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PAPER

Tax Literacy of University Students in the Czech Republic

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ABSTRACT

Tax literacy represents one of the essential areas of knowledge for life in the 21st century. Although more and more emphasis is placed on practical skills, these topics are still missing in most educational programs. The paper focuses on the tax literacy of university students in the Czech Republic. The main part of the work involves the analysis of data obtained from a questionnaire survey in which 1,061 students participated. For the analysis, the chi-square test of independence and ANOVA were used. The results indicate that 35% of students have excellent tax literacy, 52% have good tax literacy, and 13% have insufficient tax literacy. Additionally, a total of 10 factors were analyzed. Factors such as the field of study at the university, completion of a tax-related course, and the type of high school attended have a statistically significant impact on the level of tax knowledge. The results of this study may contribute to the discussion about the content, meaning and added value of the educational process.

KEYWORDS

tax literacy, university students, questionnaire survey, chi-square test of independence, ANOVA

1 INTRODUCTION

Discussions about what should be the content of educational programs are held across society. Recently, there has been a strong emphasis on practical knowledge and skills [1]. In this context, financial literacy is often highlighted as a key skill for life in the 21st century [2], [3]. As part of financial literacy, tax literacy has recently gained attention from various experts. The results of the studies presented in the literature review indicate that students' knowledge generally does not reach a satisfactory standard. The proposed solution is to incorporate the topics of finance and taxation into educational curricula. The need to raise awareness in this area is supported by several arguments.

Insufficient financial literacy can lead to negative impacts on cash flows, assets, or the standard of living of taxpayers [4]. Similarly, failure to pay taxes can negatively affect the financial stability of households through financial penalties. As of June 2023, the household debt-to-nominal GDP ratio in the European Union reached 47.7%, while in the Czech Republic, it stood at 37.1% [5].

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Tax literacy can contribute to better compliance with the law (*Ignorantia juris non excusat*), which in the long term supports the efficiency of the legal system and law enforcement, ultimately fostering social trust. [6], [7], [8], [9], [10].

Increasing tax literacy can contribute to a higher willingness to pay taxes and subsequently support government efforts to stabilize public finances. These efforts have been on a deficit and debt trajectory since at least the financial and economic crisis of 2009–2010 [11].

The presented paper focuses on the tax literacy of university students in the Czech Republic. The main objective is to analyze the level of tax literacy among university students in the Czech Republic and identify the factors influencing this level based on primary data obtained from a random sample of university students in the Czech Republic. A total of 1061 respondents participated in the survey. Statistical analysis was used to evaluate the collected data. The presented results provide information about the current state and serve as an argument in discussions about changes to educational programs. The main contribution of this study is a comprehensive overview of the level of tax literacy among university students in the Czech Republic.

The structure of the paper is as follows: after this introduction, there is a review of existing research on tax literacy and a section dedicated to the data and methodology. This is followed by a chapter discussing the results obtained from the analysis of primary data and a section discussing the results and their limitations. The conclusion of the paper summarizes the findings. The paper is based on research conducted for the author's thesis.

2 LITERATURE REVIEW

Literacy is generally understood as the ability to read and write in a particular language. In Europe, these skills were a privilege of the elite until approximately the 15th century. Mass literacy in Europe began in the 19th century, driven by significant inventions, language movements, humanistic ideas, and the industrial revolution. At the beginning of the 19th century, only 12% of the total population was literate. A substantial part of Europe achieved satisfactory literacy levels only at the beginning of the 20th century [12]. According to the UNESCO Institute for Statistics, global literacy reached more than 86%. For comparison, in 1979, it was only 68% [13].

Over time, the concept of "literacy" has acquired various connotations and become synonymous with necessary knowledge and skills in specific areas. The focus of this research is tax literacy, which is a component of financial literacy. Since 2012, financial literacy has been addressed by the Program for International Student Assessment (PISA) under the OECD [2]. The latest results from PISA 2022 indicate that financial literacy requires greater investment, as many students do not even reach basic levels of knowledge (21.1%). Only 10.7% achieved the highest levels of knowledge (including income tax knowledge). A positive influence on knowledge levels was demonstrated among students who hold a bank account and receive gifts of money.

Parents play a key role in both areas, along with their education and socioeconomic status [3].

The PISA studies have provided a current and generally accepted definition of financial literacy, which states, *Financial literacy is knowledge and understanding of financial concepts and risks, as well as the skills and attitudes to apply such knowledge and understanding in order to make effective decisions across a range of financial contexts, to improve the financial well-being of individuals and society, and to enable participation in economic life* [3].

From a review of the current state of knowledge in the field of tax literacy, it is evident that no consensus has been reached on a single definition. The definition of tax literacy is quite problematic because it is necessary to find a general agreement on what taxes a tax-literate person should know. Many experts have contributed to the discussion on defining the term and addressing the level of tax literacy. Research in the field of tax literacy is mainly based on primary data from questionnaire surveys, with the main goal of assessing the level of tax literacy. It is the structure and content of these questionnaires that best reflect the evolution of the concept of tax literacy.

From the review emerge two basic tendencies in understanding tax literacy: (1) the concept includes relatively complex knowledge about the tax system and its principles [16], [17], [18], [21], [26], [27] and (2) the concept includes knowledge primarily related to personal taxation [14], [25].

In recent years, numerous researchers have focused on studying the level of tax literacy and the factors influencing this knowledge, emphasizing the importance and relevance of the topic. In 2013, tax literacy in India [14] was examined, considering the impact of gender, age, education level, income, occupation, workplace, and region on the knowledge of tax issues. Using the method of ANOVA, it has been established that men achieved better results than women. Furthermore, it was observed that higher age, education level, or income correlated with a better level of knowledge.

In 2016, tax literacy was examined in Australia [15]. First, the concept of "tax literacy" was addressed. Outputs from focus groups highlighted topics such as tax calculation, deductions from the taxable base, tax rates, and differences between deductions and credits. Subsequent survey results revealed that the average tax literacy in Australia is 52.3%. Higher levels of knowledge were associated with older age, higher education, and income. Entrepreneurs and self-employed people (compared to employees) and men (compared to women) also achieved better results.

A Canadian study on tax literacy in 2017 [16] focused on the levels of knowledge in personal taxation (average score of 60%) and indirect taxes (average score of 56%). Better knowledge was associated with higher income, age, education, and property ownership. No statistically significant impact was confirmed for business ownership.

Another Canadian study in 2020 [17] found an average tax literacy of 50%. Men (compared to women) and property owners (compared to renters) achieved better results. Age, education, and income also had a statistically significant impact.

Research in the UK in 2018 [18] focused on tax literacy and tax morale among students. Questionnaire surveys conducted at the beginning and end of the academic year revealed the influence of studied subjects on knowledge levels. The results confirmed the impact of completed subjects, with a more than 25% improvement in personal taxation and a 7% improvement in value-added tax. Tax morale was assessed through questions about scenarios, such as utilizing or not utilizing an illegal reduction in service prices by a business. The advantage of this illegal option would take 55% of students. Improved tax literacy (after studying tax courses) did not affect tax morale.

Another study from the United Kingdom conducted in 2023 focused on tax awareness, tax literacy and tax morale among university students. The results indicate that gender, tax tuition and employment experience have an influence on tax morale. On average, women exhibited higher tax morale than men. Employment experience also has a positive impact on tax morale. A positive influence of tax education on tax literacy was demonstrated. However, it was not possible to prove a causality between a higher level of tax knowledge and tax morale [19].

Research on tax literacy was also conducted in the USA in 2020. The authors discovered significant gaps in tax knowledge. Rates of misunderstanding of each concept ranged from 30% to 79%. The results show that men, individuals with higher education and those with higher incomes have better knowledge. Respondents also had a very limited ability to critically assess their own knowledge [20].

In Indonesia in 2020 [21], research confirmed the positive impact of completing tax-related courses (20% higher success rate). Gender and geographic differences did not have a statistically significant impact on knowledge levels.

In another Indonesian study in 2022, the average tax literacy level was found to be nearly 62%. A relationship between tax literacy and tax awareness was also demonstrated [22].

In another study from 2024, the authors focused on comparing tax knowledge between Millennials and Gen Z in Indonesia, aiming to gather information for the development of educational strategies. The identified differences are influenced by the characteristics of both generations. The main factors for making the educational process more appealing were the use of IT technologies and problem-solving using examples [23].

A study in Poland in 2023 found average or low knowledge levels among students. Additionally, women were more willing (by 15 p.p.) to pay taxes compared to men. Almost half of the students believed that tax evasion is primarily evidence of a dysfunctional tax system [24].

Tax literacy has also been the subject of research in the Czech Republic [25], [26]. Another study in 2018 focused on tax literacy among university students, specifically students in the Taxation and Tax Policy program. It was found that completing a course focused on indirect taxes positively influences the level of tax literacy in the area of value-added tax. Another examined factor was the "experience of filing a tax return" [27].

3 RESEARCH METHODOLOGY

3.1 Data

Questionnaire and respondent sample. To gather primary data, a questionnaire was designed and split into two parts (tax literacy and analytical questions aimed at categorizing respondents based on socio-economic factors). The questionnaire consisted solely of closed-ended questions. The content included alternative questions where respondents chose from two possible answers and selective questions where respondents had the option of three or more answer choices. The questionnaire comprised 31 questions, with 10 focused on assessing tax literacy, three addressing the perception of taxes, and the remaining 18 aimed at identifying the respondent. When creating the questions, the recommended principles for measuring literacy were respected [28] – (1) measurement of basic knowledge, (2) focus on relevant terms, (3) varying difficulty of questions, and (4) a low number of specialized questions. The questions included in the questionnaire are listed in the appendix.

Before launching the survey, the questionnaire underwent a pilot test with a small sample of respondents to verify its comprehensibility. A total of five respondents participated in the pilot study.

The electronic questionnaire was created using Google Forms and subsequently randomly distributed via the attached link among university students in the

Czech Republic. The survey took place over one month between March and April 2022 and involved 1,061 university students in the Czech Republic. All respondents were informed at the beginning of the survey about the purpose of data collection, the research objectives and data confidentiality.

Out of the total number of respondents, 660 were women (62%) and 401 were men (38%). The age range of respondents was limited due to the focus on university students. In total, 562 students (53%) were aged 19–22, 393 students (37%) were aged 23–25, and 106 students (10%) were older than 26. Regarding the type of high school attended, the majority of respondents were graduates of grammar schools (68%), totaling 726 students. Additionally, 139 respondents were graduates of business academies (13%), 93 were from technical high schools (9%), and 103 were from other vocational high schools (10%). Concerning the focus of universities, the most represented were students in economic fields (29%), followed by those from technically oriented schools (24%). Natural sciences were studied by 12% of respondents, medicine by 8%, law-oriented fields by 13%, and other humanities (excluding economics and law) by 12%. 2% of respondents studied at art schools. All respondents had an equal weight in the evaluation of the results.

Measurement of tax literacy. For subsequent analysis, it was necessary to determine levels of tax literacy. The questionnaire included 10 analytical questions focused on tax issues, with each question having exactly one correct answer. In evaluating the results, all questions in this section were assigned equal weight. Students could, therefore, obtain a maximum of 10 points. Based on the points obtained, they were then categorized into groups according to their level of tax literacy. The tax literacy levels were determined using the Delphi method. For this study, an expert panel established that an excellent level corresponds to eight correct answers and above, a good level of knowledge falls within the range of five to seven correct answers, and inadequate knowledge corresponds to a success rate of fewer than four correct answers.

3.2 Methodology

For scaling the levels of tax literacy, the Delphi method was adopted to structure communication within expert groups to achieve a consensus on a specific issue [29]. The principle of this method is based on the assumption that the conclusions of a group of experts are more accurate than those of an individual [30]. Over time, various modifications and approximations have been made to the core structure of this approach. Based on this development, there are several variants of the method, such as the Spatial Delphi method [31], the Real-Time Delphi method [32], or the Hybrid Delphi method [33], [34].

To determine the tax literacy scale, an expert group was formed, consisting of university lecturers specializing in taxation and tax policy issues. The selected experts were sent an introductory email, which also included the analytical part of the adopted questionnaire along with possible variants for assessing the level of tax literacy. Experts were asked to choose the most suitable variant from those proposed based on previous research concerning the survey questions. A total of four responses were obtained, with the same variant selected three times. Due to the majority consensus among the selected experts, there was no need to conduct a second round of questioning.

Statistical methods, including descriptive statistics, hypothesis testing using the chi-square test of independence in a contingency table, and ANOVA [35],

were used to evaluate the obtained data. All calculations were performed using Statgraphics software.

For basic orientation in the results, descriptive characteristics were calculated, including the weighted mean ($\bar{x}$) standard deviation (s_x) median ($\tilde{x}$) and mode ($\hat{x}$).

To examine the relationship between the level of tax literacy and selected factors, the chi-square test of independence in a contingency table was utilized. The tested hypotheses (H_0) are included in Table 1.

Table 1. Tested hypotheses (H_0)

1.	The level of tax literacy is independent of gender.
2.	The level of tax literacy is independent of age.
3.	The level of tax literacy is independent of the focus of the university where students are enrolled.
4.	The level of tax literacy is independent of the degree level at which students are studying.
5.	The level of tax literacy is independent of the study format in which students are enrolled.
6.	The level of tax literacy is independent of whether students have or have not completed a course focused on taxes during their university studies.
7.	The level of tax literacy is independent of the type of high school attended by students.
8.	The level of tax literacy is independent of whether students have or have not work experience in accounting or taxation.
9.	The level of tax literacy is independent of whether students have or have not entrepreneurial experience.
10.	The level of tax literacy is independent of whether students have or have not experience in filing tax returns.

Source: own processing.

These hypotheses were tested against alternative hypotheses (H_1). Tests were conducted at a 5% level of significance. If dependence was demonstrated, the Pearson coefficient of contingency (C) was calculated.

To examine the case of tax morale depending on the level of tax literacy, a one-way analysis of variance (ANOVA) was used. Assumptions for using the ANOVA method were tested and met. The tested hypothesis (H_0) was formulated as "The tendency of university students towards tolerance for possible tax evasion does not differ depending on the average level of tax literacy." This hypothesis is tested against the alternative hypothesis (H_1) formulated as "The tendency of university students towards tolerance for possible tax evasion differs depending on the average level of tax literacy." The test was conducted at a 5% level of significance. If dependence was demonstrated, the intensity of this dependence was subsequently calculated.

4 RESULTS

4.1 Tax literacy

Based on the primary data, it was found that 35% of university students in the Czech Republic have an excellent level of tax literacy, 52% demonstrate good literacy, and 13% have insufficient knowledge. The success rate of university students in the Czech Republic ranged from 38% to 85% in the individual survey

($\bar{x}$ = 6.65, s_x = 1.94, $\tilde{x}$ = 7, $\hat{x}$ = 7). Some questions proved challenging for a relatively large portion of students, particularly those related to calculating income tax for individuals or paying property tax.

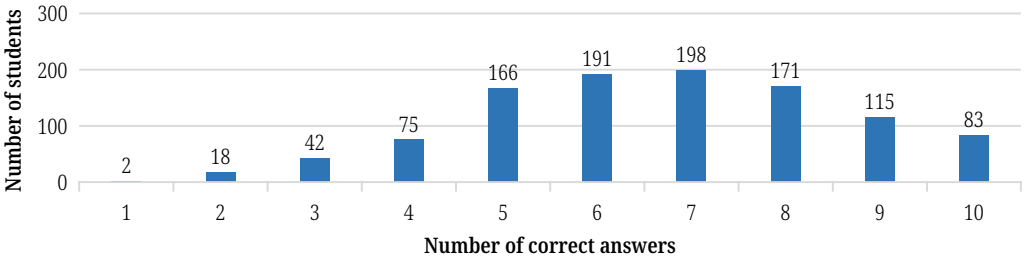

Fig. 1. Number of correct answers

Source: own processing based on a questionnaire survey.

4.2 Factors influencing the level of tax literacy

The impact of selected factors on the level of tax literacy was examined using the chi-square test of independence in a contingency table. The results are summarized in Table 2.

Table 2. Summary of the results of hypothesis testing

Factor	Test Criterion	p-Value	Impact on Tax Literacy	Intensity of Dependence (%)
1. Gender	1.023	0.5999	no	–
2. Age	57.769	0	yes	22.16
3. University focus	157.650	0	yes	35.97
4. University degree	15.501	0.0038	yes	12.22
5. Form of study at university	1.177	0.4116	no	–
6. Completion of a tax-focused course	199.224	0	yes	39.76
7. Type of secondary school	89.627	0	yes	27.91
8. Work experience in accounting and taxes	78.426	0	yes	26.24
9. Business experience	6.536	0.0381	yes	7.82
10. Experience with tax return filing	68.403	0	yes	24.61

Source: own processing based on a questionnaire survey.

From the calculations, it has been observed that the level of tax literacy increases with age. One limitation of this result is the focus of the research on university students and the associated restricted range of ages of respondents. Another statistically significant factor is the focus of the university where students are enrolled. Students from economy-oriented universities achieved the best results ($\bar{x}$ = 7.71, s_x = 1.86, $\tilde{x}$ = 8, $\hat{x}$ = 8). They are followed by students from law-oriented universities ($\bar{x}$ = 6.97, s_x = 1.91, $\tilde{x}$ = 7, $\hat{x}$ = 9). On the contrary, students from art ($\bar{x}$ = 5.50, s_x = 1.71, $\tilde{x}$ = 5.50, $\hat{x}$ = 7) and medically focused universities ($\bar{x}$ = 5.61, s_x = 1.71, $\tilde{x}$ = 6, $\hat{x}$ = 5) scored the lowest average results.

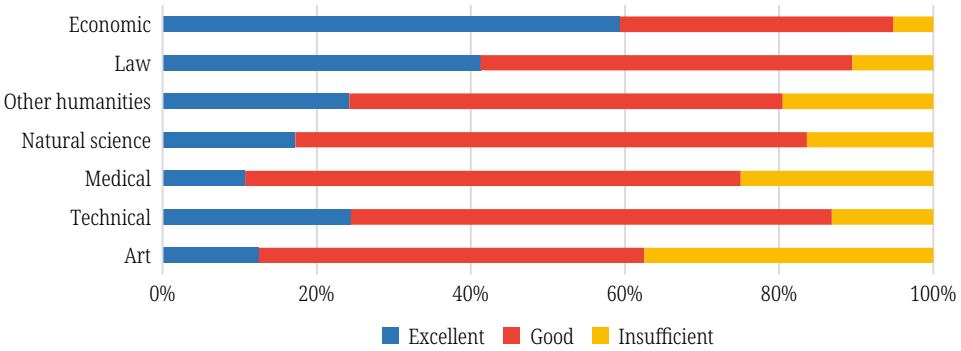

Fig. 2. The level of tax literacy of university students in the Czech Republic according to the specialization of the university

Source: own processing based on a questionnaire survey.

Dependency was also identified for the factor level of the study, with the best results achieved by students in follow-up master's programs. The most statistically significant of the selected factors is the completion of a course focused on taxes within university studies ($\bar{x}$ = 7.95, s_x = 1.71, $\tilde{x}$ = 8, $\hat{x}$ = 9). Students who did not encounter taxes at university performed slightly worse ($\bar{x}$ = 6.09, s_x = 1.75, $\tilde{x}$ = 6, $\hat{x}$ = 6). The level of tax literacy is significantly influenced by the focus of the completed secondary school. The best results were achieved by graduates of business academies ($\bar{x}$ = 8.14, s_x = 1.76, $\tilde{x}$ = 9, $\hat{x}$ = 10). Average results were achieved by graduates of technical high schools ($\bar{x}$ = 6.59, s_x = 1.61, $\tilde{x}$ = 7, $\hat{x}$ = 7) and other professionally oriented schools ($\bar{x}$ = 6.57, s_x = 1.75, $\tilde{x}$ = 7, $\hat{x}$ = 7). The worst results were achieved by grammar school (gymnasium) graduates ($\bar{x}$ = 6.39, s_x = 1.91, $\tilde{x}$ = 6, $\hat{x}$ = 6). The level of tax literacy is positively influenced if students have encountered taxes in practice ($\bar{x}$ = 8.37, s_x = 1.75, $\tilde{x}$ = 9, $\hat{x}$ = 10). On average, students who did not encounter the issue performed worse ($\bar{x}$ = 6.46, s_x = 1.86, $\tilde{x}$ = 6, $\hat{x}$ = 7). The level of tax literacy is also positively influenced if students have experience in entrepreneurship ($\bar{x}$ = 7.13, s_x = 1.74, $\tilde{x}$ = 7, $\hat{x}$ = 8). Another factor with a positive impact is experience with filing tax returns ($\bar{x}$ = 7.14, s_x = 1.87, $\tilde{x}$ = 7, $\hat{x}$ = 8).

4.3 Tax morale

Within the research on tax literacy, there is often being discussed compliance with laws, i.e., tax morale, in connection with better knowledge [8], [9]. The research hypothesis aimed to find out whether tax knowledge can influence the inclination towards tax evasion. Respondents were questioned in the survey about their behavior in a situation when they use services provided by entrepreneurs. The question was specifically focused on the decision regarding the acceptance or non-acceptance of the payment receipt for the provided service. There is an assumption that if the final consumer does not take the receipt, the final price will be illegally reduced by the value-added tax, effectively providing the customer with a discount. Subsequently, the transaction will not be taxed for income tax, and social security contributions will not be paid. Students were divided into groups based on their answers to the related question about accepting the payment receipt: "I always take the receipt," "I usually take the receipt," and "I never take the receipt." Using the ANOVA method, a test criterion of 1.757 and a p-value of 0.1731 were calculated. From this, it can be concluded that the tendency of university students towards

tolerating possible tax evasion does not differ depending on the average success in the survey. Students who never take the receipt for provided services from entrepreneurs achieved an average of 6.13 correct answers, while students who always take the receipt answered correctly on average 6.67 times.

5 DISCUSSION

In the Czech Republic, the tax literacy of university students has already been dealt with by research that analyzed the level of tax literacy of university students [25], [26], [27]. However, these studies were limited to students of one specific university. The present study deals with the tax literacy of university students in the Czech Republic as a whole.

The above-stated results contradict the result of a 2013 research from the Czech Republic [25] that more than half of the students have minimal or insufficient knowledge in the domain of taxation. Given the time gap between the two surveys, the result may indicate an improvement in the level of tax literacy. Relatively significant differences in the conclusions of individual pieces of research may also point to the absence of a fixed definition of tax literacy.

The main part of the presented paper analyzes the impact of selected factors on tax literacy. Gender, as one of these factors, was not statistically significant. Several studies [14], [15], [17], [20] have shown differences favoring males, but our results did not replicate these findings.

Our results indicate that tax literacy increases with age. This positive correlation with age is supported by other studies [14], [15], [16], [17]. Higher age is generally associated with higher levels of human capital.

A significant factor influencing tax literacy (C = 35.97%) is the focus of the university. As expected, students from economy-oriented universities achieved the best results in our study, followed by students from law-oriented schools. Furthermore, our analysis demonstrated that a higher level of education correlates with a higher level of taxation knowledge, confirming similar findings in [14], [15], [17], [20]. However, the study did not confirm a significant impact of the form of study program on tax literacy, which contrasts with the findings of [25].

The completion of a course focused on taxes during university studies significantly influences tax literacy. This factor was also confirmed in other studies [18], [21], [26], [27], which confirms the added value of the educational process.

Work experience in taxation and accounting is a notable factor affecting tax literacy, aligning with the conclusions of [26]. Additionally, our results show that entrepreneurial experience has a positive impact on the tax literacy of Czech university students. Similar findings were reported by [15], who analyzed the type of employment and found that entrepreneurs achieved the best results, followed by employees. However, [16] did not confirm the impact of the type of employment. Generally speaking, practical life experience has a positive influence on the level of tax literacy.

Based on the analysis, it can be concluded that experience with filing tax returns positively influences the tax literacy of university students. This factor was also confirmed by [27]. Their results suggest that experience with income tax returns has a positive impact on knowledge in this area. However, a study in Canada [17] did not confirm the impact of this factor.

The last research hypothesis aimed to determine whether knowledge of tax matters affects the tendency to tolerate possible tax evasion. The assumption was that

with increasing knowledge of taxation, students would be less willing to tolerate potential tax evasion. However, this dependence was not proven in the examined sample of Czech university students. This conclusion aligns with findings from the United Kingdom [18], [19]. These insights cannot be generalized to the impact of tax literacy on tax morale, but they may contribute to the discussion on the purpose and added value of the educational process.

6 CONCLUSION

The main objective of the presented paper was to analyze the level of tax literacy among university students in the Czech Republic based on original data collection and to identify factors that influence this level. It was found that 35% of students have an excellent level of tax literacy, 52% have good literacy, and 13% have inadequate knowledge. The average success rate of students was 66.5%.

When evaluating the results, it is essential to keep in mind that the study was conducted among students and participation was voluntary. Therefore, the results should not be generalized to the entire population. A total of 1,061 respondents were surveyed to ensure data independence. The fact that the results of tax literacy studies are influenced by how tax literacy is defined makes comparisons between studies challenging. In this study, tax literacy levels were scaled using the Delphi method. Another limitation of the research is the small sample size of the pilot study.

Economy-oriented university students performed the best, followed by students from law-oriented universities. On the contrary, students from artistically and medically oriented universities achieved the lowest average results. Graduates of business academies excelled among university students.

Using the chi-square test of independence, the paper analyzes the influence of selected factors on tax literacy. Age, university specialization, university degree level, completion of a tax-focused course, type of completed secondary school, work experience in accounting and taxation, entrepreneurial experience, and experience with filing tax returns were identified as statistically significant factors. Conversely, gender and form of study program did not show a significant correlation. Furthermore, the study results indicated that the tendency of university students to tolerate possible tax evasion does not differ based on average success.

The highest dependency intensities were calculated for the factors: university specialization, completion of a tax-focused course, and type of completed secondary school. Hence, it is evident that education and its content significantly influence the level of tax literacy.

In the Czech Republic, the level of tax literacy has already been studied. Although these studies focused only on students from a single university, they present similar conclusions. Primarily, they indicate a concerning level of knowledge, the importance of the educational process and the need to incorporate subjects focused on taxes and finance into educational programs.

The main contribution of this study is a comprehensive view of the level of tax literacy among university students in the Czech Republic, based on primary data obtained from a survey involving 1061 students. The study also provides information about the current state and presents an argument in discussions about future changes to educational programs.

Recommendations for further research include: (1) defining the concept of tax literacy based on qualitative research results, (2) carrying on with the analysis of factors influencing tax literacy and exploring ways to positively stimulate these factors, and (3) examining the relationship between tax literacy and tax morale.

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9 APPENDIX

9.1 Questionnaire

Tax knowledge

1. What Value Added Tax rates exist in Czech tax system?
2. What goods and services are subject to the second reduced Value Added Tax rate?
3. Is it possible that the total tax liability can be negative, meaning that the tax is refundable?
4. Calculate the net monthly wage in the case where the gross wage of the employee is 30 000 CZK. When calculating, consider only social insurance and the basic tax credit for the year 2022.
5. How is social insurance contribution paid in the case of work performed under a "Contract for work"?
6. Which tax credits are not included in the tax credits of Personal Income Tax?
7. What is the amount that a taxpayer of Personal Income Tax can claim as a basic tax credit when submitting an annual tax return?
8. What do the due dates for submitting tax returns of Personal Income Tax depend on?
9. Are passenger cars subject to a Road Tax?
10. Does a property owner have to file a tax return of Real Estate Tax for each tax period (i.e., every year)?

9.2 Socioeconomic factors

Gender, Age, Size of the town or city (by population), University focus, University degree, Form of study at the university, Type of secondary school, Highest level of education achieved by the mother, Highest level of education achieved by the father.

9.3 Education and work

1. Have you completed a course focused on taxation during your university studies?
2. Was taxation part of your curriculum at secondary school?
3. Have you encountered the topic of taxation during your primary school education?
4. Is either of your parents a graduate of an economics related field at high school or university?
5. Do either of your parents work in taxation, law, finance, or accounting?

6. Are you currently working, or have you worked in a professional accounting or tax position while studying?
7. Are you currently running a business, or have you run a business while studying?
8. Have you ever filed a tax return for any tax?
9. If you use services provided by self-employed individuals, will you request or receive a proof of payment (i.e., receipt)?
10. What is your attitude towards paying taxes?
11. Are taxes a topic of discussion at home or with your friends?

10 AUTHOR

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