Fube

GUIDE

How to calculate the IRPF Modelo 130 (instalment payment) in Fube



How to calculate the IRPF Modelo 130 (instalment payment) in Fube

> Every three months the same task comes round: the Modelo 130, the IRPF instalment payment that self-employed people under direct assessment pay in advance. And every three months the same question — does this cover just the quarter, or does it carry over the whole year? If you are self-employed or a professional under direct assessment (standard or simplified), or a partner in a civil partnership or joint ownership entity that is taxed under IRPF, this guide shows you how to set up the calculation in Fube step by step, understanding where each figure comes from. If you just want a quick estimate before going into detail, you can preview the result with the **Modelo 130 simulator**.

Before you start, you need to have the issued invoices and the expenses for the current tax year recorded in your account. There is no extra 'prepare taxes' step: the calculation is based on that same data. If you don't invoice in Fube yet, start by **creating your first invoice** and by **recording and digitising your expenses**; that is where the Modelo 130 figures come from.

An important clarification to begin with: **Fube organises your data, calculates the result box by box and generates the file, but it does not file the form with the AEAT on your behalf**. You or your adviser file it on the electronic portal. And none of this is personalised tax advice: if you have a question about your specific situation, check with your adviser.

What the Modelo 130 is (and how it differs from the 111 and the 131)

The 130 is **your own** IRPF payment on account: a quarterly advance on what you will later settle in your income tax return. Don't confuse it with two similar forms:

- **Modelo 111** — these are the withholdings you apply to third parties (payslips, professionals who invoice you with withholding) and pay in on their behalf. See the guide to **taxes on your invoices** if you want to understand how IRPF appears on an invoice.
- **Modelo 131** — the equivalent of the 130 but for self-employed people under objective assessment (modules). If you are taxed under modules, you file the 131, not the 130.

The 130 is filed by self-employed people under direct assessment. If more than 70% of your income is subject to withholding, you could be exempt from filing it; confirm this with your adviser.

If you are looking for the general background to the form — who is required to file it, the instalment payment formula and the box-by-box detail — the article **Modelo 130 for the self-employed: how to fill it in** covers it.

Step 1 · Check that your invoices and expenses are up to date

Fube builds the 130 from what is already in your account. Specifically, it adds the **issued invoices** (including simplified and corrective invoices) as computable income and subtracts the recorded **deductible expenses**, all with their base and IRPF amounts exactly as they appear on each document.

If you receive payments for invoices in another currency, the **exchange difference** on each payment is also included, on the payment date: a positive one as income in [01] and a negative one as an expense in [02]. How Fube calculates it is explained in **invoicing in another currency**.

That is why the first step is about reviewing, not typing: make sure the quarter's invoices have been issued and the expenses are recorded with the correct date. Anything that isn't recorded is not included in the calculation.

If you are under **simplified direct assessment**, select it in your company details (**Settings › General**, **Direct assessment method**): box [02] then also adds the **provision for hard-to-justify expenses**, 5% of the accumulated net income, up to a maximum of €2,000 a year, as required by the form's instructions, and your assets are depreciated using the simplified table. The form reminds you of this below box [02]. If the method isn't selected, Fube calculates as for the standard method.

And there are two lists worth being clear about, because the 130 doesn't count the same things as your profit and loss account:

- **Computable income does include**: turnover from the business, **grants** linked to it, **self-supply** of goods or services and **compensation** received. Employment income, capital income and capital gains are not included. Nor is **money on account** for disbursements: Fube doesn't count it when you receive it, and on the fee note it is your fees that count, not the disbursements or the money on account (**disbursements and money on account**).
- **The following are not deductible expenses**, even if you have recorded them: **fines and penalties**, donations that don't qualify for tax relief, **deductible input IVA** — that is recovered in the **Modelo 303**, not here — and any expense not linked to the business. Nor is anything you pay **on behalf of a customer**: if you record it in Expenses with its line marked as a disbursement, Fube already leaves it out.

Step 2 · Create the quarter's form from Reports

From the side menu, go to **Reports > IRPF > Modelo 130** and click **New Modelo 130**. A panel opens where you first select the **Tax year** and the **Return period** (Q1, Q2, Q3 or Q4) and click **Next**.

It is worth knowing what Fube does with those two dates here, because **it doesn't take just the quarter**: for the main section of the form it adds up everything **from 1 January to the last day of the quarter you have chosen**. In Q3, therefore, the base includes January to September, not July to September. The next step explains why.

The **Result type** adjusts automatically according to the calculation: payable when it is positive — the usual case for the instalment payment —, deductible if it is negative, or no activity if it comes to zero.

Step 3 · Understand the accumulated carry-over from January

This is the part that causes the most confusion, so it is worth pausing on it. The 130 does **not** look at the quarter in isolation: its base is **cumulative within the year**. Each quarter, Fube:

1. Adds up the computable income and subtracts the deductible expenses **from 1 January to the last day of the quarter**: that is the cumulative net income for the tax year, box **[03]**.
2. Applies the instalment payment rate (the general **20%**) to it and obtains box **[04]**.
3. Deducts in box **[05]** what you were already due to pay in the previous quarters of the same tax year.
4. Subtracts in **[06]** the IRPF withholdings your customers have already applied to you, also cumulative for the year.

This is not a whim of Fube's: it is literally what art. 110.1.a) of the IRPF Regulations says, '20 per cent of the net income corresponding to the period of time elapsed from the first day of the year to the last day of the quarter'.

And understanding this has a practical consequence that many people look for and cannot find: **this is how the 130 offsets a bad quarter.** The form has no 'previous losses' box that carries anything forward; instead, it recalculates the whole year's base every time, so that a loss-making quarter reduces the cumulative total and, with it, the payment for the following quarter. It is automatic and you do not need to do anything.

One detail that is asymmetric, in case you compare figures with your adviser: the block for agricultural, livestock, forestry and fishing activities (boxes **[08]** to **[11]**) **is** calculated per quarter, not cumulatively. That is how the regulations set it out (art. 110.1.c) and 110.3.b)) and Fube respects it.

And that block always comes out at 0.00, on purpose. Fube does not have the starting figure (income from an agricultural, livestock, forestry or fishing activity under direct assessment cannot be distinguished from the rest of your invoicing), so instead of making up a number it enters zero and leaves the four boxes editable. If you carry out that type of activity, **you enter them yourself**: zero is the correct value for anyone who does not, and the file generator checks that what you enter does not declare less than the form's formula. If you are not a farmer or livestock breeder, ignore this and carry on.

Step 4 · If you are taxed in Ceuta or Melilla, tick it yourself

This is the box that moves the most money in the whole return and **Fube cannot guess it**.

Anyone earning income in Ceuta or Melilla who is entitled to the deduction under art. 68.4 of the IRPF Act applies **8%** in box **[04]** instead of the general 20% (art. 110.2 of the Regulations). That is a difference of two and a half times in the quarter's payment.

Fube never infers it from your tax address. The switch starts off disabled and you turn it on when you create the return. The reason is deliberate: declaring too much is always legal and is settled in the annual income tax return (art. 110.4), whereas declaring too little is not. When in doubt, Fube chooses the conservative value and leaves the decision to you.

If it applies to you and you do not tick it, you will pay two and a half times what you owed throughout the whole tax year, and you will not get it back until the annual return. It is worth checking in the first quarter.

Step 5 · Review the withholdings and the box 13 reduction

Withholdings applied to you. The IRPF withholdings your customers apply to you reduce the 130 payment. Fube adds them up directly from your issued invoices, using the rate shown on each one: the general **15%** for professionals, or the **7%** that those in their first years as newly self-employed can apply.

The box [13] reduction. If your net income for the previous tax year was below €12,000, you are entitled to subtract up to **€100 each quarter** (art. 110.3.c) of the Regulations), on a sliding scale:

Net income for the previous year	Reduction per quarter
Up to €9,000	€100
From €9,000.01 to €10,000	€75
From €10,000.01 to €11,000	€50
From €11,000.01 to €12,000	€25

It is applied **in full each quarter**, not prorated: the annual maximum is €400.

Fube suggests it by calculating an **estimate** based on what you yourself recorded the previous year, and leaves the box editable, because the right figure is not your invoicing but the net income from your previous year's income tax return (boxes 0224, 1479, 1553 and/or 1577), which includes items Fube cannot know about.

And there is one case where you have to enter it yourself: if you did not invoice in Fube last year (you signed up recently, migrated mid-year or did your invoicing elsewhere), Fube suggests nothing, because it cannot tell 'there was no activity' from 'there was activity and it is not here'. Be careful, because the legal nuance is exactly the opposite of what it seems: if you genuinely carried out no activity the previous year, the AEAT considers your previous net income to have been **zero**, so **you are entitled to the full €100**. You will have to enter it manually; the return itself warns you about this next to the box.

And do not confuse it with the reduction for starting an activity, which is something else: the additional 20% for those who have been trading for less than two full years and did not carry out another activity the previous year. **Fube does not apply that one automatically**. If you think you are entitled to it, check with your adviser and adjust it manually.

Step 6 · Download the TXT and the PDF

When the calculation adds up, you file the return and reach the **Proof of filing / Mark as filed** screen (also available from each return's menu in the list). There, Fube gives you two files:

- **Download for filing (TXT)** — the file in the return's format for uploading to the AEAT's online tax office.
- **Copy for your records (PDF)** — the box-by-box copy for your records.

Remember: Fube generates the file, but **you press the 'submit' button on the tax office website yourself** (or your adviser does). Once filed, attach the receipt (its number and the PDF) and click **Mark as filed** to keep the return under control.

From that moment the 130 **can no longer be modified**: its record remains available for reference, with no save button, because what Fube stores must remain what you filed. You can, however, correct or complete the number, date and PDF later, in *Proof of filing / Mark as filed*. If you marked it as filed **by mistake** and did not attach the PDF, the **Cancel filing** button on its record returns it to 'Completed'. If it was actually filed and there was an error, it is corrected with the AEAT through a supplementary return or a rectification, depending on the direction of the error (see below).

If you do not want to miss any due date, **Fube's tax calendar** reminds you of each quarterly deadline. And the **Modelo 130 in Taxes** brings the whole workflow together on a single screen.

Edge cases and common errors

- **The quarter comes out negative or at zero.** The result of the main block (box **[12]**) never drops below zero: if it comes out negative, it is cut off there. Nothing is lost, because the offsetting has already been done earlier, in the cumulative base in Step 3: a loss-making quarter reduces the year's cumulative total and, with it, the following payments. What is carried forward through its own box are the negative results from box **[19]** of previous quarters, which are entered in box **[15]**, and only if box **[14]** has come out positive. One year's losses do not carry over to the next this way: that is adjusted in the income tax return.
- **Your 130 comes out negative and you haven't lost money.** This is the most common case, not an anomaly: a professional whose customers withhold 15% builds up so much withholding that box **[14]** comes out with a minus sign. That is exactly what the AEAT requires ('if a negative amount is obtained, it shall be entered with a minus sign') and the return is filed all the same, with the return type **'amount to be deducted'**, which exists precisely for this. That amount **is not lost**: Fube carries it forward to box **[15]** of the first subsequent quarter whose positive result allows it. Within the same tax year; whatever remains at year end goes to the income tax return.
- **An invoice or an expense is missing.** If the figure doesn't add up, it is almost always because something hasn't been recorded or has a date outside the tax year. Check the list before downloading the file: the calculation only reflects what is in the account. If the 130 was already saved, record what was missing and use **Recalculate from documents**, in its menu or on the edit screen. It shows you which boxes change and keeps what you typed in yourself: the agricultural block, box 16 and the Ceuta and Melilla flag. It also warns you about later 130s in the year that depend on this one. A 130 that has already been filed is not recalculated: it is corrected with a supplementary return.
- **You're paying more than you expected and you are taxed in Ceuta or Melilla.** Check the switch in Step 4. It is the costliest mistake on the return and the easiest to overlook, because the calculation comes out without any warning.

- **You've already filed a 130 with a mistake.** It is corrected with a supplementary return (if you need to pay more) or with a correction (if you need to pay less). For the supplementary return, the menu of the filed 130 and its record offer **Create the supplementary return from documents**: it opens the new return with the quarter recalculated, marked as supplementary, with the receipt number of the original and the amount payable on it in box 18. Only one is allowed per period. You file the supplementary return or the correction on the AEAT e-office.
- **You're not sure whether you need to file it.** Companies (which pay Corporation Tax), self-employed people under the modules scheme (Modelo 131) and those who exceed that threshold of income subject to withholding do not file the 130. If in doubt, check with your adviser: Fube gives you the calculation, but the obligation to file depends on your situation.

Frequently asked questions

Where does Fube get the figures for the 130 from?

From your own issued invoices and your recorded expenses. You don't enter the data twice: what you invoice and what you record as an expense is the same base that feeds the return, with the cumulative totals since January already added up.

Does Fube file the return with the AEAT for me?

No. Fube organises the data, calculates the result box by box and generates the TXT for the e-office and the PDF for your records. You or your adviser do the filing; afterwards you save the receipt and update the return's status in Fube to keep it under control.

Why does the calculation carry over the whole year and not just the quarter?

Because the regulations define it that way: the base for the instalment payment is the net income 'from the first day of the year to the last day of the quarter'. Each quarter, the cumulative total for the tax year is recalculated and whatever was already payable before is deducted. This is also what makes a bad quarter reduce the next one's payment without you having to do anything.

Does Fube know whether I’m taxed in Ceuta or Melilla?

No, and it doesn’t try to. You switch on the flag that lowers the rate from 20% to 8% when you create the return; Fube never infers it from your tax address. If it applies to you, tick it on each return.

When is each quarter filed?

Modelo 130 is quarterly and filing is concentrated at the beginning of January, April, July and October. The exact dates of each period change according to each year’s official calendar, so confirm them in the AEAT calendar or with your adviser; **Fube’s tax calendar** reminds you of each due date.

Keep your IRPF up to date without recalculating anything

The 130 stops being a chore when the figures are already in place: you record your invoices and expenses, and Fube calculates the cumulative total for the tax year, deducts what has already been paid, subtracts the withholding and leaves the file ready for you. You can **start for free** and set up your first return from Reports, or browse the rest of the **returns and taxes Fube prepares**. Fube does the calculation; the filing is down to you or your adviser.

Fube

START TODAY

Put this into practice with Fube

Create your free account and issue your first Verifactu-compliant invoice in minutes. No card, nothing to install.

fube.es

Invoicing and business management for freelancers and SMEs in Spain