Tax Statement (*Attestation fiscale annuelle*).

VaudTax specifically indicates that **we should use the amount from this annual tax statement** for the deduction.

The annual tax statement clearly shows a total of **CHF** [REDACTED] for 2025.

This explains the difference we were seeing. Our initial working figure was higher by **CHF 133**, which almost certainly came from an early assumption about your coverage period. The annual tax statement reflects the **actual amount for 2025**, which is what we should use.

HI **You**

Ah, so that explains it. All that work and the difference was just **CHF 133!**
But at least now we know we have the correct amount. Thank you for checking this so thoroughly.

Tara

Exactly. It's a relatively small difference, but it's important to use the correct figure.
Let's enter the amount from the annual tax statement in VaudTax:

Frais d'assurance-maladie et d'accidents

Votre part de primes d'assurances-maladie	[REDACTED]	CHF
Votre part de primes d'assurances-accidents		CHF

Resolved

- Retrieved the official Helsana annual tax statement from the portal.
- Identified and explained the **CHF 133** discrepancy.
- Enter the annual tax statement amount in VaudTax.

So yes: **verification once more now, then submit.** No more archaeology. 😄

Sources

[Gérer des pièces justificatives]

Des pièces facultatives peuvent être ajoutées.

[Vérifier la déclaration]

[Calculer les impôts]

[Imprimer un brouillon de la déclaration pour vos dossiers]

Tara, actually it says after vérification la déclaration, then it says calculez impôt and then imprimez déclaration pour vos dossiers. So, should we? We will do the vérification, but clearly I would like to see what my taxes are, right? Calculez les impôts is the biggest thing. All right, so here it goes.

Yes — exactly. **This is the right sequence.** 😄

First click **Vérifier la déclaration** and confirm the updated figures look right. Then absolutely click **Calculer les impôts** — after all this work, we definitely want to see what VaudTax estimates your 2025 tax liability to be.

Just keep one distinction in mind: **"Calculer les impôts" is the calculation/estimate; it does not submit the return.** The official assessment ultimately comes from the tax authority after filing.

"Imprimer un brouillon ... pour vos dossiers" is optional. We do not need to waste time printing a draft unless you want it. The important things are:

Vérifier → Calculer → then proceed to transmission.

Go ahead with **Vérifier la déclaration** first. If everything looks sane, hit **Calculer les impôts** and show me what number it gives you. This is the fun part after the tax-marathon-from-hell. 😄

↳ First click Vérifier la déclaration and confirm the updated figures look right.

Yes — **the transmission choice is correct.** ✅ Keep the **first option selected**:

“Je souhaite transmettre électroniquement la déclaration d’impôt avec ou sans pièces justificatives.”

That works perfectly even though we are sending **no attachments**.

The only thing I would change is the **Éco-Facture checkbox**. It is currently checked, which means you are also signing up to receive future tax instalment/payment-plan invoices electronically instead of the paper QR invoices.

Unless you specifically want to change to Éco-Facture today, **uncheck that box**. There is no reason to bundle a new billing preference into this filing when the goal is simply to submit the return.

So:

Electronic transmission = YES ✅
Éco-Facture = uncheck, unless you actively want it
Then click **TRANSMETTRE**.

That button is the real submission. After you click it, **do not close anything until we have the confirmation/quittance saved**. We are one click away. 😀

Sources

DONE. and DONE. WOooohooooo. THank you!! :) :)

WOOOOHOOOOO!!! 🎉🎉🎉 **DONE. FILED. RECEIPT CONFIRMED.**

And the receipt says exactly what we wanted: **electronic submission successfully completed** on [redacted] ✅

Before you click **Terminer**, download/save these three links shown on the page:

- **Quittance du dépôt** — your proof of filing
- **Copie pour vos dossiers** — exact copy of what was transmitted
- **Fichier de sauvegarde** — final `.vaudtax` file

Put them somewhere obvious, and then you are FIN ED.

↳ Go sleep. Seriously. You earned it.

Yeah I feel like just completed a moon landing.:) :)

Exactly. 😂 **VaudTax Apollo 11.**

There were multiple aborted launches, lost telemetry, an expired-session emergency, a surprise pharmacy expedition, La Tour archaeology, and at least one moment where Mission Control was operating entirely on caffeine and spite.

But: **landing confirmed. [redacted]. Quittance received.** 🚀🇨🇭

Now you may safely return to Earth and collapse. 😁

Sun, Aug 23 at 9:21 PM