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## Tax return

Instruction on how to complete each question in your paper tax return.

### Completing individual information in your tax return 2024

Information to help you complete the individual information in your tax return and avoid delays in processing.

### Income questions 1-12

How to complete income questions 1 to 12 in your paper tax return.

### Deduction questions D1-D10

How to complete deduction questions D1 to D10 in your paper tax return.

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How to complete the losses question L1 in your paper tax return.

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### **Medicare levy questions M1–M2**



How to complete the Medicare levy questions M1 and M2 in your paper tax return.

### **Private health insurance policy details 2024**



Complete this question if you were covered by a private health insurance or paid for a dependant-person-only policy.

### **Adjustment questions A1–A4**



How to complete the adjustment questions A1 to A4 in your paper tax return.

### **Income test questions IT1–IT8**



How to complete the income test questions IT1 to IT8 in your paper tax return.

### **Spouse details – married or de facto 2024**



Complete this question if you had a spouse during 2023–24.

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## **Completing individual information in your tax return 2024**

Information to help you complete the individual information in your tax return and avoid delays in processing.

**Last updated** 11 February 2025

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## Things you need to know

It is important that you complete the individual information on pages 1 and 2 of your tax return accurately to avoid delaying your notice of assessment (NOA). We have provided explanations below for the tax-related items to help you complete these sections correctly.

If you are not sure whether you have to lodge a tax return, see [\*\*Do you need to lodge a tax return? 2024.\*\*](#)

## Your tax file number (TFN)

You will find your TFN:

- online in ATO online services, you will need to sign into your myGov account or login to the ATO app
- on a print-friendly version on your **income statement**
- on your last NOA.

You don't have to quote your TFN in your tax return, but your assessment may be delayed if you don't.

If you are new to the tax system and don't have a TFN, see [\*\*Tax file number.\*\*](#)

## Are you an Australian resident?

If you were an Australian resident for tax purposes for **all** of 2023–24, print **X** in the **Yes** box.

If you were an Australian resident for tax purposes for **part** of 2023–24, print **X** in the **Yes** box and complete question **A2 Part-year tax-free threshold** in your tax return. We need this information to work out your tax-free threshold.

If you were not an Australian resident for tax purposes for **all** of 2023–24, print **X** in the **No** box.

Generally, we consider you to be an Australian resident for tax purposes if one of the following applies:

- you have always lived in Australia or you have come to Australia and live here permanently
- you have been in Australia continuously for 6 months or more, and for most of that time you worked in the one job and lived at the same place
- you have been in Australia for more than 6 months during 2023–24, unless your usual home is overseas and you don't intend to live in Australia
- you go overseas temporarily and you don't set up a permanent home in another country
- you are an overseas student who has come to Australia to study and are enrolled in a course that is more than 6 months long.

If you need help in deciding whether or not you are an Australian resident for tax purposes, see **Your tax residency**.

If you were in Australia on a 417 or 462 working holiday visa or on a temporary COVID-19 pandemic event 408 visa at any time during 2023–24, you must also complete question **A4 Working holiday maker net income** in your tax return. Complete this question to avoid being taxed at a higher rate.

A temporary COVID-19 pandemic event 408 visa is a visa granted to allow you to remain in Australia following the expiry of your 417 or 462 working holiday visa.

## Has any part of your name changed since completing your last tax return?

To find out how to update your name on our records, see [Update your name](#).

## Will you need to lodge an Australian tax return in the future?

This may be your last tax return if one of the following applies:

- Your annual taxable income in the future will be below the tax-free threshold (\$18,200 for 2024–25).
- Your only source of income in the future will be an Australian Government pension.
- You will become eligible for the seniors and pensioners tax offset in 2024–25, and your rebate income is below the threshold for lodging a tax return this year (for threshold levels and eligibility for 2023–24, see [Do you need to lodge a tax return? 2024](#)).
- You are moving overseas permanently.

Depending on your situation, print **X** in the **Yes**, **No** or **Don't know** box.

## Deceased estate

If you are completing a tax return for someone who has died

- write **Deceased estate** on the top of page 1 in the tax return
- print **X** in the **No** box at **Will you need to lodge an Australian tax return in the future?**

The executor or administrator of the estate must sign the tax return.

## Electronic funds transfer (EFT)

We need your financial institution account details to pay any refund owing to you, even if you have provided them to us before, including:

- Bank State Branch (BSB) number (this number has 6 digits, don't include spaces or hyphens)

- account number (this number has no more than 9 digits, don't include spaces or hyphens)
- account name, for example JQ Citizen. Don't show account type, such as cheque, savings, mortgage offset in the account name. Include spaces between each word and initials where required. If this exceeds 32 characters, provide the first 32 characters only.

Your refund can only be paid into a recognised financial institution account located in Australia.

## Where to go next

- Go to question 1 Salary or wages 2024.
- Return to main menu Individual tax return instructions 2024.

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## Private health insurance policy details 2024

Complete this question if you were covered by a private health insurance or paid for a dependant-person-only policy.

**Published** 29 May 2024

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## Things you need to know

We will use the information you provide at this question to work out your share of any **private health insurance rebate** entitlement. This may result in a tax offset or liability.

If you don't have your own policy, you may be covered as a dependent person on your family policy if you were under 32 years old or have a disability. You should talk to your health insurer if you want to change your policy or add other dependants to your family policy. For this question, the definition of a dependent person is affected by the rules of your health fund. If you are unsure about whether this applies to you, check your family private health insurance policy details or contact your insurer.

Complete this question if at any time during 2023–24 you either:

- were covered by a private health insurance policy
- paid for a dependent-person-only policy.

Otherwise, go to question A1 Under 18 2024.

## What you need to answer this question


It is optional for registered health insurers to provide you with a private health insurance statement. A statement will only be provided if you request one from your registered health insurer.

You may need a private health insurance statement when lodging your tax return. Contact your health insurer for a statement to ensure you use the correct details when completing your tax return.

If you were covered as a dependent person on a family policy, use the information shown on the statement for that policy.

Your tax return may be delayed if you don't use your statement and the private health insurance details you provide are incorrect.

If you are an overseas visitor who is not eligible for Medicare, and therefore not entitled to any private health insurance rebate, don't complete **Private health insurance policy details** in your tax return.

To check whether your health insurer is a registered private health insurer, see the [Australian Prudential Regulation Authority](#) .

# Completing your tax return

Use the information shown on your statement to complete your tax return.

In most cases, there will be 2 rows of information on your private health insurance statement. One row relates to premiums you paid and rebates you received before 1 April, and the other row relates to premiums you paid and rebates you received on or after 1 April.

Transfer all rows of information separately to your tax return, as they appear on your private health insurance statement. Don't combine the rows of information.

If you had more than one private health insurance policy, complete the following steps for each row of information on your statement for each policy.

If you have more than 4 rows of information on your statement, you will need to provide additional information. Complete the following steps for the first 4 policies. Then on a separate sheet of paper, print **Schedule of additional information – Private health insurance policy details**. Print your name, address and tax file number and your answer for each step. Attach your schedule to your tax return. Print **X** in the **Yes** box at **Taxpayer's declaration** – question **2** in your tax return.

## Step 1

Transfer the health insurer ID shown at label **B** on your statement to label **B Health insurer ID** in your tax return.

## Step 2

Transfer your private health insurance membership number, shown at label **C** on your statement to label **C Membership number** in your tax return.

## Step 3

Were you covered as a dependent person on a private health insurance policy?

- **Yes** – You are not entitled to a private health insurance rebate; however, you may be exempt from paying the Medicare levy surcharge.



- Print **F** in the **Tax claim code** box in your tax return. If you have more than one row of information to transfer from your statement to your tax return that relate to the same membership number, print **F** in the **Tax claim code** box in each row.
- You have now finished this question, go to [Where to go next](#).
- **No** – Read on.

## Step 4

Transfer the whole dollar amount shown at label **J** on your statement to label **J Your premiums eligible for Australian Government rebate** in your tax return. Don't show percentage figures at label **J**.

## Step 5

Transfer the whole dollar amount shown at label **K** on your statement to label **K Your Australian Government rebate received** in your tax return. Don't show percentage figures at label **K**.

## Step 6

Transfer the number shown at label **L** on your statement to label **L Benefit Code** in your tax return.

## Step 7

Work out your tax claim code.

On 30 June 2024, if you were:

- Single – Go to [Step 8](#).
- Married or de facto – Go to [Step 9](#). (If your spouse died during 2023–24 and you did not have another spouse on or before 30 June 2024, you are treated as if you had a spouse on 30 June 2024).

## Step 8

Select the code that best describes your circumstances.

### Tax claim codes – single

Code	Explanation
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<b>A</b>	You have no dependants.
<b>B</b>	<p>You have a dependent person (they can be your child or a sibling who is dependent on you for economic support), or you paid for a dependent-person-only policy.</p> <p>If you are a single parent with a dependent child, select tax claim code <b>B</b> to ensure that we apply the family thresholds to work out your private health insurance rebate entitlement.</p>

Print the code in the **Tax claim code** box in your tax return. If you have more than one row of information to transfer from your statement to your tax return that relate to the same membership number, print the same code in the **Tax claim code** box in each row.

You have now finished this question, go to [Where to go next](#).

## Step 9

You can choose to claim your spouse's share of the rebate on their behalf if both of you meet all 3 of the following criteria. Both of you:

- were covered under the same policy
- were covered for the same period of time
- were together on 30 June 2024.

Alternatively, your spouse can claim for both of you. You and your spouse must agree that only one of you will claim.

Are you claiming your spouse's share of the rebate?

- **Yes** – Print **C** in the **Tax claim code** box in your tax return. If you have more than one row of information to transfer from your statement to your tax return that relate to the same membership number, print **C** in the **Tax claim code** box in each row. Go to [Step 11](#).
- **No** – Read on.

## Step 10

Select the code that best describes your circumstances.

## Tax claim codes – married or de facto

Code	Explanation
<b>C</b>	You are claiming your share of the rebate, or you are a parent claiming for a dependent-person-only policy.
<b>E</b>	Your spouse is claiming your share of the rebate.

Print the code in the **Tax claim code** box in your tax return. If you have more than one row of information to transfer from your statement to your tax return that relate to the same membership number, print the same code in the **Tax claim code** box in each row.

You have now finished this question, go to [Where to go next](#).

## Step 11

You must provide information about your spouse's private health insurance in the Private health insurance policy details in your tax return.

You will need your spouse's private health insurance statement.

Repeat steps 1 to 6 using the information on your spouse's statement. Print **D** in the **Tax claim code** box in your tax return. If you have more than one row of information to transfer from your spouse's statement to your tax return, print **D** in the **Tax claim code** box in each row.

When you have finished entering information from your spouse's statement, the number of rows with **Tax claim code D** must equal the number of rows with **Tax claim code C** for the same health insurer ID and membership number. For example, if there are 2 rows with the same health insurer ID and membership number with **Tax claim code C**, there should also be 2 rows having the same ID and membership number with **Tax claim code D**.

## Where to go next

- Go to question A1 Under 18 2024.
- Return to main menu Individual tax return instructions 2024.
- Go back to question M2 Medicare levy surcharge 2024.

## Spouse details – married or de facto 2024

Complete this question if you had a spouse during 2023–24.

**Published** 29 May 2024

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## Things you need to know

Your spouse includes another person 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.

Did you have a spouse during 2023–24?

- **No** – Go to [Checklist - tax return 2024](#), or return to main menu [Individual tax return instructions 2024](#).
- **Yes** – Read on.

## What you need to answer this question

If your spouse's income for any of the labels below is zero, you must write **0** (Zero) at that question.

You will need details of your spouse's income. These can be obtained from:

- your spouse
- your spouse's *Tax return for individuals 2024* and *Supplementary tax return for individuals 2024*, if your spouse needed to complete them
- your spouse's income statement or *PAYG payment summary – individual non-business*
- the relevant distribution statements, if any, for trust income and family trust distribution tax

If your spouse:

- had child support obligations, the details of the amount of child support they paid (your spouse can get this information from Services Australia)
- received foreign income, the details of the amount of foreign income received
- had financial investment losses, the net financial investment loss amount
- had rental property losses, the net rental property loss amount
- has claimed a deduction for personal superannuation contributions, the details of the amount claimed.

Including your spouse's income is important as we use it to work out whether:

- you are entitled to a rebate for your private health insurance
- you are entitled to the seniors and pensioners tax offset
- you are entitled to a Medicare levy reduction
- you must pay Medicare levy surcharge.

Seek the information required at this question from your spouse, whether or not they need to lodge a tax return.

If you can't find out any of the amounts required, you can make a reasonable estimate. You will not be penalised for an incorrect estimate if you acted reasonably and in good faith.

If you had more than one spouse during 2023–24, complete this section with the details for your last spouse in 2023–24.

## Completing your tax return

To complete this question, follow the steps.

### Step 1

Print your spouse's name in the boxes provided at **Spouse details – married or de facto – Your spouse's name** in your tax return.

Write your spouse's date of birth at label **K** and print **X** in the relevant box for your spouse's gender (male, female or indeterminate).

Indeterminate includes non-binary. Your spouse's gender is important for assisting us to correctly identify your spouse.

### Step 2

If you had a spouse for the full year, 1 July 2023 to 30 June 2024, print **X** in the **Yes** box at label **L**.

If you did not have a spouse for the full year, print **X** in the **No** box at label **L** and write the dates you had a spouse in 2023–24 at labels **M** and **N**.

If your spouse died during 2023–24 and you did not have another spouse on or before 30 June 2024, print **X** in the **Yes** box to the right of 'Did your spouse die during the year?' This information is used to calculate your Medicare levy surcharge.

### Step 3

If you had a spouse during 2023–24, follow the instructions below. You must complete labels **O** to **F**. If you were unable to obtain the information about your spouse's income, provide the best estimate possible.

At label **O**, write your spouse's 2023–24 taxable income (excluding any assessable First home super saver released amount). You will usually

find this amount on your spouse's tax return or notice of assessment. If this amount is zero or a loss, write **0** (zero).

At label **T**, write any amount of net income of a trust that the trustee was liable to pay tax on because your spouse was under a legal disability, for example, they were a person who:

- was bankrupt
- was declared legally incapable because of a mental condition, or
- was under 18 years old on 30 June 2024.

Don't include any amount already included in your spouse's taxable income, for example, at label **O**. If this amount is zero, write **0**. Check the trust distribution statements.

At label **U**, write the total distributions to your spouse:

- on which family trust distribution tax has been paid, and
- which they would have had to show as assessable income if the tax had not been paid.

If this amount is zero, write **0**. Check the trust distribution statements.

At label **R**, write the amount shown at question **IT1** – label **N** on your spouse's tax return. If this amount is zero, write **0**.

At label **S**, write the amount shown at question **IT1** – label **W** on your spouse's tax return. If this amount is zero, write **0**.

At label **P**, write the amount shown at question **6 Australian Government pensions and allowances** that your spouse received in 2023–24 (not including exempt pension income). If this amount is zero, write **0**.

At label **Q**, write the amount of any of the following exempt pension income that your spouse received in 2023–24:

- disability support pension paid under Part 2.3 of *Social Security Act 1991*
- youth disability supplement if your spouse received disability support pension
- 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*.

Make sure you include only your spouse's exempt pension income. If this amount is zero, write **0**.

Do not include at label **Q** any of the exempt payments listed at label **B**.

At label **A**, write your spouse's reportable superannuation contributions. Reportable superannuation contributions are the sum of reportable employer superannuation contributions and deductible personal superannuation contributions. Add the total of the amounts shown at:

- question **IT2** – label **T** on your spouse's tax return
- question **D12** – label **H** on your spouse's supplementary tax return.

If this amount is zero, write **0**.

At label **B**, write the amount of the following tax-free government pensions your spouse received for 2023–24 (do not include these at label **Q** above):

- a special rate disability pension under Part 6 of Chapter 4 of the *Military Rehabilitation and Compensation Act 2004*
- a payment of compensation under section 68, 71 or 75 of the *Military Rehabilitation and Compensation Act 2004*
- a payment of the weekly amount mentioned in paragraph 234(1)(b) of the *Military Rehabilitation and Compensation Act 2004*
- a pension for defence, peacekeeping or war-caused death or incapacity or any other pension granted under Part II or Part IV of the *Veterans' Entitlements Act 1986*
- income support supplement paid under Part IIIA of the *Veterans' Entitlements Act 1986*.

If this amount is zero, write **0**.

At label **C**, write the target foreign income your spouse received during 2023–24. Target foreign income is any income, periodic payments or benefits by way of gifts or allowances that were:

- from sources outside Australia
- not included in your spouse's taxable income, and



- not fringe benefits.

Your spouse's target foreign income includes any foreign income that is not taxable in Australia. You must include any exempt foreign employment income shown at question **20** – label **N** on your spouse's supplementary tax return. All foreign income must be converted to Australian dollars before you complete label **C**. If your spouse's target foreign income amount is zero, write **0**.

At label **D**, write your spouse's total net investment loss. Your spouse's total net investment loss is the sum of any net financial investment loss and any net rental property loss. Add the amounts shown at questions **IT5** and **IT6** on your spouse's tax return and write the total at label **D**. If your spouse's total net investment loss is zero, write **0**.

At label **E**, write the total amount of child support your spouse provided to another person, that is, the total amount of any payments or benefits that your spouse was required to provide to another person to maintain their natural or adopted child. Do not include payments or benefits made or provided to you by your spouse unless you live apart on a permanent or indefinite basis. If the total amount of child support your spouse provided to another person is zero, write **0**.

At label **F**, write the superannuation lump sum that you included for question **M2 Medicare levy surcharge 2024** at **worksheet 1** – row **k**, if it was part of your spouse's taxable income. If this amount is zero, write **0**.

## Step 4

If you do not consent to use part, or all, of your 2024 tax refund to repay any Family Assistance debt of your spouse, print **X** in the **No** box. You have finished this question.

If you do consent, read below.

Answer yes to this question only if **all** of the following apply to you.

- You were the spouse of a family tax benefit (FTB) claimant or the spouse of a child care assistance claimant on 30 June 2024 and your income was taken into account in their claim.
- Your spouse has given you authority to quote their customer reference number (CRN) in your tax return (if your spouse does not know their CRN, they can contact Services Australia).

- Your spouse has a Family Assistance debt due to Services Australia or expects to have a Family Assistance debt for 2024.
- You expect to receive a tax refund for 2024.
- You consent to use part, or all, of your refund to repay your spouse's Family Assistance debt.

If you consent, print **X** in the **Yes** box. You must complete your spouse's CRN at label **Z**, and sign and date the consent.

## Step 5

Complete the **Taxpayer's declaration** in your tax return.

## Where to go next

- Go to Checklist - tax return 2024.
- Return to main menu Individual tax return instructions 2024.
- Go back to question IT8 Number of dependent children 2024.

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## Our commitment to you

We are committed to providing you with accurate, consistent and clear information to help you understand your rights and entitlements and meet your obligations.

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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