



Beneficiary tax offset and seniors and pensioners tax offset calculator

Check if you're eligible for the beneficiary or seniors and pensioners tax offset and the amount you can claim.

Last updated 1 July 2024

Go to the calculator

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Our calculator takes between 5 and 10 minutes to use.

What you can do with this calculator

The results of this calculator are based on the information you provide. You should use these results as an estimate and for guidance purposes only.

If you are eligible for both offsets, you can only receive one. The calculator will work out which offset gives you the greatest benefit. The calculator can be used for the 2013–14 to 2022–24 income years.

Beneficiary tax offset

The beneficiary tax offset is available to taxpayers who receive certain Centrelink allowances and payments and Commonwealth education allowances. The tax offset directly reduces the amount of tax you may have to pay.

You don't pay tax for the year if you:

- only receive any of the qualifying allowances and payments
- have no other taxable income.

If you have no tax payable, the beneficiary tax offset is not available to be used.

Seniors and pensioners tax offset

You can claim the seniors and pensioners tax offset (SAPTO) if you met all the conditions relating to:

- eligibility for Australian Government pensions and similar payments, and
- income.

If you had a spouse:

- you also need to work out whether they were eligible for the seniors and pensioners tax offset
- you may not get the seniors and pensioners tax offset even if you meet all the eligibility conditions as the amount of the tax offset is based on your individual rebate income, not your combined rebate income
- this calculator will work out your tax offset amount including any transfer of your spouse's unused seniors and pensioners tax offset.

You can't claim this tax offset if you were in jail for the whole of the income year.

If you receive a Carer payment, don't include it as part of your taxable income if:

- both the carer and the care receivers are under age-pension age, or
- the carer is under age-pension age and any of the care receivers has died.

In these circumstances the carer payment is exempt from tax and SAPTO doesn't apply.

What you will need

- The total amount of your government allowances and payments.

- Your taxable income.
- Your rebate income amount.
- If you have a spouse, their
 - taxable income
 - rebate income amount
 - any amount of net income of a trust that the trustee was liable to pay tax on disability (which is not included in their taxable income) because your spouse was under a legal disability, for example, they were a person who
 - is bankrupt
 - was declared legally incapable because of a mental condition, or
 - was under 18 years old on 30 June
 - amount of any of the following exempt pension income
 - disability support pension paid under Part 2.3 of *Social Security Act 1991*
 - youth disability supplement if you receive disability support pension
 - wife pension paid under Part 2.4 of *Social Security Act 1991*
 - carer payment paid under Part 2.5 of *Social Security Act 1991*
 - invalidity service pension paid under Division 4 of Part III of the *Veterans' Entitlements Act 1986*
 - partner service pension paid under Division 5 of Part III of the *Veterans' Entitlements Act 1986*.

Limitations

You can't use this calculator if you were an Australian tax resident for only part of the year, your offset will be calculated upon lodgment of your tax return.

What else you can do

Find out more about the **seniors and pensioners tax offset** or the **beneficiary tax offset**.

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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 before making decisions based on that information.

If you feel that our information does not fully cover your circumstances, or you are unsure how it applies to you, contact us or seek professional advice.

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