



SELF EMPLOYED (AUTONOMO)

Frequently Asked Questions

Both as employee and as self-employed you pay into the Spanish Social Security System and as such, have access to the National Health System. Once you are registered as Autonomo, you can register for health care as well.

Exact figures are not included in this info sheet, as they vary hugely according to personal situation, amount of hours worked, line of work etc. Any amounts mentioned in this info sheet should be read as general indications only.

Q Are there special discounts for starting Autonomos?

A Yes, there are, if you haven't been registered as Autonomo in 5 years, and have never profited from any Autonomo discounts before and you don't have any employees you can get **Tarifa Plana** it entails a 80% discount (bonificación) for the first 6 months, 50% for months 7-12 and 30% for months 13-18. Additional discounts if you are a man under 30, 30% for months 19-30. The same if you are a woman under 35. It would be best to ask a gestor de contabilidad if you meet the requirements before you register. Beware that once the first 18 months are up, and you are over the age mentioned, you'll be paying full Autonomo and monthly contribution can amount to over 300 Euros.

Q Do I get paid sick leave when I'm ill?

A Yes, you do. You will need to obtain sick notes from your doctor intermittently. Check if you have to contact your mutua that you are assigned to, Ibermutuamur, Fremap or other. A mutua is a kind of

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private health insurance for work related injuries that you pay towards every month. You can find out which mutua you have from your 'alta' in the Autonomo system or speak to the social security and they can tell you.

Q Do I get unemployed benefits when I stop working as Autonomo?

A Basic Autonomo Cotización does not include premium for right to 'paro'. You can however choose to pay extra insurance on top of Basic Autonomo so that you would be able to claim 'paro'.

Q What other costs will there be, besides paying monthly Autonomo contribution to the Seguridad Social?

A You'll have to pay a gestor de contabilidad for your 'alta' in the Autonomo system (approx. 100 Euros and a further approx. 50 Euros per month depending on what your gestor has to do for you) and you'll have to file tax returns, either monthly, trimestral or annual. You'll have to register with Hacienda (form 036 or 037) and make IVA declarations. You register with Hacienda first, and within the following month, with the Seguridad Social to obtain your 'alta' en el Regimen Especial de Autonomos (RETA). As with most paperwork, you can do this yourself if you have a good command of the Spanish language and feel confident enough, thus avoiding paying a gestor.

Q Do I get a pension when I've been Autonomo and reach pensionable age?

A Yes you do when you've been paying for a minimum of 17 years (valid for 2014, for each coming year, add one year to the minimum, until it reaches 25 years in 2022), of which at least 2 years in the last 15 years of your working life. Pension will depend on years of cotización/contribution and the choices you've made with regards to the cotización (basico, medio or alto) during your working life. Generally, if you've been paying basic

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Autonomo all through your working life as Autonomo, your pension will be lower than that of one having been in an employer/employee situation for that same period.

Q At what age can I apply for my pension?

A Pensionable age in Spain for 2014 is 65 and 2 months, every following year you'll have to add another month to that, until 2027 when the pensionable age will be 67.

Q Is there a special agreement for Market Traders?

A Yes there is. It's a special category within the Regimen General and it offers discounted Autonomo contributions if you meet the qualifications. Consult a Gestor de Contabilidad or a Gestor Laboral for more information on this.

Q Can I try my luck as Autonomo, while receiving unemployment benefits, or would I lose my right to benefits once I'm registered as Autonomo?

A If you are under the age of 30, you can be Autonomo and still receive paro, or part of it, if the income you are generating as Autonomo stays below the amount of paro you was receiving. You cannot have employees to qualify for this agreement.

For all ages: when your income as Autonomo exceeds the amount of paro you received, your right to paro will be put on hold. If your business fails and you un-register as Autonomo within 2 years (5 years for those under 30) after starting it, paro payments that were put on hold, will be reinstalled until your right to them expires.

Q I'm going to have a baby, do I have a right to maternity leave?

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A Yes you do, in general you would have the same rights as you would have if you were in an employer/employee situation. Part of your maternity leave can also be exchanged for paternity leave. As for financial compensation, this depends on your history as Autonomo. Best to check with your Gestor de Contabilidad or Gestor Laboral as soon as you know you're pregnant, as there is the possibility to pay extra Autonomo contribution in the months before the baby is born, to be able to receive higher benefits during maternity leave.

Note: during maternity leave you'll have to continue to pay your Autonomo contributions.

Q Can I receive a pension and work as Autonomo at the same time?

A In general, no. certain circumstances, yes. Depending on your income as Autonomo and your rights to a full or partial pension, a pension can be reduced to compensate. Consult a Gestor de Contabilidad or a Gestor Laboral on this issue.

Q Once registered; do I have to stay Autonomo for a minimum amount of time?

A No, you don't, you can un-register whenever you want. Also if you foresee for example towards the end of one month that the next one you won't be generating any income, you can ask your gestor to do you 'de baja' (un-register) for that month, so you won't have to pay the Autonomo contribution for that month. If for the following month you do foresee that you'll be generating income, he'll have to do you 'de alta' again. You can do this several times per year, but not unlimitedly. NOTE: if you are done 'de baja' as Autonomo, your right to remain in the Spanish NHS remains valid for 3 months only!

Q As autonomo, can I employ others and what if they are family members?

A Yes, you can. You can be self-employed Autonomo, or employer

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Autonomo. As employer, besides paying their contributions you'll have to fulfill a number of obligations related to the health and security of your employees. There are bonificaciones (discounts) for contracting employees under the age of 30, over the age of 45 and trainees. Your gestor or professional organisation can advise you on this.

If you want to employ family members, there is a special contribution scheme for Autonomos Colaboradores.

General requirements are: over the age of 16, family member first or second degree related, living in the same house, not being registered as Autonomo him/herself, working for the Autonomo family member on a regular basis, not incidentally.

The same discount system that is in place for newly registered Autonomos, is applicable when an Autonomo hires a family member as Autonomo Colaborador that hasn't been registered as Autonomo him/herself before. As Autonomo Colaborador you don't have to register with Hacienda, only with the Seguridad Social. As Autonomo Colaborador you therefore don't have to do trimestral tax returns, like a regular Autonomo.

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