



## Tax offset questions T1-T6

How to complete the tax offset questions T1 to T6 in your paper tax return.

### **T6 – Education tax refund 2012**

How to find out about the SchoolKids Bonus that replaced the education tax refund (ETR).

### **Tax offsets that you show on the supplementary section of the tax return 2012**

Complete this question if you had tax offsets you need to complete in the supplementary section of the tax return.

### **Total tax offsets 2012**

Complete this question with the total tax offsets in your tax return.

### **Adjustments that you show on the supplementary section of the tax return 2012**

Instructions for completing adjustments in the supplementary tax return.

## **T1 – Spouse (without dependent child or student), child-housekeeper or housekeeper 2012**



Provides definitions which will help you determine whether you are eligible for this tax offset.

## **T2 – Senior Australians (includes age pensioners, service pensioners and self-funded retirees) 2012**



Complete this question if you meet the conditions to claim the seniors and pensioners tax offset.

## **T3 – Pensioner 2012**



Provides information which will help you complete this question on your tax return.

## **T4 – Australian super income stream 2012**



Complete this question to help you work out if you're eligible for this tax offset and the amount you can claim.

## **Rebate income 2012**



Work out your rebate income and if you're eligible for the seniors and pensioners tax offset at question T1.

## **T5 – Private health insurance 2012**



Provides definitions which will help you determine whether you are eligible for this tax offset.

QC 29130

## T6 – Education tax refund 2012

How to find out about the SchoolKids Bonus that replaced the education tax refund (ETR).


**Last updated** 1 June 2012

 Question T6 image from the Tax return for individuals form.

The Government announced in the 2012 Budget that the education tax refund (ETR) would be replaced by a new payment called the Schoolkids Bonus. You cannot claim the ETR for expenses incurred in 2011-12, or any excess eligible expenses you carried forward from the previous year.

As a transitional arrangement, Services Australia made a one-off payment to eligible families in June 2012. If you did not receive this payment, contact Services Australia.

For more information about the changes to the ETR, including how to claim the refund for previous years, see [Education tax refund - what you need to know](#).

From 1 January 2013, you may be eligible for the Schoolkids Bonus. For more information go to [Services Australia](#) 

### Where to go next

- go to question [Tax offsets that you show on the supplementary section of the tax return](#)
- return to main menu [Individual tax return instructions](#)
- go back to question [T5 - Private health insurance](#)

## Tax offsets that you show on the supplementary section of the tax return 2012

Complete this question if you had tax offsets you need to complete in the supplementary section of the tax return.

Last updated 1 June 2012

### On this page

[Were you entitled to any of the above tax offsets?](#)

[Answering this question](#)

[Completing your tax return](#)

You need to use *Individual tax return instructions supplement 2012* if you were entitled to any of the following tax offsets:

- tax offset for superannuation contributions on behalf of your spouse
- tax offset for living in a remote or isolated area of Australia
- tax offset for serving overseas as a member of the Australian Defence Force or a United Nations armed force
- tax offset for net medical expenses over the threshold amount
- tax offset for maintenance of your parent, spouse's parent or invalid relative
- landcare and water facility tax offset brought forward from an earlier year
- mature age worker tax offset
- entrepreneurs tax offset
- tax offset for interest from the infrastructure borrowings scheme

- tax offset for performing work or services in the Joint Petroleum Development Area (JPDA)
- foreign income tax offset, which you claimed at item 20.

Were you entitled to any of the above tax offsets?

<b>NO</b>	<ul style="list-style-type: none"> <li>• Go to <a href="#">Total tax offsets</a>, or</li> <li>• return to main menu <a href="#">Individual tax return instructions</a>.</li> </ul>
<b>YES</b>	Read below.

#### Answering this question

You can find the *Tax return for individuals (supplementary section) 2012* at the back of *Individual tax return instructions supplement 2012*. If you don't have a copy of this supplement, you can get one from most newsagents during the lodgment period (1 July to 31 October 2012). Copies are also available all year from our [Publications Distribution Service](#).

#### Completing your tax return

##### Step 1

Complete the details at the top of page 13 on your *Tax return for individuals (supplementary section) 2012*. Use *Individual tax return instructions supplement 2012* to complete the **TAX OFFSETS** section on page 16 of your tax return (supplementary section).

##### Step 2

Transfer the amount you wrote at **TOTAL SUPPLEMENT TAX OFFSETS** on page 16 of your tax return (supplementary section) to **T** on page 5 of your tax return.

QC 25708

## Total tax offsets 2012

Complete this question with the total tax offsets in your tax return.

**Last updated** 27 November 2012

Completing your tax return

### Step 1

Check that you have claimed all the tax offsets you are eligible for.

### Step 2

Add up all the tax offset amounts you claimed at items **T1, T4, T5, T6** and **T** on your tax return. (We work out the amounts at items **T2** and **T3** automatically.)

### Step 3

Write the total amount at **U TOTAL TAX OFFSETS** on page 5 of your tax return.

Mature age worker tax offset

If you were an Australian resident 55 years old or older on 30 June 2012 and you have received certain income from working, you may be eligible for the mature age worker tax offset.

If you have net income from working as a result of amounts that you show at items in the supplementary section of the tax return, you will need to complete item **T12 - Net income from working - supplementary section** so we can work out your mature age worker tax offset entitlement.

### Where to go next

- go to question **Adjustments that you show on the supplementary section of the tax return**

- return to main menu [Individual tax return instructions](#)
- go back to question [Tax offsets that you show on the supplementary section of the tax return](#)

QC 25709

## Adjustments that you show on the supplementary section of the tax return 2012

Instructions for completing adjustments in the supplementary tax return.

Last updated 1 June 2012

### Completing your tax return

Did you receive a distribution during 2011-12 on which family trust distribution tax has been paid?

<b>YES</b>	<ul style="list-style-type: none"> <li>• Read question <a href="#">A4 Amount on which family trust distribution tax has been paid</a>. You may be entitled to an adjustment.</li> <li>• return to main menu <a href="#">Individual tax return instructions</a>.</li> </ul>
<b>NO</b>	Read on.

Did you make a payment to us more than 14 days before the due date for payment?

<b>YES</b>	<ul style="list-style-type: none"><li>• Read question <a href="#">C1 Credit for interest on early payments</a>. You may be able to claim credit for interest on early payments.</li><li>• return to main menu <a href="#">Individual tax return instructions</a>.</li></ul>
<b>NO</b>	Go to <a href="#">Private health insurance policy details</a> .

QC 25710

## T1 – Spouse (without dependent child or student), child-housekeeper or housekeeper 2012

Provides definitions which will help you determine whether you are eligible for this tax offset.

Last updated 1 June 2012

### On this page

[Did you have a dependent spouse who was born before 1 July 1971, child-housekeeper or housekeeper for any part of the year?](#)

[Answering this question](#)

[Completing your tax return](#)

### Item T1

 Question T1 image from the Tax return for individuals form.

The following definitions will help you determine whether you are eligible for this tax offset.

### Spouse

Your spouse includes another person (whether of the same sex or opposite sex) who:

- you were in a relationship with that was registered under a prescribed state or territory law
- although not legally married to you, lived with you on a genuine domestic basis in a relationship as a couple.

### **Housekeeper**

A housekeeper is someone who kept house for you full time and also cared for your dependent child, student (under 21 years old), invalid relative or invalid spouse.

### **Child-housekeeper**

A child-housekeeper is your child who kept house for you full time. Your child includes your adopted child, stepchild, ex-nuptial child or child of your spouse. However a child who is a full-time student or a full-time employee is not considered to keep house full time. (See the full definition of child in [Special circumstances and glossary](#))

### **Keeping house**

Keeping house means more than simply child-minding or performing domestic duties. It includes having some responsibility for the general running of the household.

### **Adjusted taxable income**

Adjusted taxable income (ATI) is explained in [Adjusted taxable income \(ATI\) for you and your dependants](#)

## **Did you have a dependent spouse who was born before 1 July 1971, child-housekeeper or housekeeper for any part of the year?**

<b>NO</b>	<ul style="list-style-type: none"><li>• You may still be eligible to claim for your spouse at item T8 or item T10. Go to question T2 - Senior Australians (includes age pensioners, service pensioners and self-funded retirees), or</li><li>• <a href="#">return to main menu Individual tax return instructions</a></li></ul>
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<b>YES</b>	Read below.

## Shared care

You had shared care if you, and your spouse if you had one, cared for your child for some of the income year, and someone else, such as a former spouse, cared for the child for the rest of the income year.

If you received family tax benefit Part B as part of a shared-care arrangement, you will need to know your **FTB shared-care percentage** to calculate your spouse offset. Your FTB shared-care percentage is usually not the same as your 'Shared care percentage' which appears on correspondence you have received from the Family Assistance Office (FAO).

If you do not know your **FTB shared-care percentage**, contact the FAO.

## How to contact the FAO

For advice on family tax benefit, you can contact the FAO by any of the following means.

- Visit their website at [Services Australia](#)
- Phone **13 61 50** between 8.00am and 8.00pm, Monday to Friday.
- Visit your nearest FAO. Offices are located in Medicare offices and Centrelink customer service centres.
- Phone **13 12 02** if you don't speak English well.
- Use a teletypewriter (TTY) service **1800 810 586** if you have a hearing or speech impairment (this service is only available via a teletypewriter).

## Answering this question

If you had a dependent spouse born before 1 July 1971, read on.

If you had a child-housekeeper, go to **part B**. If you had a housekeeper, go to **part C**. If you are claiming a combination of these tax offsets, work through parts A to C below in order.

## Part A - Dependent spouse

You cannot claim this tax offset if:

- your spouse was born on or after 1 July 1971
- your **adjusted taxable income (ATI)** for 2011-12 was more than \$150,000, or
- you had a spouse for the whole year and their **ATI** for 2011-12 was \$9,702 or more.

To work out your ATI go to **Adjusted taxable income (ATI) for you and your dependants** or use the Income tests calculator.

If your spouse was born on or after 1 July 1971, you may still be able to claim for them at item **T8** or **T10**.

You can claim a dependent spouse tax offset for any period in 2011-12 that you had a spouse and you met **all** these conditions:

- your spouse was born before 1 July 1971
- you maintained your spouse; see **What is maintaining a dependant?** in **Adjusted taxable income (ATI) for you and your dependants**
- your spouse was a resident; if you are not sure, see **Are you an Australian resident?** in **Completing individual information on your tax return**
- you were a resident at any time during 2011-12
- if you had a dependent child or student, neither you nor your spouse (during any period they were your spouse) was eligible for family tax benefit (FTB) Part B or if one of you was eligible for it, you were eligible at the shared-care rate only.
- neither you nor your spouse (during any period they were your spouse) received parental leave pay.

To work out your spouse's **ATI for the period you can claim** use the worksheet in **Adjusted taxable income (ATI) for you and your dependants**

The maximum spouse tax offset you can claim is \$2,355.

If you are entitled to claim a dependent spouse tax offset, go to **part A** of **Completing your tax return**.

## Part B - Child-housekeeper

You cannot claim this tax offset if:

- your **adjusted taxable income (ATI)** for 2011-12 was more than \$150,000, or
- you had a spouse for all of 2011-12 and the combined ATI of you and your spouse was more than \$150,000, or
- you had a spouse for only part of the year and the sum of the following is more than \$150,000
  - your ATI
  - your spouse's ATI for 2011-12 *multiplied by* the number of days they were your spouse *divided by* 366, or
- you had a child-housekeeper for the whole year and their ATI for 2011-12 was
  - \$7,958 or more, or
  - \$9,478 or more if you had another dependent child or student and the ATI of that dependent child or student was less than \$282 plus \$28.92 for each week you maintained them.

To work out the ATI for you and your spouse go to **Adjusted taxable income (ATI) for you and your dependants** or use the **Income tests calculator**

If you have already worked out your spouse's ATI for the purposes of the dependent spouse tax offset, and you claimed that offset for only part of the year, you will need to complete the worksheet or calculator again to work out your spouse's ATI for the relevant period above, as the amounts may not be the same.

You can claim a child-housekeeper tax offset for any period in 2011-12 that you had a child-housekeeper and you met **all** these conditions:

- you maintained your child-housekeeper; see **What is maintaining a dependant?** in **Adjusted taxable income (ATI) for you and your dependants**

- your child-housekeeper was a resident; if you are not sure, see **Are you an Australian resident?** in **Completing individual information on your tax return**
- you were a resident at any time in 2011-12
- you were not eligible for a dependent spouse tax offset under part A either because you did not maintain a spouse or because your spouse was not considered to be a resident
- you were not eligible to claim a dependent relative tax offset for a carer spouse or invalid spouse under item **T10** either because you did not maintain a spouse or because your spouse was not considered to be a resident
- you were not eligible for FTB Part B or were eligible for it only at the shared-care rate
- you were not receiving parental leave pay.

To work out your child-housekeeper's ATI for the period you can claim go to **Adjusted taxable income (ATI) for you and your dependants** and use **worksheet 1**.

The maximum child-housekeeper tax offset you can claim is \$1,919, or \$2,299 if you had another dependent child or student and the ATI of that dependent child or student was less than \$282 plus \$28.92 for each week you maintained them.

If you are entitled to claim a child-housekeeper tax offset, go to **part B** of **Completing your tax return**.

## **Part C - Housekeeper**

You cannot claim this tax offset if:

- your **adjusted taxable income(ATI)** for 2011-12 was more than \$150,000, or
- you had a spouse for all of 2011-12 and the combined ATI of you and your spouse was more than \$150,000, or
- you had a spouse for only part of the year and the sum of the following is more than \$150,000
  - your ATI

- your spouse's ATI for 2011-12 *multiplied* by the number of days they were your spouse *divided* by 366.

To work out the ATI for you and your spouse go to **Adjusted taxable income (ATI) for you and your dependants** or use the **Income tests calculator**

If you have already worked out your spouse's ATI for the purposes of the dependent spouse tax offset, and you claimed that offset for only part of the year, you will need to complete the worksheet or calculator again to work out your spouse's ATI for the relevant period above, as the amounts may not be the same.

A housekeeper is a person who worked full time keeping house for you and cared for:

- a child of yours under 21 years old, irrespective of the child's ATI
- any other child under 21 years old who was your dependant and whose ATI for the period you maintained them was less than the total of \$282 plus \$28.92 for each week you maintained them (to work out your child's ATI for the period you can claim go to **Adjusted taxable income (ATI) for you and your dependants** and use **worksheet 1**)
- a dependent invalid relative for whom you can claim an offset at item **T10** or
- your invalid spouse.

Invalid spouse means your spouse who:

- receives a disability support pension or special needs disability support pension under the *Social Security Act 1991*, or
- has a certificate from a Commonwealth-approved doctor certifying a continuing inability to work.

Keeping house means more than simply child-minding or performing domestic duties. It includes having some responsibility for the general running of the household.

You are eligible for the housekeeper tax offset for any period during which you had a housekeeper (who kept house for you wholly in Australia), provided you were an Australian resident at any time during 2011-12 and you:

- did not have a spouse and were **not**
  - entitled to claim a child-housekeeper tax offset under part B
  - eligible for FTB Part B or were eligible for it only at the shared-care rate, or
  - receiving parental leave pay

**or**

- had a spouse who was an invalid spouse and you were not entitled to claim a child-housekeeper tax offset under part B.

**or**

- had a spouse who was not an invalid spouse and
  - you were not entitled to claim a dependent spouse tax offset under part A or a child-housekeeper tax offset under part B or a carer spouse tax offset at item **T10**
  - neither you nor your spouse were eligible for FTB Part B or were eligible for it only at the shared-care rate
  - neither you nor your spouse received parental leave pay, and
  - special circumstances applied, for example
    - your spouse deserted you and your children, and you did not enter into a relationship that resulted in you having a new spouse
    - you had a child with a severe mental disability who required constant attention
    - your spouse suffered from an extended mental illness and was medically certified as being unable to take part in the care of your children.

Where you consider that special circumstances applied, you will need to complete this item and provide additional information. Print SCHEDULE OF ADDITIONAL INFORMATION - ITEM T1 PART C on the top of a separate sheet of paper, print your name, address and tax file

number and explain your situation. Attach your schedule to page 3 of your tax return. Print **X** in the **Yes** box at *Taxpayer's declaration* question **2a** on page 12 of your tax return. If we do not consider special circumstances applied, we will advise you.

The maximum housekeeper tax offset you can claim is \$1,919, or \$2,299 if you had another dependent child or student and the ATI of that dependent child or student was less than \$282 plus \$28.92 for each week you maintained them..

If you are entitled to claim a housekeeper tax offset, go to **part C** of **Completing your tax return**.

## Completing your tax return

### Part A - Dependent spouse

If you had an eligible dependent spouse for part of the year and a different eligible dependent spouse for another part of the year, you will need to complete **worksheet 1** twice - once for each spouse - and then add the amounts at (f) to work out your dependent spouse tax offset.

#### Step 1

Complete **worksheet 1**.

<b>Worksheet 1</b>		
<b>Working out your dependent spouse tax offset</b>		
If you had a dependent spouse for the whole year and neither of you were eligible for FTB Part B or received parental leave pay at any time during the year, write \$2,355 at (d), then continue from there.		
If you had a dependent spouse for only part of the year and neither of you were eligible for FTB Part B or parental leave pay during that period, work out the number of days you	\$	(a)

<p>had a spouse and multiply this number by \$6.43. Write the amount at (a).</p>		
<p>If you or your spouse were eligible for FTB Part B or parental leave pay at any time during the year, for the period you had a dependent spouse, work out the number of days that <b>neither</b> of you were eligible for FTB Part B or received parental leave pay. Multiply this number by \$6.43. Write the amount at (b).</p>	\$	(b)
<p>If you or your spouse were eligible for FTB Part B at a shared-care rate at any time during the year, work through (p) to (s) below for the period you had a dependent spouse. (If your FTB shared-care percentage changed during the year, work through (p) to (s) for each period it was different.)</p>		
<ul style="list-style-type: none"> <li>• Work out the number of days that you or your spouse was eligible for FTB Part B at a shared-care rate and write the answer at (p).</li> </ul>		(p)
<ul style="list-style-type: none"> <li>• Multiply the number of days from (p) by \$6.43 and write the answer at (q).</li> </ul>	\$	(q)
<ul style="list-style-type: none"> <li>• Take your FTB shared-care percentage away from 100% and write the answer at (r).</li> </ul>	%	(r)
<ul style="list-style-type: none"> <li>• Multiply the amount from (q) by the percentage from (r) and write the answer at (s).</li> </ul>	\$	(s)
<p>Write the amount from (s) at (c). If your FTB shared-care percentage changed during the</p>	\$	(c)

year, add up the amounts from (s) and write the total at (c).		
Add (a), (b) and (c). Write the answer at (d). The amount at (d) is your maximum dependent spouse tax offset. It cannot be more than \$2,355.	\$	(d)
To calculate your spouse's ATI for the period you are claiming the spouse offset, you can use the worksheets in <b>Adjusted taxable income (ATI) for you and your dependants</b> or use the <b>Income tests calculator</b>  If your spouse's ATI for the period you are claiming the spouse tax offset was less than \$286, the amount at (d) is your spouse tax offset. Write this amount at (f) and go to step 2.  If your spouse's ATI was \$286 or more for the period you are claiming a spouse tax offset, deduct \$282 from their ATI and divide the remaining amount by 4. Round this down to the nearest dollar.  Write the answer at (e).	\$	(e)
Take (e) away from (d). Write the answer at (f).	\$	(f)

To work out the ATI for you and your spouse go to

## Step 2

If you also want to claim:

- a child-housekeeper tax offset, go to part B of **Answering this question**, or
- a housekeeper tax offset, go to part C of **Answering this question**.

Otherwise read on.

## Step 3

The amount at (f) is your dependent spouse tax offset. Write this amount at **P** item **T1** on page 5 of your tax return.

## Step 4

Print **S** in the **CLAIM TYPE** box at the right of **P** item **T1**.

## Step 5

Complete the income test items **IT1** to **IT7** on page 8 of your tax return.

## Step 6

If you had more than one dependent spouse between 1 July 2011 and 30 June 2012 and at least one of them was born before 1 July 1971 print **Y** in the box at the right of **Did you have a dependent spouse born on or before 30 June 1971?** otherwise print **N**.

## Step 7

Complete **Spouse details - married or de facto** on pages 9-11 of your tax return. You need to complete labels **O, S, Q, A, B, C, D** and **E** on page 10.

## Part B - Child-housekeeper

If you are eligible to claim a child-housekeeper tax offset, use **worksheet 2** to work out your tax offset amount.

### Step 1

To claim the child-housekeeper tax offset, you must first read below to determine which column to use in **worksheet 2**.

If you had a child (other than the child-housekeeper) under 21 years old, or a student under 25 years old, whose ATI for the period you maintained them was equal to or more than the total of \$282 plus \$28.92 for each week you maintained them, do not count them as a dependant when completing this worksheet.

If your child-housekeeper's ATI was less than \$9,478 and you had:

- another dependent child under 21 years old, or
- a dependent student under 25 years old, and

their ATI for the period you maintained them was less than the total of \$282 plus \$28.92 for each week you maintained them, use **column 2**.

If the dependent child or student (who is not your child-housekeeper) was your dependant for only part of 2011-12, and their ATI was:

- less than the total of \$282 plus \$28.92 for each week you maintained them, use the **column 2** daily rate
- equal to or more than the total of \$282 plus \$28.92 for each week you maintained them, use the **column 1** daily rate.

If you did not have another dependent child under 21 years old or student under 25 years old, and your child-housekeeper's ATI was

- less than \$7,958, use **column 1**
- \$7,958 or more, you don't qualify for the tax offset.

<b>Worksheet 2</b>			
<b>Working out your child-housekeeper tax offset</b>			
	Column 1	Column 2	
	<b>No other dependent child or student</b>	<b>With another dependent child or student</b>	
Daily rate	\$5.24	\$6.28	
<p>If you had a child-housekeeper for the whole year and you were <b>not</b> eligible for FTB Part B and did <b>not</b> receive parental leave pay at any time during the year, write:</p> <ul style="list-style-type: none"> <li>• <b>\$1,919</b> at (d) if you use <b>column 1</b>, or</li> <li>• <b>\$2,299</b> at (d) if you use <b>column 2</b>.</li> </ul> <p>Then continue from there.</p>			
If you had a child-housekeeper for only part of the year and you were <b>not</b> eligible for FTB Part B and did <b>not</b> receive parental leave pay at any time during that period:	\$	\$	(a)

<ul style="list-style-type: none"> <li>• work out how many days during the year you had a child-housekeeper</li> <li>• multiply this number by the appropriate daily rate</li> <li>• write the answer at (a) in the appropriate column.</li> </ul>			
<p>If you were eligible for FTB Part B or received parental leave pay at any time during the year:</p> <ul style="list-style-type: none"> <li>• work out how many days during the year you had a child-housekeeper and you were <b>not</b> eligible for FTB Part B and did <b>not</b> receive parental leave pay</li> <li>• multiply this number by the appropriate daily rate</li> <li>• write the answer at (b) in the appropriate column.</li> </ul>	\$	\$	(b)
<p>If you were eligible for FTB Part B at the shared-care rate at any time during the year, work through (p) to (s) below. (If your FTB shared-care percentage changed during the year, work through (p) to (s) for each period it was different.)</p>			
<ul style="list-style-type: none"> <li>• Work out the number of days you had a child-housekeeper and you were eligible for FTB Part B at the shared-care rate. Write the answer at (p).</li> </ul>		(p)	
<ul style="list-style-type: none"> <li>• Multiply the number of days from (p) by the appropriate daily rate. Write the answer at (q).</li> </ul>	\$	(q)	

<ul style="list-style-type: none"> <li>Take your FTB shared-care percentage away from 100% and write the answer at (r).</li> </ul>	%	(r)			
<ul style="list-style-type: none"> <li>Multiply the amount from (q) by the percentage from (r) and write the answer at (s).</li> </ul>	\$	(s)			
<p>Write the amount from (s) at (c) in the appropriate column. If your FTB shared-care percentage changed during the year, add up the amounts from (s) and write the total at (c).</p>			\$	\$	(c)
<p>Add (a), (b) and (c). Write the answer at (d).</p> <p>The amount at (d) is your maximum child-housekeeper tax offset. It cannot be more than \$1,919 if it is in <b>column 1</b> or \$2,299 if it is in <b>column 2</b>.</p>			\$	\$	(d)
<p>Write your child-housekeeper's ATI for the period you are claiming a child-housekeeper tax offset at <b>V</b> item <b>T1</b> on page 5 of your tax return. Do not show cents. If your child-housekeeper did not have any ATI, write <b>0</b>.</p> <p>If your child-housekeeper's ATI was less than \$286 for the period you are claiming the child-housekeeper offset, the amount at (d) is your child-housekeeper tax offset. Write this amount at (f) and go to step 2.</p> <p>If your child-housekeeper's ATI was \$286 or more for the period you are claiming the child-housekeeper offset, deduct \$282 from their ATI and divide the amount remaining by 4.</p>			\$	\$	(e)

Write the answer in the appropriate column at (e).			
Take (e) away from (d). Write the answer in the appropriate column at (f).	\$	\$	(f)

## Step 2

If you also want to claim a housekeeper tax offset go to **part C of Answering this question.**

Otherwise add the amount at (f) from **worksheet 2** to the amount at (f) from **worksheet 1** if you used it.

## Step 3

Write your total from step 2 at **P** item **T1** on page 5 of your tax return.

## Step 4

Print one of the following code letters in the **CLAIM TYPE** box at the right of **P** item **T1**:

<b>W</b>	if you are claiming a child-housekeeper tax offset and you had <b>no</b> dependent child or student (you used <b>column 1</b> )
<b>H</b>	if you are claiming a child-housekeeper tax offset and you had a dependent child or student (you used <b>column 2</b> )
<b>C</b>	if you are claiming a spouse tax offset for part of the year and a child-housekeeper tax offset for another part of the year.

## Step 5

Complete the income test items **IT1** to **IT7** on page 8 of your tax return. If you had a spouse, you must also complete **Spouse details - married or de facto** on pages 9-11 of your tax return. You need to complete labels **O, S, Q, A, B, C, D** and **E** on page 10.

## Part C - Housekeeper

If you are eligible to claim a housekeeper tax offset, use **worksheet 3** to work out your tax offset amount.

## Step 1

Complete **worksheet 3**.

To claim the housekeeper tax offset, you must first read below to determine which column to use.

For the purposes of worksheet 3, a dependent child or student is:

- a child under 21 years old, or
- a student under 25 years old,

whose ATI for the period you maintained them was less than the total of \$282 plus \$28.92 for each week you maintained them.

If you did not have any dependent child or students, use column 1.

If you had a dependent children or student, use column 2.

<b>Worksheet 3</b>		
<b>Working out your housekeeper tax offset</b>		
	Column 1	Column 2
	<b>No dependent child or student</b>	<b>With a dependent child or student</b>
Daily rate	\$5.24	\$6.28
<p>If you are eligible for a housekeeper tax offset for the whole year <b>and:</b></p> <ul style="list-style-type: none"><li>• neither you nor your spouse (during any period they were your spouse) were eligible for FTB Part B or received parental leave pay at any time during the year, or</li><li>• you had an invalid spouse for the whole year</li></ul> <p>then write \$1,919 at (d) if you use <b>column 1</b> or \$2,299 if you use <b>column 2</b>.</p>		

Then continue from there.			
<p>If you are eligible for a housekeeper tax offset for the whole year but do not meet the above rules:</p> <ul style="list-style-type: none"> <li>• work out the total number of days during the year that <ul style="list-style-type: none"> <li>– <b>neither</b> you nor your spouse (during any period they were your spouse) was eligible for FTB Part B or received parental leave pay, or</li> <li>– <b>either</b> you or your spouse (during any period they were your spouse) was eligible for FTB Part B or received parental leave pay, but your spouse was an invalid spouse</li> </ul> </li> <li>• multiply the number of days by the appropriate daily rate</li> <li>• write the answer at (a) in the appropriate column.</li> </ul>	\$	\$	(a)
<p>If you are eligible for a housekeeper tax offset for only part of the year:</p> <ul style="list-style-type: none"> <li>• work out the number of days during that part of the year that <ul style="list-style-type: none"> <li>– <b>neither</b> you nor your spouse (during any period they were your spouse) was eligible for FTB Part B or received parental leave pay, or</li> <li>– <b>either</b> you or your spouse (during any period they were your spouse) was eligible for FTB Part B or received parental leave pay, but your spouse was an invalid spouse</li> </ul> </li> <li>• multiply the number of days by the appropriate daily rate</li> </ul>	\$	\$	(b)

<ul style="list-style-type: none"> <li>write the answer at (b) in the appropriate column.</li> </ul>			
<p>If, for any period during the year, you did not have an invalid spouse and you are eligible for a housekeeper tax offset, and you were eligible for FTB Part B at a shared-care rate, work through (p) to (s) below. (If your FTB shared-care percentage changed during the year, work through (p) to (s) for each period it was different).</p>			
<ul style="list-style-type: none"> <li>Work out the number of days during that period that you or your spouse (during any period they were your spouse) was eligible for FTB Part B at a shared-care rate. Write the answer at (p).</li> </ul>		(p)	
<ul style="list-style-type: none"> <li>Multiply the number of days from (p) by the appropriate daily rate. Write the answer at (q).</li> </ul>	\$	(q)	
<ul style="list-style-type: none"> <li>Take your FTB shared-care percentage away from 100% and write the answer at (r).</li> </ul>	%	(r)	
<ul style="list-style-type: none"> <li>Multiply the amount from (q) by the percentage</li> </ul>	\$	(s)	

from (r) and write the answer at (s).			
Write the amount from (s) at (c) in the appropriate column. If your FTB shared-care percentage changed during the year, add up the amounts from (s) and write the total at (c).	\$	\$	(c)
Add (a), (b) and (c). Write the answer at (d).  The amount at (d) is your housekeeper tax offset. It cannot be more than \$1,919 in <b>column 1</b> or \$2,299 in <b>column 2</b> .	\$	\$	(d)

## Step 2

Add the amount at (d) from **worksheet 3** to the amounts at (f) from **worksheets 1** and **2** if you used them.

Write your total at **P** item **T1** on page 5 of your tax return.

## Step 3

Print one of the following code letters in the **CLAIM TYPE** box at the right of **P** item **T1**:

<b>W</b>	if you are claiming a housekeeper tax offset and you had <b>no</b> dependent child or student (you used <b>column 1</b> )
<b>H</b>	if you are claiming a housekeeper tax offset and you had a dependent child or student (you used <b>column 2</b> )
<b>C</b>	if you are claiming a dependent spouse tax offset for part of the year and a child-housekeeper tax offset for another part of the year or a dependent spouse tax offset (for an invalid spouse) and a housekeeper tax offset for the same period.

## Step 4

Complete the income test items **IT1** to **IT7** on page 8 of your tax return. If you had a spouse, you must also complete **Spouse details -**

**married or de facto** on pages 9-11 of your tax return. You need to complete labels **O, S, Q, A, B, C, D** and **E** on page 10.

### Where to go next

- go to question T2 - Senior Australians (includes age pensioners, service pensioners and self-funded retirees)
- return to main menu Individual tax return instructions
- go back to Taxable income or loss

QC 25701

## T2 – Senior Australians (includes age pensioners, service pensioners and self-funded retirees) 2012

Complete this question if you meet the conditions to claim the seniors and pensioners tax offset.

**Last updated** 1 June 2012

### On this page

[Answering this question](#)

[Completing your tax return](#)

[More information](#)

 Question T2 image from the Tax return for individuals form.

You can claim the senior Australians tax offset only if you meet all the following conditions relating to:

- age
- income
- eligibility for Australian Government pensions.

If you have a spouse you also need to work out whether they were eligible. See the definition of spouse in [Special circumstances and glossary](#).

You cannot claim this tax offset if you were in jail for the whole of 2011-12.

Work out your rebate income using the worksheet in [Rebate income](#).

### Answering this question

#### Condition 1 - Age

You meet this condition if, on 30 June 2012, you were:

- a male
  - aged 65 years old or older, or
  - veteran or war widower aged 60 years old or older who met the veteran pension age test

or

- a female
  - aged 64 years and 6 months old or older, or
  - veteran or war widow aged 59 years and 6 months old or older who met the veteran pension age test.

To find out whether you meet the veteran pension age test, go to [More information](#).

Do you meet condition 1?

<b>YES</b>	Read <a href="#">condition 2</a> .
------------	------------------------------------

<b>NO</b>	<p>You are not eligible for this tax offset.</p> <ul style="list-style-type: none"> <li>• Go to question <a href="#">T3 - Pensioner</a>, or</li> <li>• return to main menu <a href="#">Individual tax return instructions</a>.</li> </ul>
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## Condition 2 - Income

You meet this condition if any of the following applied to you in 2011-12.

- You did not have a spouse, and your rebate income was less than \$48,525
- You had a spouse, and the combined rebate income\* of you and your spouse was less than \$78,992.
- At any time during the year you and your spouse had to live apart due to illness or because one of you was in a nursing home, and the combined rebate income\* of you and your spouse was less than \$91,840.

\*Combined rebate income includes an amount in respect of which a trustee of a trust estate is liable to be assessed (and pay tax) under section 98 of the *Income Tax Assessment Act 1936* in respect of your spouse.

Do you meet condition 2?

<b>YES</b>	Read <a href="#">condition 3</a> .
<b>NO</b>	<p>You are not eligible for this tax offset.</p> <ul style="list-style-type: none"> <li>• Go to question <a href="#">T3 - Pensioner</a>, or</li> <li>• return to main menu <a href="#">Individual tax return instructions</a></li> </ul>

## Condition 3 - Eligibility for Australian Government pensions and similar payments

You meet this condition if any of the following three criteria applied to you in 2011-12.

**A** You received an Australian Government age pension from Centrelink, or a pension, allowance or benefit from the Department of Veterans' Affairs (DVA) at any time during 2011-12.

If A applied to you, you meet this condition. Go to [Completing your tax return](#). Otherwise, read on.

**B** You were eligible for an Australian Government age pension during 2011-12 but did not receive it because you did not make a claim or because of the application of the income test or the assets test, and you satisfy one of the following:

- you have been an Australian resident for age-pension purposes for either 10 continuous years or for more than 10 years of which five years were continuous
- you have a qualifying residence exemption (because you arrived in Australia as a refugee or under a special humanitarian program)
- you are a woman who was widowed in Australia (at a time when both you and your late partner were Australian residents), you have made a claim for the age pension and you had two years residence immediately before your claim
- you received a widow B pension, widow allowance, mature age allowance or partner allowance immediately before turning age-pension age
- you would qualify under an international social security agreement.

If B applied to you, you meet this condition. Go to [Completing your tax return](#). Otherwise, read on.

If you need assistance in determining your eligibility for a social security or Centrelink pension only, phone Centrelink on **13 23 00**. For all other enquiries about the senior Australians tax offset, phone **13 28 61**.

**C** You were eligible for a pension, allowance or benefit from Veterans' Affairs during 2011-12 but did not receive it because you did not make a claim or because of the application of the income test or the assets test, and you satisfy either of the following:

- you are a veteran with eligible war service, or

- you are a Commonwealth veteran, allied veteran or allied mariner with qualifying service.

If you are not sure whether you were eligible for a payment, you can get further information from the DVA website or by phoning Veterans' Affairs.

If C applied to you, you meet this condition.

Do you meet condition 3?

<b>YES</b>	Go to <a href="#">Completing your tax return</a> .
<b>NO</b>	<p>You are not eligible for this tax offset.</p> <ul style="list-style-type: none"> <li>• Go to question <a href="#">T3 - Pensioner</a>, or</li> <li>• return to main menu <a href="#">Individual tax return instructions</a></li> </ul>

## Completing your tax return

### Step 1

Work out which of the following code letters applied to your circumstances.

<b>Senior Australians tax offset code letters</b>	
If at any time during 2011-12, you were single, separated or widowed, use	<b>A</b>
<p>If you and your spouse</p> <ul style="list-style-type: none"> <li>• were both eligible for the senior Australians tax offset, and</li> <li>• at any time in 2011-12 'had to live apart due to illness'* or lived apart because one of you was in a nursing home, use</li> </ul>	<b>B</b>

If your spouse was not eligible for the senior Australians tax offset, and at any time in 2011-12 you and your spouse lived apart due to illness or because one of you was in a nursing home, use	<b>C</b>
If you and your spouse lived together and you were both eligible for the senior Australians tax offset, use	<b>D</b>
If you and your spouse lived together, but your spouse was not eligible for the senior Australians tax offset, use	<b>E</b>

\*'Had to live apart due to illness' refers to situations where you and your spouse did not live together because one or both of you have an indefinitely continuing illness or infirmity and, as a result your combined living expenses were increased.

If only one code letter above applied, go to step 2.

If more than one code letter applied, use the first code letter in the list above that applied to you, except as shown in the following table.

If both A and B applied, and your spouse's rebate income was less than \$18,334, use	<b>B</b>
If both A and C applied, and your spouse received an Australian Government payment listed at question <u>6 - Australian Government pensions and allowances</u> , and your spouse's rebate income was less than \$22,767 use	<b>C</b>
If both A and D applied, and your spouse's rebate income was less than \$12,494, use	<b>D</b>
If both A and E applied, and your spouse received an Australian Government payment listed at question <u>6 - Australian Government pensions and allowances</u> , and your spouse's rebate income was less than \$15,180 use	<b>E</b>

## Step 2

Print your code letter in the TAX OFFSET CODE box at **N** item **T2**.

We will work out the amount of your tax offset.

## Step 3

If you or your spouse was a veteran, war widow or war widower, read on and work out your veteran code letter; otherwise, go to [step 4](#).

Select the code letter that applies to you.

<b>Veteran code letters</b>	
If you were a veteran, war widow or war widower, use	<b>V</b>
If your spouse was a veteran, war widow or war widower, use	<b>W</b>
If both V and W apply to you, use	<b>X</b>

If a veteran code letter applies to you, print the code letter in the VETERAN CODE box at **Y** item **T2**. Otherwise, leave it blank.

#### Step 4

You must read [Income tests](#) and, where applicable, complete income tests items IT1, IT2, IT5 and IT6 and item [D12 - Personal superannuation contributions](#).

#### Step 5

If your senior Australians tax offset code letter is **A** go to question [T4 - Australian superannuation income stream](#).

If your senior Australians tax offset code letter is **B**, **C**, **D** or **E**, you must complete [Spouse details - married or de facto](#).

#### Any unused portion of tax offset

If you are eligible for the senior Australians tax offset and your spouse is eligible for either the senior Australians tax offset or pensioner tax offset, and one of you does not fully use your tax offset, the unused portion may be available for transfer to the other person. We will work this out automatically and transfer any entitlement.

#### More in**formation**

You meet the veteran pension age test if one of the following applied to you and you were eligible for a pension, allowance or benefit under the *Veterans' Entitlements Act 1986*.

- You have eligible war service, that is, service in World War II or operational service as a member of the Australian Defence Force.
- You are a Commonwealth or allied veteran who served in a conflict in which the Australian Defence Force was engaged during a period of hostilities that is, World War II, or in Korea, Malaya, Indonesia or Vietnam.
- You are an Australian or allied mariner who served during World War II.
- You are the war widow or widower of a former member of the Australian Defence Force.

'Pension, allowance or benefit' includes:

- disability pension
- service pension, and
- white or gold Repatriation health cards for treatment entitlements.

If you are not sure if you meet the veteran pension age test, visit the DVA website at [www.dva.gov.au](http://www.dva.gov.au) or phone Veterans' Affairs on **13 32 54**.

### **Where to go next**

- go to [T3 - Pensioner](#)
- return to main menu [Individual tax return instructions](#)
- go back to [T1 - Spouse \(without dependent child or student\), child-housekeeper or housekeeper](#)

# T3 – Pensioner 2012


Provides information which will help you complete this question on your tax return.

Last updated 1 June 2012

## On this page

[Did you show an Australian Government pension or allowance at item 6 on your tax return?](#)

[Completing your tax return](#)

 Question T3 image from the Tax return for individuals form.

Did you show an Australian Government pension or allowance at item 6 on your tax return?

<b>NO</b>	<ul style="list-style-type: none"><li>• Go to question <a href="#">T4 - Australian superannuation income stream</a>, or</li><li>• return to main menu <a href="#">Individual tax return instructions</a>.</li></ul>
<b>YES</b>	Read below.

If you have already claimed a tax offset at item **T2**, go to question [T4 - Australian superannuation income stream](#), because you cannot also claim this tax offset.

## Completing your tax return

### Step 1

Work out which of the following code letters applied to your circumstances. The code letter tells us how to work out the amount of your tax offset.

## Pensioner tax offset code letters

If at any time during 2011-12 while you were receiving an Australian Government pension or allowance listed at question 6 from:

	Centrelink	Veterans' Affairs
<ul style="list-style-type: none"> <li>you were single, widowed or separated, use</li> </ul>	<b>S</b>	<b>L</b>
<ul style="list-style-type: none"> <li>you and your spouse lived together, use</li> </ul>	<b>P</b>	<b>M</b>
<ul style="list-style-type: none"> <li>you and your spouse 'had to live apart due to illness'* or you lived apart because one of you was in a nursing home, use</li> </ul>	<b>I</b>	<b>A</b>
<b>If more than one code letter applies</b>		
<ul style="list-style-type: none"> <li>If both P and I apply to you, use</li> </ul>	<b>I</b>	
<ul style="list-style-type: none"> <li>If S, P and I all apply to you, use</li> </ul>	<b>J</b>	
<ul style="list-style-type: none"> <li>If both S and I apply to you, use</li> </ul>	<b>J</b>	
<ul style="list-style-type: none"> <li>If both S and P apply to you , use</li> </ul>	<b>Q</b>	
<ul style="list-style-type: none"> <li>If both M and A apply to you, use</li> </ul>		<b>A</b>

<ul style="list-style-type: none"> <li>If L, M and A all apply to you, use</li> </ul>		<b>K</b>
<ul style="list-style-type: none"> <li>If both L and A apply to you, use</li> </ul>		<b>K</b>
<ul style="list-style-type: none"> <li>If both L and M apply to you, use</li> </ul>		<b>R</b>

\* 'Had to live apart due to illness' refers to situations in which you were paid a pension at a higher rate because you and your spouse did not live together in your home due to illness. If you are not sure, check with Centrelink or the Department of Veterans' Affairs.

Go to step 2.

## Step 2

Print your pensioner tax offset code letter in the TAX OFFSET CODE box at **O** item **T3**.

We will work out the amount of your tax offset.

## Step 3

If you or your spouse were a veteran, war widow or war widower, you need to work out your veteran code. Select the code letter that applies to you.

<b>Veteran code letters</b>	
If you were a veteran, war widow or war widower, use	<b>V</b>
If your spouse was a veteran, war widow or war widower, use	<b>W</b>
If both V and W apply to you, use	<b>X</b>

If a veteran code letter applies to you, print the code letter in the VETERAN CODE box at **T** item **T3**. Otherwise, leave it blank.

#### **Step 4**

If your pensioner tax offset code letter was **S** or **L**, you must read Income tests and, where applicable, complete Income tests items **IT1**, **IT2**, **IT5** and **IT6**. Then go to question **T4 - Australian superannuation income stream**.

#### **Step 5**

If your pensioner tax offset code letter was **P**, **Q**, **I**, **J**, **M**, **R**, **A** or **K**, you must read Income tests and, where applicable, complete Income tests items **IT1**, **IT2**, **IT5** and **IT6**. Then complete Spouse details - married or de facto on pages 9-10 of your tax return.

#### **Any unused portion of tax offset**

If you are eligible for the pensioner tax offset and your spouse is eligible for either the senior Australians tax offset or pensioner tax offset, and one of you does not fully use your tax offset, the unused portion may be available for transfer to the other person. We will work this out automatically and transfer any entitlement.

#### **Where to go next**

- go to question **T4 - Australian superannuation income stream**
- return to main menu Individual tax return instructions
- go back to question **T2 - Senior Australians (includes age pensioners, service pensioners and self-funded retirees)**.

QC 25704

## **T4 - Australian superannuation income stream 2012**

Complete this question to help you work out if you're eligible for this tax offset and the amount you can claim.

**Last updated** 1 June 2012


## On this page

[Did you receive an Australian superannuation income stream shown on a PAYG payment summary - superannuation income stream?](#)

[Answering this question](#)

[Completing your tax return](#)

[More information](#)

 Question T4 image from the Tax return for individuals form.

If you have shown income from an Australian superannuation income stream at item **7** on your tax return, you may be entitled to a tax offset equal to:

- 15% of the taxed element, or
- 10% of the untaxed element of your superannuation income stream benefit.

The tax offset amount will be shown on your *PAYG payment summary - superannuation income stream*.

You are not entitled to a tax offset for the taxed element of any superannuation income stream you received before you turned 55 years old, unless the superannuation income stream was either:

- a disability superannuation benefit, or
- a death benefit income stream.

You are not entitled to a tax offset for the untaxed element of any superannuation income stream received before you turned 60 years old unless the superannuation income stream is a death benefit income stream and the deceased died after they turned 60 years old.

Did you receive an Australian superannuation income stream shown on a PAYG payment summary - superannuation income stream?

<b>NO</b>	<ul style="list-style-type: none"><li>• Go to question <a href="#">T5 - Private health insurance</a>, or</li><li>• return to main menu <a href="#">Individual tax return instructions</a>.</li></ul>
<b>YES</b>	Read below.

### Answering this question

You will need your *PAYG payment summary - superannuation income stream* which should show the amount of the tax offset.

Contact your payer if you:

- did not receive a payment summary or you lost your payment summary
- think you qualify for this tax offset and the payment summary does not show it
- disagree with the amount shown on your payment summary.

Alternatively, go to [Special circumstances and glossary](#) for further instructions if you are entitled to a tax offset and your *PAYG payment summary - superannuation income stream* does not show a tax offset amount.

### Completing your tax return

#### Step 1

Add up the tax offsets that are either shown on a superannuation income stream payment summary or worked out by you.

#### Step 2

Write the total at **S** item **T4**.

### More information

For more information on how this tax offset is worked out, see [Special circumstances and glossary](#).

### Where to go next

- go to question [T5 - Private health insurance](#)
- return to main menu [Individual tax return instructions](#)
- go back to question [T3 - Pensioner](#)

QC 25705

## Rebate income 2012

Work out your rebate income and if you're eligible for the seniors and pensioners tax offset at question T1.

Last updated 1 June 2012

### On this page

[Worksheet 1](#)

[Where to go next](#)

We work out what we call 'rebate income' to determine whether you are eligible for either the senior Australians tax offset at **T2** or pensioner tax offset at **T3**.

Your rebate income is the total amount of your taxable income plus the following amounts if they apply to you:

- adjusted fringe benefits amount (total reportable fringe benefits amounts multiplied by 0.535)
- reportable employer superannuation contributions

- deductible personal superannuation contributions
- your net financial investment loss (the amount by which your deductions attributable to financial investments exceeded your total financial investment income)
- your net rental property loss (the amount by which your deductions attributable to rental property exceeded your rental property income).

To work out your rebate income, use the following worksheet.

<b>Worksheet 1</b>		
<b>Working out your rebate income</b>		
Your taxable income (from <b>TAXABLE INCOME OR LOSS</b> on page 4 of your tax return)  If your taxable income is a loss, write <b>0</b> at (a).	\$	(a)
Your reportable employer superannuation contributions (from <b>T</b> item <b>IT2</b> on page 8 of your tax return)	\$	(b)
Your deductible personal superannuation contributions (from <b>H</b> item <b>D12</b> on page 15 of the supplementary section of your tax return)	\$	(c)
Your net financial investment loss (from <b>X</b> item <b>IT5</b> on page 8 of your tax return)	\$	(d)
Your net rental property loss (from <b>Y</b> item <b>IT6</b> on page 8 of your tax return)	\$	(e)
Your adjusted fringe benefits amount Multiply the amount from <b>W</b> item <b>IT1</b> on page 8 of your tax return by 0.535. Round down to the nearest dollar.	\$	(f)

Add up all the amounts from (a) to (f). This is your 'rebate income'.	\$	(g)
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## Where to go next

- go to question [T2 - Senior Australians \(includes age pensioners, service pensioners and self-funded retirees\)](#)
- go to question [T3 - Pensioner](#)
- go to question [T4 - Australian superannuation income stream](#)
- return to main menu [Individual tax return instructions](#)
- go back to question [T1 - Spouse \(without dependent child or student\), child-housekeeper or housekeeper.](#)

QC 25702

## T5 – Private health insurance 2012


Provides definitions which will help you determine whether you are eligible for this tax offset.

Last updated 1 June 2012

### On this page

[Did you, or your employer on your behalf, pay a premium for a complying private health insurance policy?](#)

[Completing your tax return](#)

 T5 image from the Tax return for individuals form.

You can claim a private health insurance tax offset if you paid a premium for a complying private health insurance policy or your employer paid this premium on your behalf.

Your health insurance policy is complying if:

- it is provided by a registered health insurer
- it provides hospital or general (also known as 'extras') cover or combined hospital and general cover, and
- it meets other complying private health insurance policy requirements.

If you are not sure, your health insurer can tell you whether your policy meets these conditions. The Private Health Insurance Administration Council website at [www.phiac.gov.au](http://www.phiac.gov.au) can tell you whether your insurer is a registered health insurer.

**Did you, or your employer on your behalf, pay a premium for a complying private health insurance policy?**

<b>NO</b>	<ul style="list-style-type: none"><li>• Go to question <a href="#">T6 - Education tax refund</a>, or</li><li>• return to main menu <a href="#">Individual tax return instructions</a>.</li></ul>
<b>YES</b>	Read below.

Check the statements from all of the health insurers you paid premiums to. If the amounts at **G** on your statements are \$0, you have already received your full entitlement and you do not need to complete this item. Go to question [T6 - Education tax refund](#).

If you have an amount greater than \$0 at **G**, read below.

### Answering this question

You will need a statement from your registered health insurer.

If you did not receive a statement, contact your insurer. If you do not have a statement because your employer paid the premium, contact

your insurer or employer.

You cannot claim this tax offset for premiums paid if you have already claimed a private health insurance rebate for them, either as reductions in your premiums through the health insurer or as cash or cheque rebates from Medicare.

### Calculating your tax offset

Use [Worksheet 1](#) if your tax offset percentage did not change during the period the payments cover.

Use [Worksheet 2](#) if your tax offset percentage changed during the period the payments cover - for example, a person covered by the policy turned 65 or 70 years old.

<b>Tax offset percentage</b>	
<b>Age of the oldest person covered by the policy*</b>	<b>Amount of tax offset</b>
Less than 65 years	30% of the amount of premium paid
65 years to under 70 years	35% of the amount of premium paid
70 years or over	40% of the amount of premium paid

\*If the oldest person moved into the next age group during the year, the tax offset is based on the number of days that person was in each group.

<b>Worksheet 1</b>
Use if your tax offset percentage did not change during the period the payments cover.

Total premiums paid during 2011-12 for the policy before any premium reduction from your health insurer or rebate from Medicare	(a)	\$
Your tax offset percentage	(b)	%
Multiply (a) by the percentage shown at (b)	(c)	
Amount, if any, of premium reduction from your health insurer or of rebate from Medicare	(d)	
Take (d) away from (c)	(e)	

The amount at (e) is what you are entitled to claim. If (e) is 0 or a negative amount, you have already received your full entitlement. Go to question [T6 - Education tax refund](#).

<b>Worksheet 2</b>				
Use if your tax offset percentage changed during the period the payments cover.				
Total premiums paid during 2011-12 for the policy before any premium reduction from your health insurer or rebate from Medicare	(a)	\$		
Number of days the amount shown at (a) covers	(b)			
		Column 1 Tax offset for first period		Column 2 Tax offset for second period

Your tax offset percentages for the days shown at (b)	(c)	%	(c)	%
Number of days to which the tax offset percentages at (c) apply	(d)		(d)	
Multiply (a) by (d)	(e)	\$	(e)	\$
Divide (e) by (b)	(f)	\$	(f)	\$
Multiply (f) by the percentage shown at (c)	(g)	\$	(g)	\$
Add (g) column 1 and (g) column 2	(h)	\$		
Amount, if any, of premium reduction from your health insurer or of rebate from Medicare	(i)	\$		
Take (i) away from (h)	(j)	\$		
*Add another column if your tax offset percentage changed more than once.				

The amount at (j) is what you are entitled to claim. If (j) is 0 or a negative amount, you have already received your full entitlement. Go to question **T6 - Education tax refund**.

### Completing your tax return

#### Step 1

Add up all the amounts shown at **G** on your statements.

#### Step 2

Deduct any cash or cheque rebates you received from Medicare for your private health insurance premiums.

### Step 3

If the result from step 2 is \$0 or a negative amount, you have already received your full entitlement.

If the result from step 2 is greater than \$0, that amount is your tax offset. Write the amount at **G** item **T5**.

If you and another person made payments for the same policy (for example, from a joint bank account) you can each claim the proportion of the amount you worked out at step 2 that reflects the amount of the premiums that you paid.

#### Where to go next

- go to question [T6 - Education tax refund](#)
- return to main menu [Individual tax return instructions](#)
- go back to question [T4 - Australian superannuation income stream](#)

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If you follow our information and it turns out to be incorrect, or it is misleading and you make a mistake as a result, we will take that into account when determining what action, if any, we should take.

Some of the information on this website applies to a specific financial year. This is clearly marked. Make sure you have the information for the right year

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