



Politecnico
di Torino

ScuDo
Scuola di Dottorato ~ Doctoral School
WHAT YOU ARE, TAKES YOU FAR

SURVIVAL GUIDE – BEFORE YOU START

PART 1 - PHD AT POLITECNICO

1.1 The doctoral research programme in Italy

The doctoral programme (Ph.D) is a 3-years programme meant to provide candidates with a high level of scientific and technical culture and an appropriate research methodology. PhD candidates, together with their supervisor(s), are required to define a training and research programme and to develop it through high level education courses and personal research activities. At the end of the programme, after the submission of the final thesis, its peer-review and its final dissertation, the candidate is awarded with the doctoral degree, the highest level of education.

Three are the main career prospects for a so-called "Doctor of Philosophy - PhD":

- **academic:** having a PhD is the first step towards a university career;
- **an active researcher in industries and dedicated centres:** the doctoral experience should give an innovative research approach through the skills and competencies developed in the programme;
- **manager in high technology industries:** thanks to the sensitivity for researchers' role in the industrial field and the ability in managing innovation.

1.2 Doctoral School

Since 1999, Politecnico di Torino established a specific structure devoted to doctoral studies: the Doctoral School.

The cultural and professional contents of the doctoral courses are presented on the [ScuDo webpage](#).

The main aim of the Doctoral School is to manage the complex system of the new University educational programme and to establish a link between the Academia and the other components of society, such as the production and enterprise field, public and private bodies, culture, and workforces that are attracted by the crucial role of high-level education

and research. The aim of the Doctoral School is then to manage and harmonize the different doctoral courses, their educational and cultural activities, as well as to control the quality of doctoral courses and to promote the strategic choices regarding the doctoral courses. PhD candidates play a relevant role in scientific research.

1.3 Educational Activities

The school offers about 200 third level (highest educational level) courses, also providing a databank that can be looked up online, thus allowing candidates to choose between a wide range of courses for their educational plan. In addition to that, several courses of excellence given by scientists of international reputation are organized each year.

Four main areas:

- *Civil Engineering and Architecture;*
- *Information and Communication Engineering;*
- *Industrial Engineering;*
- *Physical, Chemical, and Mathematical Sciences for Engineering.*

Each PhD candidate works under the supervision of a professor (tutor or supervisor) cooperating, thereby learning research methods and techniques. This means that each PhD candidate is assisted by a faculty member, who allows PhD candidate to learn how research is carried out in that field, but also to cope with the most interesting themes and to get in touch with the international scientific community of the specific field of study as well. With the aim of supporting the PhD candidate in the planning of her/his research, and favour and improve the interaction with the tutor, the Doctoral School provides the Declaration of Intent (DoI) tool.

PART 2 - ENROLMENT IN THE DOCTORAL SCHOOL

The enrolment procedure consists of two phases and is completed when both phases have been completed.

Candidates admitted to doctoral studies in the first session of the and who have accepted the position referred to Art.11 of call for admission and those admitted to the second and third sessions must enroll within the deadlines indicated below.

	1° phase enrolment (online enrolment)	2° phase enrolment (identification-in-person and remotely)
Winners of the first and second session	From 08/10/2024 to 08/11/2024	From 18/10/2024 to 14/11/2024
Winners of the third session	From 13/02/2025 to 18/02/2025	From 19/02/2025 to 28/02/2025

2.1 Online enrolment (first phase)

Online registration must be completed by the deadlines indicated above through the **Apply** procedure. Please note that during the procedure you will be required to pay the fees specified in *article 16 of the call for admission*.

Candidates admitted "under condition" (Art. 10.3) may proceed with their online enrolment within the deadlines (mentioned above), only if they have completed the following:

Condition:	To do:
Not graduated yet after the application deadlines indicated in art. 7.	Insert the details of the master's degree, clearly indicating the final mark, data and place of achievement. A Master's degree obtained at an Italian university will only be valid if it is obtained with a minimum grade of 95/110. For candidates with a master's degree from the Politecnico di Torino, the data is updated automatically.
Achievement of the English language certificate after the application deadlines indicated in art.7.	Insert the details of English language certificate, clearly indicating the kind of certificate, the final mark, data and place of achievement.

At the end of the online enrolment procedure, the applicant has to **choose and set an appointment (date and time) from “Tool Prenotazioni”** to come to the Doctoral School to finalize the enrolment procedure through identification and document verification.

2.2 Finalization of the enrolment (second phase)

The day of the appointment, the PhD candidates need to come with the following documents, as provided for in the call for admission (art.12 par. 2.2):

- A **valid identification document**.
- **Original hard copy** of the **English language knowledge certificate**.
- Original bachelor's degree and master's **degree certificates** and **transcript of records with marks** in one of the languages mentioned in art.7.2.b (if obtained abroad).

In addition:

for those PhD candidates who obtained the II level (M.Sc.) title abroad:

- original **hard copies of M.Sc. Degree certificate** and **transcript of records** with marks, written in one of the languages listed in the call for admission (art. 12, paragraph 2.2.c);

for those PhD candidates who were awarded an II level (M.Sc.) title by an Italian institution after the closure of the competition and applied for admission under condition (see the call for admission art. 12, paragraph 2.1)

- certificate or self-declaration of M.Sc. Degree completion, with grade, date and place of obtainment.

The finalization of the enrolment at the Scudo office ends with the issuance of the student card.

If, for valid reasons, it is not possible to be in Turin by the deadlines to complete the second phase of enrolment in person, the student must immediately inform the PhD Programmes Hub, submitting a reasoned request to complete the second phase of **enrolment in remote**. In any case, the second phase of remote enrolment by appointment at the Virtual Desk must be completed by the dates indicated above. This procedure does not allow the Smart Card to be issued.

2.3 Documents required for foreigner PhD candidates (see PART 5 for more details)

The following documents are required for foreign PhD candidates:

- **Italian Social Security Number (Codice Fiscale)**
 - Who? PhD candidate can ask it to the embassy or [the revenue agency \(Agenzia delle Entrate\)](#).

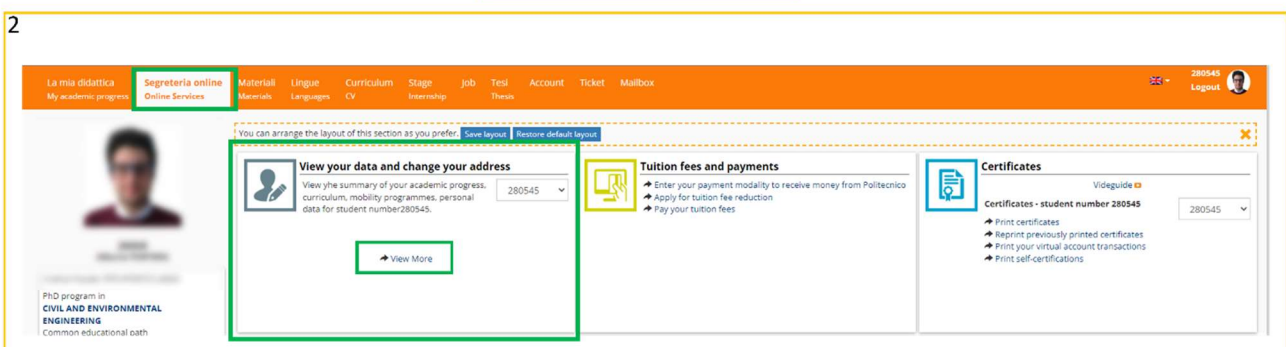
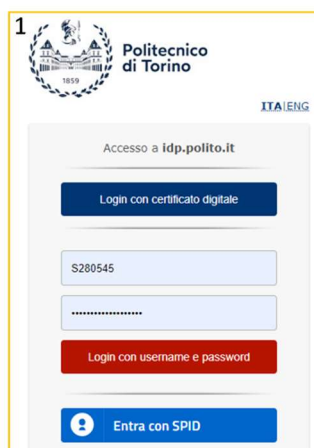
In general, it allows getting access to all the Italian social and health services.

- **Residence Permit (Permesso di Soggiorno) - for non-UE-candidates**
 - Who? PhD candidate can ask it at the [Questura Offices](#).

Failure to receive the residence permit by that time involves career blocking.

For any additional info please contact the Immigration Desk at immigration.desk@polito.it

ITALIAN ADDRESS update for FOREIGNER PhD CANDIDATES as fast as the enrolment is finalized, PhD candidate should update the Italian address using the Teaching Portal / Portale della Didattica, as depicted below.



PART 3 - FEES, SCHOLARSHIPS AND TAXATION

3.1 Fees structure

As stated in the [tuition fee guide](#), **all PhD candidates**, either they are recipients of a scholarship or not, **have to pay the annual amount** for the "extra-Politecnico" costs:

Fees outside PoliTo competence	
Regional tax for the University Education right (EDISU)	€ 140,00
Enrolment revenue stamp	€ 16,00
The premium for accident insurance	€ 5,00
Total amount	€ 161

Being yearly fees, the above amount shall be paid each year. For the first year, the payment is carried out along the enrolment procedure. For PhD candidates enrolling in the second year and beyond, the yearly fee must be paid as part of the requirement for the enrolment.

3.2 Scholarship and fellowship

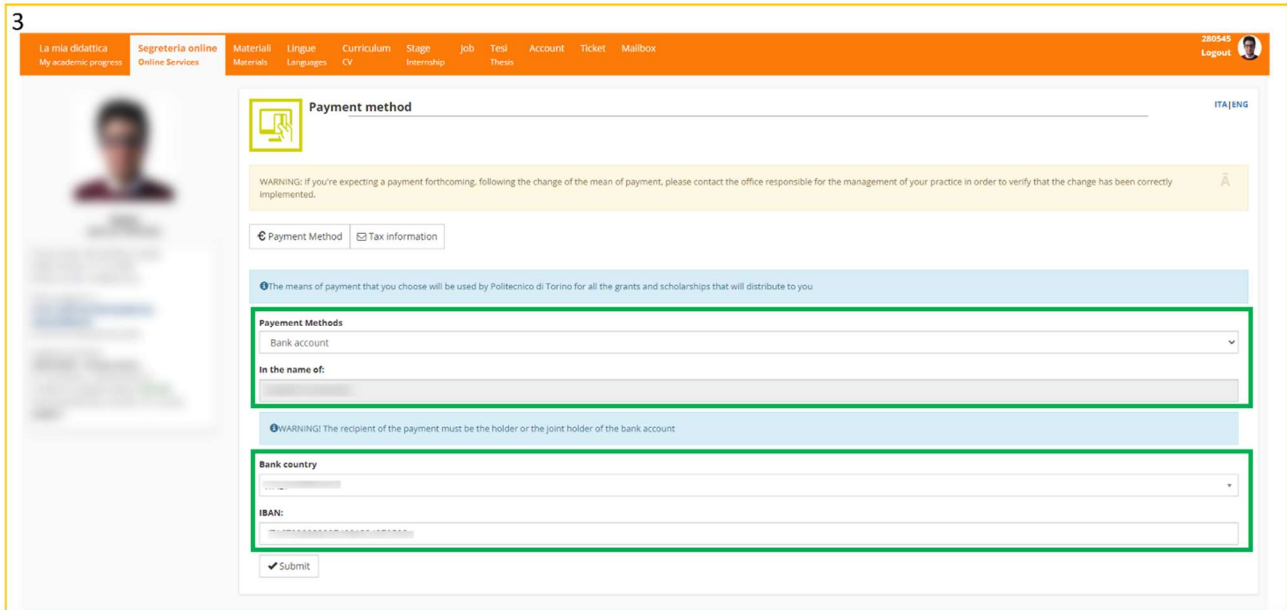
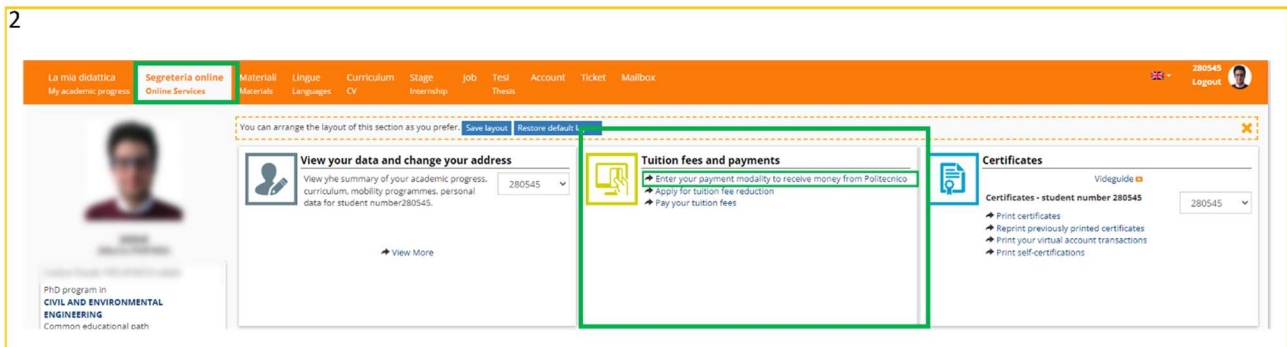
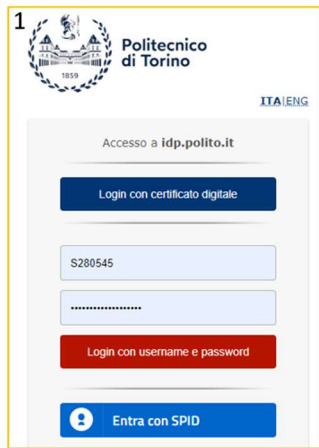
PhD candidates may benefit from PhD scholarship, research fellowship, grants for single research activities etc.

The **PhD scholarship** lasts **three years** under the condition that the PhD candidate has fulfilled the requirements necessary to be admitted to the subsequent year, as verified by the relevant Academic Board.

To be able **to get the monthly scholarship**, as soon as the enrolment has been finalized, candidates need to upload their Bank Account details on the Teaching Portal / Potale della Didattica. PhD candidates **must communicate their IBAN** code onto the webpage: Teaching Portal >> Segreteria Online **through the online** procedure, as depicted below (p.7).

At any time, PhD candidates can waive the scholarship without dropping out of the PhD programme, but they will have to pay the annual fee for the current year anyways.

PhD Scholarship: **1.386 €/month** (for three years).
The gross annual amount of the scholarship is **Euro 18.854,52**, including pension contributions charged to the recipient.
The monthly net amount is **1.386 €/month** and it is paid at the end of each month.
50% scholarship INCREASE for international mobility.



3.3 Taxation

Neither income tax, nor personal income tax (IRPEF) is levied on scholarships or research fellowship; therefore, no income tax certificate (CUD) can be issued for these amounts. Though exempted from payment of income tax, the PhD candidate **who receives a scholarship is recognized as an independent fiscal subject** for income declarations (ISEE).

The Italian Social Security Institute (Istituto Nazionale di Previdenza Sociale) is [INPS](#). The scholarship or research fellowship **is subject to the payment of social security INPS contributions**, two thirds of which are charged at the expenses of Politecnico di Torino and one third is covered by the recipient.

The amount charged on the PhD candidate is directly deducted from the gross amount by PoliTo and transferred to the separate management / gestione separata of INPS. Therefore, each new PhD candidate must register to the separate management of INPS.

Registration to the separate management/gestione separata INPS

Once the PhD candidates have finalized the enrolment obtaining the student number, PhD candidates must register to the INPS separate management / "gestione separata" on the [INPS webpage portal](#), following these steps:

- **INPS SPID Authentication**

Firstly, log-in the personal profile on INPS portal through SPID authentication. To do so, it is required to activate the [Public Digital Identity System](#) (SPID).

If you are a **foreign student** and you are not able to obtain the SPID authentication you can [request the INPS PIN](#). Firstly, create the personal profile on INPS portal asking for an authentication PIN. To do so, it is required to fill in the online forms with all personal information. The most important are:

- Italian Social Security Number (Codice Fiscale);
- Residence address;
- Telephone number;
- E-mail address.

At the end of the procedure, the first part of the 16-character PIN will be forwarded either by e-mail or SMS. The second part will be sent to the residence address.

Once obtained the complete 16-character PIN, PhD candidate may access the portal at this page and will be requested to change their PIN.

- **Registration to the separate management / gestione separata**

Once logged in, PhD candidate can access to the personal page ("bacheca") and look among the services the one called "[Domanda d'iscrizione alla Gestione Separata](#)"

Once notified of the successful registration, PhD candidate should be able to print out an official document with a protocol number to be sent or handed into the Doctoral School office.

From myINPS personal page, it can be kept track of the INPS contributory situation. Send to ScuDo Office (PhD Programmes Hub), through the [ticketing system](#), the official document stating the successful registration at “gestione separata”.

1

Autenticazione

PIN SPID CIE CNS

SPID è il sistema di accesso che consente di utilizzare, con un'identità digitale unica, i servizi online della Pubblica Amministrazione e dei privati accreditati. Se sei già in possesso di un'identità digitale, accedi con le credenziali del tuo gestore. Se non hai ancora un'identità digitale, richiedila ad uno dei gestori.

[Maggiori informazioni su SPID](#)

Entra con SPID

sp:dv AgID Agenzia per l'Italia Digitale

2

L'Istituto Dati, ricerche e bilanci Avvisi, bandi e fatturazione INPS Comunica Prestazioni e servizi Amministrazione trasparente

Indietro Vai a MyINPS Modifica contatti Modifica PIN Esci

Iscrizione alla Gestione Separata

AVVISO

Gentile contribuente, i dati precaricati potrebbero non essere aggiornati e la sede assegnata essere provvisoria. La procedura provvederà durante la notte ad effettuare i controlli dei dati inseriti nella domanda, ad aggiornare e a rendere disponibile la posizione con tutti i dati corretti e in carico alla sede di competenza corretta.

ARTICOLO 2, COMMA 26, DELLA LEGGE 8 AGOSTO 1995, N. 335

[Manuale Utente \(450kb\)](#)

SELEZIONE BENEFICIARIO DOMANDA

Soggetto per il quale effettuare l'Iscrizione alla Gestione Separata

se stessi altro soggetto

AVANTI **ANNULLA**

3

TIPO ISCRIZIONE

Nessuna iscrizione per il soggetto | XXXXXXXXXXXX avente codice fiscale: XXXXXXXXXXXXXXXXXXXX

Vuole procedere con l'iscrizione come:

- parasubordinato

- professionista

4

MODULO PARASUBORDINATO

Data (gg/mm/aaaa):

DATI AGGIUNTIVI

Telefono: [] []

Cellulare: [] []

Email/PEC: [] []

PART 4 - STUDENT'S SERVICES

PhD candidates are entitled to facilities on some services provided by POLITO or other institutions such as:

4.1 EDISU

Regional [Agency for the Right to Education of Piedmont](#) has been created to foster access and attendance to university studies in favour of capable and worthy students although without economic means. Through the link you can find all the useful information you need to know about scholarship and accommodation services, updated each year by EDISU.

For PhD candidates, EDISU provides a **refund** of the regional tax (€ **140.00**) upon having presented the **request form application** provided by **EDISU**. **Generally, the application phase lasts from January to July. Please carefully check the following links to get the whole information about the regional tax reimbursement:**

<https://www.edisu.piemonte.it/en/services/scholarships-and-other-grants/regional-fee-right-university-education>.

Food service

The food service is open to all Italian and foreign PhD candidates registered for the academic year 2023/2024. Food services consist of canteens and alternative services at affiliate shops.

The service is with fees. There are 5 reduced price brackets and 1 full price bracket, according to the economic status of each student. To access to Reduced Price bracket, PhD candidates who meet the economic requirements must fill out the online request form by logging into online services. It is possible to do it whenever wanted, but not before the enrolment to University.

The Smart Card has electronic rechargeable purse for meal payment. Smart Card must be refilled periodically at any Smart Card recharge spot.

Check [here](#) to know all the update information each academic year.

4.2 CUS

Turin [University Sports Center](#) is the body that provides sports services to students, professors, and university workers.

4.3 MOBILITY AND CULTURAL INITIATIVES

Reaching Torino

Airports: Torino has its own airport named Torino Caselle, which is connected with several European locations. From there you can take a [shuttle](#) connecting you with the two major railway stations, Porta Susa and Porta Nuova. For those with reduced mobility check [here](#).

Train: There are two main railway stations in Torino, Porta Susa and Porta Nuova. To buy tickets you can do everything online at [Trenitalia](#), which is the only public company delivering train services. Besides that, you also have [Italo](#) which delivers only high-speed train services. For those with reduced mobility check [here](#).

Getting around in Torino

Public transport: Moving in Torino is quite easy with public transport. Please check [here](#) for fares and discounts. To get constant updates on rides and lines and buy digital ticket use the app [GTT TO Move](#). For yearly tickets, as PhD students, we can receive some discounts (check [here](#)). To obtain the free transportation card for people with disabilities, check [here](#).

Bikes: Riding a bike in Torino has gotten easier in the last few years. [Here](#) you can find an updated map of the existing paths, although in minor streets the municipality has tried to promote 30 km/h zones where cars and bicycles can share the lane. There are floating services and it's common to have a second hand used bike in Torino

Scooter: There are several companies providing the sharing service in Turin.

Motorbike: Still with a sharing formula, it is possible to rent motorbikes to go around the city.

Cars: There are three major car sharing services in the city: *E+ Share Drivalia*, *SHARE now* and *Enjoy*. You can check out their website to see fares and how they work.

Taxi: Taxis are not very common in Turin, but you can use the app *Free Now* or use this number to order (011 5730).

Cultural initiatives

PhD candidates will benefit from discounted prices on their travel tickets, bike-sharing subscription, and Museum pass. Please visit the link: <https://www.polito.it/en/education/services-and-life-at-politecnico/right-to->

PART 5 - BUREAUCRATIC PROCEDURES (for non-EU citizens)

Italian bureaucracy is can be slow. Here are some tips taken from our experience as international students to help you navigate the system and ensure you have a smooth beginning to your life in Italy.

5. 1 CODICE FISCALE (Fiscal code)

The codice fiscale (fiscal code) is probably the most important thing you'll need in the beginning (for SIM cards, Bank accounts, Renting a house, etc.). When you get admission, Politecnico will send a letter to the Italian embassy in your country asking them to issue it to you. However, you might have to follow up with the Italian embassy and make a special request. Otherwise, you can generate the codice fiscale once you land in Italy by visiting the Agenzia Entrate (tax agency) and bringing your passport, university admission letter, address proof/rental housing contract (if applicable) and other documents. You can wait in line or try booking an appointment using the [Agenzia Entrate app](#).

Important addresses:

[Agenzia Entrate, Turin - Corso Bolzano, 30, 10121 Torino TO](#)

5.2 PERMESSO DI SOGGIORNO (residence permit)

The information on the [International Students page](#) on the Politecnico website is comprehensive. It lists all the documents you need and the application process. What you can do is:

- Go to any branch of *Poste Italiane* (post office) and collect the "permesso di soggiorno kit", it's also known as the 'kit giallo'. You don't need to wait in line, you can just head directly to a counter and ask for it. It is an envelope containing all the forms you need to fill out for *the permesso di soggiorno*.
- Go to a *tabacchi* (tobacco/general store) and buy a 16 euros *marca da bollo* (duty stamp). You can find *tabacchi* shops in every neighbourhood, just look for a black or blue 'T' on a white sign board.
- Email the International Students office (immigration.desk@polito.it) and book an appointment to help fill out your *permesso di soggiorno*. Their office is in the [main Campus of Politecnico](#) at Corso Duca degli Abruzzi 24, 10129, Torino.
- The employees at the International Students office will fill out the form for you. Make sure to carry your passport, photocopies of the relevant passport pages (including the Italian visa), university admission letter, codice fiscale, and other documents.
- Put everything in the kit and submit it to the nearest *Poste Italiane* (wait for your number this time or book a slot using the [Ufficio Postale app](#)). You will have to pay 100,46 euros (they have card machines at the post office). They will give you a postal receipt of the *permesso di soggiorno* (this is an important document; we recommend making a photocopy

of it) and an appointment day and time for fingerprinting at the *Questura* (police immigration office headquarters).

- Bear in mind that you may have to wait up to 6 months for the appointment.
- Carry the receipt with you along with your passport when leaving Italy
- Make sure you are present on the day of the fingerprinting at the *Questura*, it is difficult to change the date of your appointment. Bring your *permesso di soggiorno* postal receipt, 4 passport-sized photographs, passport, *codice fiscale*, university admission letter, any missing documents from your kit, etc.
- On the day of your appointment, expect to wait between 3-6 hours outside. There is a food truck directly outside of the *Questura* and a few cafes nearby, but we recommend you pack some water and snacks.
- Your actual appointment time doesn't really matter, except to determine the order of entry towards the counter. Some people prefer arriving at the *Questura* early in the morning and getting it done with, irrespective of their later appointment time.
- Once you reach the counter, the actual process only takes a few minutes. Your postal receipt will be stamped and you will receive the Integration agreement form to sign.
- You will then head to a separate room where your fingerprints will be taken, and they may measure your height.
- After around 1-2 months, you will receive a text message informing you of the day and time to collect your *permesso di soggiorno*. You can also check the [online status](#) of it using the username and password on your postal receipt.
- You will collect your *permesso di soggiorno* from a different *Questura* in Via Tommaso Dorè 3. Remember to bring along your postal receipt, the wait time will be around 2-3 hours.
- Congratulations, you finally have your *permesso di soggiorno*! And now you have to start the process again in a few months for the [renewal](#).

SOME TIPS

- When preparing the *permesso di soggiorno* kit, make sure you have photocopies of your relevant passport pages, including a photocopy of your Italian visa with the immigration stamp.
- It's okay if you don't have a tessera sanitaria (health insurance) by the time you submit the *permesso di soggiorno* kit. You can just bring the health insurance receipt with you on the fingerprinting appointment.
- Make sure you have 4 passport-sized photographs ready for the fingerprinting appointment at the *Questura*.

Important addresses:

Questura for immigration purposes - Corso Verona, 4, 10152, Torino TO

Questura in via Tommaso Dorè 3 (collecting the residency permit only)

5.3 TESSERA SANITARIA (health insurance)

Unlike the information on the permesso di soggiorno, the information on the tessera sanitaria (health insurance) on the Politecnico website does not cover everything. The process is as follows:

- Go to the nearest Poste Italiane (you can wait for your token number or book an appointment using the [Ufficio Postale app](#)) and ask for a "F24 Modello".
- Submit the F24 Modello at the post office (the sample is on the following page). As students, we have to pay 149,77 euros per year. Make sure you carry your passport, codice fiscale, and other documents.
- The tessera sanitaria is valid only for one calendar year. So if you apply in October 2022, it will expire in December 2022, and you will have to pay 149,77 euros again starting from January 2023 for the year 2023.
- After payment at the post office, they will stamp your F24 modello. This is now your tessera sanitaria receipt.
- Go to the ASL (Azienda Sanitaria Locale) office (address below) and wait in line for your turn. Bring your passport, tessera sanitaria receipt, codice fiscale, and other documents.
- You should also have a name for a family doctor (medico di base) ready. You can choose one in your neighbourhood from the list of public doctors [here](#). Don't worry if you're not sure of anyone, or you don't know if they speak English, etc. You can always change this later!
- At the ASL, submit your documents and tell them the name of your chosen doctor. You will receive the provisional tessera sanitaria.
- It might so happen that when your codice fiscale is scanned at the ASL, it might not show up in the system (especially if your codice fiscale was issued by the Italian embassy in your country). This is because it may not be registered with a local address.
- This is a simple problem to fix- go to the Agenzia Entrate (it's easiest to book an appointment on the Agenzia Entrate app) with your codice fiscale, passport, residence proof/rental housing contract (if needed), and other documents. You will be issued a new codice fiscale (same number but a new document with the signature and stamp of the Italian tax agency).
- You can go back to the ASL and finish the tessera sanitaria process.
- You will receive the tessera sanitaria card via post in around 1 month.
- However, this is just a temporary tessera sanitaria valid only for a few months. Once you receive your permesso di soggiorno card, you have to go back to the same ASL with your permesso di soggiorno, codice fiscale, passport, and health insurance receipt (the stamped F24 modello).
- It's only after this that you will receive the tessera sanitaria card valid for the whole year. It will be sent to you in a month via post.
- The renewal process for the tessera sanitaria is the same.

Important addresses:

ASL - Oftalmico, via Filippo Juvarra, 19, 10122 Torino TO

Agenzia Entrate - Corso Bolzano, 30, 10121 Torino TO

SAMPLE OF MODELLO F24 FOR TESSERA SANITARIA

agenzia entrate Mod. **F24**

DELEGA IRREVOCABILE A: _____

MODELLO DI PAGAMENTO UNIFICATO AGENZIA _____ PROV. _____

PER L'ACCREDITO ALLA TESORERIA COMPETENTE

CONTRIBUENTE

CODICE FISCALE YOUR TAX CODE _____ iscrittore in capo di anno d'imposta non coincidente con anno solare

DATI ANAGRAFICI **FAMILY NAME** _____ **FIRST NAME** _____

COUNTRY OF BIRTH _____ comune lo Stato estero di nascita

DOMICILIO FISCALE CITY WHERE YOU LIVE NOW _____ **T.O.** _____ prov. via e numero civico **CURRENT ADDRESS (ST. NAME AND NUMBER)** _____

CODICE FISCALE del coobbligato, erede, genitore, tutore o curatore fallimentare _____ codice identificativo

SEZIONE ERARIO

codice tributo	denominazione/regione/prov./masse rif.	principi riferimento	importo a debito versati	importo a credito compensati
IMPOSTE DIRETTE - IVA				
RITENUTE ALLA FONTE				
ALTRI TRIBUTI ED INTERESSI				
TOTALE A			0,00	0,00
SALDO (A-B)				

SEZIONE INPS

codice sede	casuale contributo	matricola INPS/codice INPS/branche aderenti	periodo di riferimento da mesi/anno	periodo di riferimento a mesi/anno	importo a debito versati	importo a credito compensati
TOTALE C						
SALDO (C-D)						

SEZIONE REGIONI

codice regione	codice tributo	denominazione/mese rif.	anno d'iscrizione	importo a debito versati	importo a credito compensati
13	ISCRIZIONE SERVIZIO SANITARIO NAZIONALE	8846	2022		
TOTALE E				149,77	0,00
SALDO (E-F)				149,77	

SEZIONE IMU E ALTRI TRIBUTI LOCALI

codice ente/codice comune	Fluo. Anni	Saldo	numero mutui	codice tributo	denominazione/mese rif.	anno di riferimento	importo a debito versati	importo a credito compensati
TOTALE G								
SALDO (G-H)								

SEZIONE ALTRI ENTI PREVIDENZIALI E ASSICURATIVI

codice sede	codice ditta	c.c.	numero di riferimento	causale	importo a debito versati	importo a credito compensati
INAIL						
TOTALE I						
SALDO (I-L)						

SEZIONE ALTRI ENTI PREVIDENZIALI E ASSICURATIVI

codice ente	codice sede	casuale contributo	codice posizione	da mesi/anno	periodo di riferimento a mesi/anno	importo a debito versati	importo a credito compensati
TOTALE M							
SALDO (M-N)							

FIRMA _____ **READABLE SIGNATURE**

SALDO FINALE **EURO** 149,77

ESTREMI DEL VERSAMENTO (DA COMPILARE A CURA DI BANCA/POSTE/AGENTE DELLA RISCOSSIONE)

CODICE BANCA/POSTE/AGENTE DELLA RISCOSSIONE

DATA: _____

Pagamento effettuato con assegno bancario/postale

_____ circolare/vaglia postale

tratto / emesso su _____

cod. ABI _____ CAB _____

AutORIZZO addebito su conto corrente codice IBAN _____

firma _____