

Deductions

Claiming deductions relating to your work	48
Work related car expenses	50
Work related travel expenses	56
Work related uniform, protective clothing and laundry expenses	57
Work related self-education expenses	59
Other work related expenses	61
Total prior year losses	63
Film industry incentives	64
Non-employer sponsored superannuation contributions	65
Interest and dividend expenses	66
Gifts or donations	67
Managing tax affairs	68
Undeducted purchase price of an annuity	68



Claiming deductions relating to your work

If your income comes from running a business, claim your expenses at question 11

You can claim deductions for work related expenses you incurred while performing the duties of your job. Generally, a work related expense is incurred when you have spent the money or paid by cheque or credit card.

The basic rules to consider before you decide to make a claim are:

- you must have incurred the expense in 1995–96
- the expense must not have been reimbursed by your employer
- you must have incurred the expense in the course of earning your assessable income and it must not be private, domestic or capital in nature. For example, the costs of normal travel to and from work and buying lunch each day are private
- you must be able to substantiate, or prove, your claims with written evidence if the total claimed is greater than \$300
- you need to be able to show how you worked out your claims if the total claimed is \$300 or less—you do not need written evidence.

Receiving an allowance from your employer does not automatically entitle you to a deduction—you must still meet the above rules to make a claim.

You can only claim the total amount you incurred even if the allowance is more. For example, if you received a tools allowance of \$500 and your tool expenses were \$250, the deduction you can claim is \$250.

Claims of more than \$300—records you need to keep

If your total claims exceed \$300, keep written evidence to prove the total amount not just the amount over \$300. The \$300 limit does not include claims for car, meal allowance, award transport allowance and travel allowance expenses. You must have written evidence to prove your claims for these expenses. There are some exceptions to the written evidence rule. These are explained in the relevant questions.

Written evidence can be:

- a document from the supplier of the goods or services
- your group certificate—for example, it may show your total union fees
- evidence you have recorded yourself for small expenses or for expenses that the Australian Taxation Office considers are too hard to substantiate—see *Small or undocumentable expenses* on the next page.

A document from the supplier of goods or services must be in English unless the expense was incurred outside Australia. It must show:

- the name of the supplier
- the amount of the expense
- the nature of the goods or services
- the date the expense was incurred
- the date of the document.

If the document does not show the payment date, you can use independent evidence—for example, a bank statement that shows when it was paid. If the document the supplier gave you does not show what the goods or services were, you can write in the missing details yourself before you lodge your tax return.

Hint for 1996–97

Will your total claims for work related expenses exceed \$300 next year? If you are unsure, you may want to keep written evidence for your expenses—you will need it if you want to claim more than \$300.

Small or undocumentable expenses

You can keep your own records if you have:

- small expenses of \$10 or less and the total of these expenses is \$200 or less
- been unable to obtain evidence—for example, for toll or parking fees where you cannot get a receipt.

Your records must show the same details as a document from a supplier.

How long you need to keep your records

You must keep your written evidence for 5 years from 31 October or, if later, the date you lodge your tax return. If at the end of this period you are in a dispute with the Australian Taxation Office (ATO) that relates to a work expense, you must keep the relevant records until the dispute is resolved.

For depreciation expenses, you must keep records for the entire period over which you depreciated an item. You must keep your records for a further 5 years from the date of your last claim. The 5 years start on 31 October or, if later, the date you lodge your tax return. This period is extended if, when the 5 years end, you are in a dispute with the ATO that relates to the depreciation claim.

EXAMPLE

Chandra buys a computer for \$4000 in July 1992. Chandra uses his computer for work 60 per cent of the time. He claimed depreciation on the cost of his computer over 4 years. His last claim for depreciation is in his 1995–96 tax return which he lodges on 15 October 1996.

He must keep his records until 31 October 2001. If at this time he is in a dispute with the ATO that relates to this claim, he must keep his records until the dispute is resolved.

If you have lost your records, or they have been destroyed, contact your nearest tax office to find out what you can do.

Why you need to keep your records

We will work out your refund or tax debt using the information you provide on your tax return. We may audit this information at a later date. You need to keep your records to prove your deduction claims in case you are audited.

Claims of \$300 or less

You may be asked to tell us how you worked out your claim and explain why your claim is reasonable, based on the requirements of your occupation. You do not need written evidence—you can make reasonable estimates.

Questions 21 to 25 show you how to claim deductions relating to your work

EXTRA INFORMATION FOR SOME OCCUPATIONS

Special information is available for 15 occupations:

- airline employees
- Australian Defence Force members
- employee building workers
- employee cleaners
- employee lawyers
- factory workers
- hairdressers
- hospitality industry employees
- nurses
- employee performing artists
- police officers
- real estate employees
- employee shop assistants
- teachers
- employee truck drivers

Your employer, trade union or association should have copies of this information. You can also ring our **extended hours distribution service** on Freecall 1800 150 150 or visit a tax office.

21

Did you have any car expenses relating to your work?

Do not include expenses for vehicles other than cars, such as motorcycles, utility trucks or panel vans with a carrying capacity of 1 tonne or more and any other vehicle with a carrying capacity of 9 or more passengers. Show them at question 22.

NO *Go to question 22* **YES** *Read below*

You can claim at this question your work related expenses for using a car that you owned or leased. You cannot claim at this question any expenses relating to a car owned or leased by someone else, including another member of your family.

However, sometimes there may be family or private arrangements that make you the owner or lessee even though you are not the registered owner. For example, on your birthday a family car is given to you as a gift. It is not registered in your name but you are the owner of the car, incur all associated expenses and use the car as your own.

If you own or lease a car you can use one of the four methods explained in this question to claim your car expenses.

If you have incurred expenses including short-term car hire, the work related running costs associated with a borrowed car, public transport, bridge and road tolls, parking fees or taxi fares, you may be able to claim these at question 22.

YOU NEED TO KNOW

Using your car for work

The cost of normal trips between **home and work** cannot be claimed as the expense is **private**. This is so even if you do minor tasks—for example, picking up the mail on the way to work or home. You cannot claim a deduction even if you have to travel between home and work more than once a day.

If you use your car because you have to carry bulky tools or equipment—for example, extension ladder, cello—that you cannot leave at work, you can claim the cost of transporting the tools or equipment in your car between home and work.

You can also claim a deduction for the cost of trips undertaken between home and work where:

- your home is a base of employment—you start your work at home and travel to a workplace to continue the work or
- you have shifting places of employment—you regularly work at more than one site each day before returning home.

You can claim the cost of using your car to travel directly between 2 separate places of employment—for example, when you have a second job.

EXAMPLE

Sue is a clerk who travels from her normal workplace to her second job as a waitress. After finishing work as a waitress, she travels directly home. The cost of travel from her normal workplace to her second job is an allowable deduction.

However, Sue cannot claim the cost of travelling from her second job to her home.

You can claim the cost of using your car on the job when you travel:

- from your normal workplace to an alternate workplace while still on duty and back to the normal workplace or directly home
- from home to an alternate workplace for work purposes and then to the normal workplace or directly home.

EXAMPLE

David is a salesperson who travels from his normal workplace to his employer's head office—an alternate workplace—to attend a meeting. After the meeting, he travels directly home.

David can claim the cost of each journey.

If you receive AUSTUDY or ABSTUDY and employment income you can claim for the cost of using your car between your place of education and your place of employment.

WHAT YOU MAY NEED

- **written evidence**—receipts, invoices or diary entries—showing details of your car expenses
- car logbook and odometer records.

HOW TO CALCULATE YOUR DEDUCTION

You can use one of four methods to work out your car expenses. The four methods are:

- METHOD 1—Cents per kilometre method
- METHOD 2—12 per cent of original value method
- METHOD 3—One-third of actual expenses method
- METHOD 4—Logbook method.

You can choose the method which gives you the largest deduction as long as you have the evidence required for that method.

Was your car disposed of, lost or destroyed?

If so, a balancing adjustment may need to be made if you also have switched from the one-third of actual expenses method or the logbook method to the cents per kilometre method or the 12 per cent of original value method. *Taxation Ruling IT2493—Calculation of Balancing Adjustment* explains how to make this calculation. To get this publication, ring our **extended hours distribution service** on Freecall **1800 150 150** or visit a tax office.

A balancing adjustment may also need to be made if you have:

- switched between the one-third of actual expenses method and the logbook method or
- only used the one-third of actual expenses method or the logbook method.

The booklet *Guide to Depreciation* explains how to make this calculation. To get this publication, ring our extended hours distribution service on Freecall **1800 150 150** or visit a tax office.

Award transport payments

Award transport payments are allowances or car expense reimbursements covering transport expenses, which are paid under an industrial law or award that was in force on 29 October 1986. Some changes made to the industrial law or award after 29 October 1986 are treated as if they had been made on that day. Your union or employer can tell you the 29 October 1986 amount.

If you are claiming car expenses for travel which is covered by award transport payments—shown as income in your tax return—you do not need written evidence if your claim is no more than the amount payable to you under the industrial law or award as it was in force on 29 October 1986.

If you are claiming car expenses up to the amount of the award transport payment as at 29 October 1986—without keeping written evidence—you cannot use the 12 per cent of original value method or the one-third of actual expenses method for any other business travel. You can only claim for other business travel by using the logbook method—with written evidence—or the cents per kilometre method.

If you use the logbook method or the cents per kilometre method for other business travel, you must reduce the number of your business kilometres by the number of kilometres covered by the award transport payment.

Important: business kilometres are the kilometres the car travelled in the course of earning your income.

See the example on page 55. It explains how business kilometres are reduced under methods 1 and 4 when there is a claim for business travel other than that covered by the award transport payment.

You can choose not to claim an amount up to the award transport payment as at 29 October 1986. You can choose instead to use any of the 4 methods explained at this question for your total claim.

METHOD 1—Cents per kilometre method

You can use this method to claim a maximum of 5000 **business kilometres** per car even if you have travelled more than 5000 business kilometres. For example, if you travelled 5085 business kilometres and you want to use this method, you can only claim the cost of travelling 5000 kilometres. You cannot claim for the extra 85 kilometres.

You do not need **written evidence** if you use this method but you may need to be able to provide information to show how you worked out your business kilometres.

STEP 1

Multiply the total business kilometres travelled—maximum of 5000 for each car—by the number of cents allowed for the engine capacity of your car. See the RATES PER BUSINESS KILOMETRE table below.

Work out the amount you can claim for each car and *add* up all the amounts.

STEP 2

Write the total amount at **A** question 21 on your tax return. Do not show cents. Then *write* the code letter **S** in the small box beside the amount.

This table shows you the rate per business kilometre to use in working out how much you can claim.

RATES PER BUSINESS KILOMETRE		
Ordinary car —engine capacity	Rotary engine car —engine capacity	Cents per kilometre
1600cc (1.6 litre) or less	800cc (0.8 litre) or less	48.1 cents
1601cc–2000cc (1.601 litre–2 litre)	801cc–1000cc (0.801 litre–1 litre)	54.5 cents
2001cc–3000cc (2.001 litre–3 litre)	1001cc–1500cc (1.001 litre–1.5 litre)	56.2 cents
3001cc (3.001 litre) or more	1501cc (1.501 litre) or more	58.8 cents

METHOD 2—12 per cent of original value method

You can use this method if you used your car to travel more than 5000 **business kilometres** in 1995–96. This method is also available if you would have used your car to travel more than 5000 business kilometres if you had used it for the whole of 1995–96.

You do not need **written evidence** to use this method but you may need to be able to provide information to show how you worked out your business kilometres.

If you bought the car, you can claim 12 per cent of the cost of the car. If you leased the car, you can claim 12 per cent of its market value at the time that you first leased it. The maximum deduction you can claim is 12 per cent of the **depreciation cost limit** in the year in which you first used or leased the car.

DEPRECIATION COST LIMITS FOR THE LAST 6 YEARS

1995–96	\$52 912
1994–95	\$51 271
1993–94	\$48 415
1992–93	\$47 280
1991–92	\$45 462
1990–91	\$45 056

STEP 1

Multiply the cost of the car or the depreciation cost limit, whichever is less, by 12 and *divide* the result by 100. This is the amount you can claim if you owned or leased your car and used it for work for the **whole** of 1995–96.

If you are claiming a deduction using this method for more than one car that belongs to you or you leased, work out the amount you can claim for each car. *Add* up the amounts you have worked out. If you owned or leased the car for the whole of 1995–96, *go to* step 3. Otherwise, *read on*.

STEP 2

For a part year claim

If you did not own or lease the car for the whole of 1995–96, you need to work out if you can still use this method. First *work out* the number of days you did own or lease the car.

If you travelled under 5000 business kilometres, *multiply* the number of business kilometres you travelled by 365 and *divide* the result by the number of days you owned or leased the car. This is considered to be the number of kilometres you would have travelled if you had used the car for the whole year.

If your answer is more than 5000 or you travelled more than 5000 business kilometres, you can use this method to claim your expenses. *Go to Working out the amount you can claim* below. Otherwise, use Method 1 or 4.

Working out the amount you can claim

Multiply the amount you worked out at step 1 by the number of days you owned or leased the car. Divide the result by 365.

EXAMPLE

Greg bought a car on 1 December 1995 for \$40 000 and he travelled 3600 kilometres for work between 1 December 1995 and 30 June 1996. The number of days he did not own the car—1 July 1995 to 30 November 1995—is 153.

Because he did not own the car for the full year, Greg needs to *work out* if he can use Method 2.

A As he travelled less than 5000 business kilometres, multiply the business kilometres he travelled by 365 and divide the result by the number of days he owned the car.

$$3600 \times \frac{365}{(365 - 153)} = 6198$$

Because this is more than 5000 business kilometres on a full year basis, he is able to use this method.

B Multiply the amount from step 1 by the number of days he owned the car. Divide the result by 365.

$$(12\% \times \$40\,000) \times \frac{(365 - 153)}{365} = \$2788$$

This is the amount Greg can claim.

STEP 3

Write your claim at **A** question 21 on your tax return. Do not show cents. Write the code letter **T** in the small box beside the amount.

METHOD 3—One-third of actual expenses method

This method allows you to claim one-third of each car expense.

You can use this method if you used the car to travel more than 5000 **business kilometres** in 1995–96. This method is also available if you would have used your car to travel more than 5000 business kilometres if you had used it for the whole of 1995–96.

You must have kept odometer records and **written evidence** for all your car expenses—except for fuel and oil costs. Car expenses do not include capital costs.

You may need to be able to provide information to show how you worked out your business kilometres and any reasonable estimate you made.

For fuel and oil there are two ways to work out your costs. These are:

- add up all your fuel and oil receipts, if you have them
- make a reasonable estimate based on odometer records.

Odometer records need to show the odometer readings of the car at the start and end of the period that you owned or leased the car during 1995–96. They should also show the car's engine capacity, make, model and registration number.

EXAMPLE

Firdosh has made a reasonable estimate that he travelled 7000 business kilometres during 1995–96. He is able to use this method.

His odometer records show he used the car to travel 25 000 kilometres in total during 1995–96.

He also estimated that the car used 10 litres of fuel per 100 kilometres travelled and the average fuel price for the period was 70 cents per litre.

His fuel claim would be worked out like this:

25 000 kms multiplied by 10 and divided by 100 = 2500
2500 multiplied by \$0.70 = \$1750

This is the amount Firdosh would include for fuel in step 1 below.

Complete the following steps to work out how much you can claim using the one-third of actual expenses method.

STEP 1

Add up your total expenses for fuel and oil, registration, insurance, interest or leasing charges, repairs and maintenance, depreciation and any other car expenses.

STEP 2

Divide your total car expenses by 3. This is the amount you can claim.

STEP 3

Write the amount from step 2 at **A** question 21 on your tax return. Do not show cents. Write the code letter **O** in the small box beside the amount.

METHOD 4—Logbook method

Using the logbook method, you work out the **business use percentage** of your car. You then claim this percentage of each car expense.

You must keep:

- a logbook
- odometer records—you can write these in your logbook
- **written evidence** of all car expenses except fuel and oil.

Business use percentage

To work out your business use percentage, use the details from your logbook and odometer records.

From your records, *work out* the total kilometres travelled. Then *work out* how many were **business kilometres**. *Divide* the number of business kilometres by the total number of kilometres travelled. *Multiply* this amount by 100.

EXAMPLE

At the end of the logbook period, Tony's logbook shows that the total kilometres travelled was 11 000 and the business kilometres travelled was 6600.

Divide 6600 by 11 000 and *multiply* by 100 = 60 per cent.
Tony's business use percentage is 60 per cent.

It is in your interest to write in the logbook all journeys you make in your car for work activities. If a work related journey is not recorded, the logbook will indicate a lower business use percentage than it could.

Did your car use change during 1995–96?

If it changed, make a **reasonable estimate** of what your business use percentage would have been for the whole of 1995–96, taking into account your logbook, odometer and other records, any variations in the pattern of use of your car and any changes in the number of cars you used in the course of earning your income.

You can claim the business use percentage of all your car expenses.

Your logbook

Your logbook is valid for 5 years. If this is the first year you are using this method, you must have kept a logbook during 1995–96. The logbook must cover at least 12 continuous weeks. If you started to use your

car for business purposes less than 12 weeks before the end of 1995–96, you are able to continue to keep a logbook into 1996–97 so that your logbook covers the required 12 weeks. If you want to use the logbook method for two or more cars, the logbook for each car must cover the same period.

Year 1 is the year in which you kept the logbook.

If you have not kept a logbook since 1990–91, you must have kept a new logbook for 1995–96.

You must have written in your logbook for 1995–96:

- when the logbook period begins and ends
- the car's odometer readings at the start and end of the logbook period
- the total number of kilometres that the car travelled during the logbook period
- the number of kilometres travelled for work activities based on journeys recorded in the logbook. If you make two or more in a row on the same day, they can be recorded as a single journey
- the business use percentage for the logbook period.

If you are using a logbook from an earlier year—which established your business use percentage—you need to keep that logbook and maintain odometer records for 1995–96.

You also need a logbook if the Australian Taxation Office (ATO) told you in writing to keep one. The ATO does not supply logbooks. Preprinted logbooks are available from stationery suppliers or you can draw up your own.

Odometer records

You must keep written odometer records for the period you owned or leased the car during 1995–96.

You need to record:

- the car's odometer readings at the start and at the end of the period
- the make, model, engine capacity and registration number of the car.

Odometer records can be kept as part of your logbook.

Logbook entries for each journey

Your logbook must also show details of each trip.

You must write down:

- the day the journey began and the day it ended
- the car's odometer readings at the start and at the end of the journey
- how many kilometres the car travelled on the journey
- the reason for the journey.

The logbook entries must be made at the end of the journey, or as soon as possible afterwards, and they must be in English.

Award transport payments

If you are claiming car expenses associated with **award transport payments** and you have not kept **written evidence** you must reduce the number of your **business kilometres** by the number of kilometres covered by your award transport payment.

EXAMPLE

Val travelled 22 000 kilometres in total during 1995–96. 11 000 of these were business kilometres. She received an award transport payment of \$2000 which, under her award, covered travel of 5000 business kilometres. The award transport payment as at 29 October 1986 was \$1400.

Val can claim car expenses in **one** of the following ways:

- claim \$1400 at question 22 **or**
- claim \$1400 at question 22. Val can then use 5000 of the balance of her 6000 business kilometres toward a claim for total car expenses using the Cents per kilometre method. *See Method 1 at page 52* **or**
- claim \$1400 at question 22. Val can then use the balance of her business kilometres toward a claim for total car expenses using the logbook method if she has written evidence. The balance is $(11\ 000 - 5000) = 6000$. She divides the 6000 business kilometres by the 22 000 total kilometres to work out her business use percentage:

$$\frac{6000}{22\ 000} \times 100 = 27\% \quad \text{or}$$

- use the total of 11 000 business kilometres toward a claim for total car expenses using the logbook method if she has written evidence. She divides the 11 000 business kilometres by the 22 000 total kilometres to work out her business use percentage:

$$\frac{11\ 000}{22\ 000} \times 100 = 50\%$$

Working out your claim

Once you have worked out your business use percentage, you can apply it to your car expenses.

You need to keep written evidence of all expenses except for fuel and oil costs—for example, registration, repairs, leasing and interest charges and insurance.

There are two ways to work out your fuel and oil costs:

- add up all your fuel and oil receipts, if you have them
- make a reasonable estimate based on odometer records.

EXAMPLE

Christopher's odometer records show he used the car to travel 7000 kilometres during 1995–96.

Based on his reasonable estimate, the car used 10 litres of fuel per 100 kilometres travelled and the average fuel price for the period was 70 cents per litre.

Christopher's fuel claim would be worked out like this:

7000 kms multiplied by 10 and divided by 100 = 700

700 multiplied by \$0.70 = \$490

This is the amount he would include for fuel in step 1 below.

Complete the following steps to work out how much you can claim using the logbook method.

STEP 1

Add up your total expenses for fuel and oil, registration, insurance, interest or leasing charges, repairs and maintenance, depreciation and any other car expenses.

STEP 2

Using your business use percentage, *work out* the business portion of your total expenses from step 1. This is the amount you can claim.

STEP 3

Write the amount from step 2 at **A** question 21 on your tax return. Do not show cents. *Write* the code letter **B** in the small box beside the amount.

CLAIMING UNDER MORE THAN ONE METHOD

If you have more than one car and you are claiming expenses under different methods, *add* the amounts you worked out under each method and *write* the total at **A** question 21. Do not show cents. *Find* the code letter for the method that gave you the largest amount and *write* it in the small box beside the amount.

CHECK THAT YOU HAVE

- written the amount of your claim for car expenses on your tax return
- written the correct code letter in the small box beside the amount
- kept written evidence of your car expenses, where required. You need to keep it for 5 years from 31 October or, if later, the date you lodge your tax return. If at the end of this period you are in a dispute with the Australian Taxation Office that relates to this work expense, you must keep your records until the dispute is resolved.

22

Did you have any travel expenses relating to your work?

Claim expenses for vehicles other than cars such as motorcycles, utility trucks or panel vans with a carrying capacity of 1 tonne or more or any other vehicle with a carrying capacity of 9 or more passengers at this question.

Claim work related running costs associated with a borrowed car at this question.

NO *Go to question 23* **YES** *Read below*

YOU NEED TO KNOW

IMPORTANT

If you received AUSTUDY or ABSTUDY and employment income, you can claim expenses for travel between your place of education and your place of employment at this question. Claim other self-education travel expenses at question 24.

You can claim travel expenses directly connected with your work. If your travel was partly private and partly for work, you can only claim the part that related to work. Expenses you may be able to claim include meals, accommodation and incidental expenses incurred while travelling overnight for work—for example, going to an interstate work conference. Other travel expenses may include air, bus, train, tram and taxi fares, bridge and road tolls, parking and car hire fees.

The cost of normal trips between **home and work** cannot be claimed as the expense is **private**. This is so even if you do minor tasks—for example, picking up the mail on the way to work or home. You cannot claim a deduction even if you have to travel between home and work more than once each day.

If you use your car because you have to carry bulky tools or equipment—for example, extension ladder, cello—that you cannot leave at work, you can claim the cost of transporting the tools or equipment in your car between home and work.

You can also claim a deduction for the cost of trips undertaken between home and work where:

- your home is a base of employment—you start your work at home and travel to a workplace to continue the work or
- you have shifting places of employment—you regularly work at more than one site each day before returning home.

Award transport payments

If you want to claim a work related travel deduction which is more than the amount of **award transport payments** you would have received under an award in force on 29 October 1986, you must have kept written evidence. Some changes made to an award after 29 October 1986 are treated as if they had been made on that day. Your union or employer can tell you what the 29 October 1986 amount is.

Records you need to keep if you are claiming domestic or overseas travel expenses

You need **written evidence**, except where:

- you receive a domestic travel allowance and the Australian Taxation Office (ATO) considers the amount you claim for costs of accommodation, food, drink and incidentals to be reasonable
- you receive an overseas travel allowance and the ATO considers the amount you claim for food, drink and incidentals to be reasonable. Written evidence is still required for accommodation expenses.

For travel of 6 or more nights in a row you also need to keep a travel diary. Special rules for members of international flight crews are outlined in the airline employee publication mentioned on page 49.

WHAT YOU MAY NEED

- written evidence from the goods or services supplier
- your written evidence for small expenses
- your travel diary which must show details of the nature of your activities and the dates, places, times and duration of the activities and travel.

STEP 1 Add up all your allowable travel expenses.

STEP 2 Write the total amount at **B** question 22 on your tax return. Do not show cents.

23

Did you have any occupation specific clothing, protective clothing or work uniform expenses relating to your work?

NO Go to question 24 YES Read below

You can claim the cost of buying, renting, repairing and cleaning occupation specific clothing, protective clothing or certain work uniforms.

You cannot claim for a plain uniform or everyday clothes that you bought to wear to work even if your employer tells you to wear them—for example, a bartender's black trousers and white shirt or a manager's suit and stockings. If you need more help about everyday clothing, ring our **extended hours distribution service** on Freecall **1800 150 150** or visit a tax office for *Taxation Ruling 94/22—Deductibility of expenditure on conventional clothing*.

WHAT YOU MAY NEED

- written evidence from your goods or services supplier
- a diary to record the cost of using your laundry appliances and consumable products.

YOU NEED TO KNOW

Occupation specific clothing

This is clothing that is specific to your occupation, is not everyday in nature and would allow the public to easily recognise your occupation—for example, chef's checked pants or a barrister's robe.

Protective clothing

This is clothing that protects you from injury while you are working—for example, safety boots and fire resistant clothing, or clothing that you wear at work to protect your everyday clothes—for example, overalls, dust jackets and aprons.

Work uniform

This is a work uniform—either compulsory or non-compulsory—that is unique and distinctive to your organisation.

Compulsory work uniform

This is a set of clothing that worn together identifies you as an employee of an organisation with a strictly enforced policy that makes it compulsory for you to wear the uniform while at work.

You may be able to claim a deduction for shoes, socks and stockings where they are an essential part of a distinctive compulsory uniform, the characteristics of which—colour, style, type etc—are specified in your employer's uniform policy.

You may be able to claim for a single item of clothing. It must be compulsory, distinctive and not available to be worn by the general public. For example—a jumper that you are required to wear at work, which has a permanent employer's logo on it.

Non-compulsory work uniform

Expenses incurred for non-compulsory work uniforms cannot be claimed unless your employer has registered the design. Ask your employer for advice.

Shoes, socks and stockings can never form part of a non-compulsory work uniform.

Laundry expenses

A laundry expense is a work expense for washing, drying or ironing work clothes—as described on the previous page—including laundromat expenses but not dry cleaning. If you are claiming the cost of dry cleaning these types of clothes, you must keep written evidence. You cannot claim the cost of cleaning a plain uniform or everyday clothing.

STEP 1 *Work out* the total cost of laundering your occupation specific clothing, protective clothing or work uniforms. You must have **written evidence**—for example, diary entries and receipts—for your laundry expenses if:

- the amount of your claim is greater than \$150 **and**
- your total claims for work expenses—other than car, meal allowance, award transport allowance and travel allowance expenses—exceed \$300.

If you do not need to provide written evidence for your laundry expenses, you may use a reasonable basis to work out your claim.

The Australian Taxation Office considers that a reasonable basis for working out your laundry claim would be \$1 per load—includes washing, drying and ironing—if it is only made up of the clothes described on the previous page and 50 cents per load if other laundry items are included. If you choose a different basis to work out your claim, you may be asked to explain that basis.

STEP 2 *Add up* all your allowable clothing, laundry and dry cleaning expenses and *write* the total amount at **C** question 23 on your tax return. Do not show cents.

STEP 3 *Select* the code letter that describes the majority of the clothing for which you are claiming:

- P** protective clothing or occupation specific clothing
- C** compulsory work uniform
- N** non-compulsory work uniform

Write the code letter in the small box at the right of **C** question 23 on your tax return.

CHECK THAT YOU HAVE

- written the total amount of your occupation specific clothing, protective clothing or work uniform and your laundry expenses on your tax return
- written your code letter in the small box
- kept written evidence to prove your claims, where required. You need to keep it for 5 years from 31 October or, if later, the date you lodge your tax return. If at the end of this period you are in a dispute with the Australian Taxation Office that relates to this work expense, you must keep your records until the dispute is resolved.

24

Did you have any self-education expenses relating to:

- your work
- AUSTUDY or ABSTUDY income?

Claim the cost of formal education courses provided by professional organisations at question 25.

Claim the cost of attending seminars, conferences or education workshops that are connected to your work activities at question 25.

NO *Go to question 25* **YES** *Read below*

YOU NEED TO KNOW

Self-education expenses are expenses related to a course of education provided by a school, college, university or other place of education. The course must be undertaken to gain a formal qualification for use in the carrying on of a profession, business, trade or in the course of any employment.

If you are a part-time or full-time student, you may be able to claim the costs of self-education if there is a direct connection between your self-education and your current work activities. If your self-education is to help you get into a new field or to help you get a new job, you cannot claim your expenses.

If your total claim for all work expenses exceeds \$300 you may need to keep written evidence to prove your claim. *Read page 48 for the **written evidence** rule.*

WHAT YOU MAY NEED

- written evidence from your supplier or educational institution
- written evidence or diary entries you made of any travel expenses relating to your self-education
- *Guide to Depreciation*—items costing more than \$300 and having an effective life of more than 3 years must be depreciated. To get this publication, ring our **extended hours distribution service** on Freecall **1800 150 150** or visit a tax office.

Examples of expenses you may be able to claim are textbooks, stationery, student union fees, course fees and depreciation of your computer. If you did not use your computer solely for self-education purposes, you will need to apportion your claim.

You cannot claim a deduction for the Higher Education Contribution Scheme (HECS) payments, AUSTUDY or ABSTUDY Supplement loan repayments or the Open Learning Agency of Australia charges.

You cannot claim the cost of meals—they are a private expense.

You can claim expenses for travel between:

- home and your place of education
- your place of education and home
- work and your place of education
- your place of education and work.

Only the first leg of each trip is deductible where you travel:

- from home to your place of education then to work or
- from your workplace to your place of education then to home.

Question 21 tells you how to work out the amount you can claim for car expenses.

Question 22 tells you what other travel expenses you can claim.

If you receive AUSTUDY or ABSTUDY as your sole source of income, you can claim a deduction for your self-education expenses but not for travel between your home and place of education.

If you receive AUSTUDY or ABSTUDY and employment income, you must claim allowable car expenses at question 21 or allowable other travel expenses at question 22 for travel between your place of education and your place of employment.

You cannot claim the first \$250 you incurred. You need to take \$250 away from the total of your self-education expenses.

STEP 1

Add up all your allowable self-education expenses and take \$250 away from your total.

STEP 2

Write the amount from step 1 at **D** question 24 on your tax return. Do not show cents.

Examples of how to work out a claim

EXAMPLE 1	
Michael studies hairdressing at a TAFE college and the course is directly related to his employment as an apprentice hairdresser. He has expenses for:	
Course fees	\$ 180
Textbooks	\$ 70
Student union fees	\$ 40
Total expenses	\$ 290
Take away	\$ 250
Michael can claim	\$ 40
Michael cannot claim the first \$250 as the course is run by a TAFE college.	

EXAMPLE 2	
John is currently unemployed and gets a Newstart or Job Search allowance. He went to a course to gain a second qualification to help his job prospects.	
John cannot claim any self-education expenses as there is no direct connection between the expense and his current income source.	

EXAMPLE 3	
Stuart is a clerk in the public service who is studying gourmet cooking part-time in order to become a chef.	
Stuart's self-education costs are not connected to his current employment. No deduction is allowed.	

EXAMPLE 4	
Debra studied part-time at a university and the course is directly related to her employment. She travelled by bus from her work to university. Her expenses are:	
Stationery	\$ 10
Textbooks	\$240
Course fees	\$200
Bus fares	\$150
Student union fees	\$150
Total expenses	\$750
Take away	\$250
Debra can claim	\$500
Debra cannot claim the first \$250 as the course is run by a university.	

EXAMPLE 5	
Shelley studies full-time at a university and receives AUSTUDY as her only source of income. Her expenses are:	
Stationery	\$ 10
Textbooks	\$240
Course fees	\$200
Student union fees	\$150
Total expenses	\$600
Take away	\$250
Shelley can claim	\$350

- CHECK THAT YOU HAVE
- written the amount you can claim for self-education expenses on your tax return
 - kept written evidence to prove your claims, where required. You need to keep it for 5 years from 31 October or, if later, the date you lodge your tax return. If at the end of this period you are in a dispute with the Australian Taxation Office that relates to a work expense, you must keep your records until the dispute is resolved.

25

Did you have:

- **Financial Institutions Duty (FID) charged on salary, wage, allowance, pension or benefit income deposited into your bank, building society or credit union account**
- **any other expenses relating to your work?**

These include union fees, overtime meals, attending formal education courses provided by professional associations, seminars, conferences or education workshops, books, journals and trade magazines, tools and equipment, sickness and accident insurance premiums, telephone, computer and software and home office expenses.

You cannot claim the cost of entertainment, fines or penalties.

Claim business expenses at question 11.

Claim the parts of FID, Government Duty Tax (GDT) or Debits Tax that relate to interest and dividends at question 29.

Claim tax agent fees at question 31.

NO *Go to question 26* **YES** *Read below*

WHAT YOU MAY NEED

- statements from your bank, building society or credit union
- written evidence from your supplier or association
- written evidence or diary entries you made to record your expenses
- your group certificate
- *Guide to Depreciation*—items costing more than \$300 and having an effective life of more than 3 years must be depreciated
- *Taxation Ruling 93/30—Deductions for home office expenses.*

To get these publications, ring our **extended hours distribution service** on Freecall **1800 150 150** or visit a tax office.

YOU NEED TO KNOW

If your total claim for all work expenses exceeds \$300 you may need to keep written evidence to prove your claim. *Read* page 48 for the **written evidence** rule.

Financial Institutions Duty (FID), Government Duty Tax (GDT) and Debits Tax

You can claim a deduction for FID charged on any deposit to your account where that deposit is part of your assessable income—for example, salary, wages, allowances, pensions or benefits.

You can claim a deduction for the GDT or Debits Tax charged on any outgoing from your account where the outgoing can be claimed as an allowable deduction—for example, work related expenses, gifts and donations.

Union fees etc

You can claim a deduction for union fees and subscriptions to trade, business or professional associations. Your group certificate may show fees or subscriptions paid by you.

Overtime meals

You may be able to claim a deduction for overtime meal expenses if you received an overtime meal allowance from your employer which was paid under an industrial law or award. To claim a deduction you will need written evidence if your claim is not considered a reasonable amount by the Australian Taxation Office—currently \$15 per meal.

When making a claim for overtime meals, overtime meal allowance should be shown as income at question 7.

Seminars, conferences or education workshops	You can claim the cost of attending seminars, conferences or education workshops that are connected to your work activities.
Books, journals and professional libraries	<p>You can claim the cost of trade magazines, technical journals and reference books that you need to do your work.</p> <p>You can claim for depreciation of a professional library that includes books, tapes, compact discs, records and videos that you need to do your work.</p>
Home office expenses	<p>You can claim the additional running expenses of a home office—like heating, cooling, lighting, cleaning, depreciation, leasing charges and the cost of repairs to furniture and furnishings. You can keep a diary to work out how much of your running expenses relate to doing work in your home office.</p> <p>When you use your home office for work note it in your diary. You should continue to do this for a reasonable period—for example, at least 4 weeks.</p> <p>You cannot claim ordinary occupancy expenses of your home such as rates, rent, mortgage interest and insurance unless the area of your home has the character of a place of business.</p>
Telephone expenses	You can claim a deduction for the cost of work related telephone calls. You can claim a deduction for your telephone rental if you can show that you are ‘on call’ or regularly required to telephone your employer or clients while you are away from your workplace. If you also use your telephone for private use you must apportion the cost between work related and private use.
Computers and software	<p>You can claim a deduction for depreciation on the cost of computers and related software.</p> <p>If software is bought separately from the computer, you can claim a deduction for the whole amount in the year you purchased it.</p> <p>You can also claim a deduction for the cost of repairs to your computer and for interest on money borrowed to finance the cost of your computer. If you also use your computer for private use you must apportion the cost between work related and private use.</p>
Sickness and accident insurance premiums	You can claim the cost of your annual premium for insurance against the loss of your income . Any payment you receive under the policy must be included as assessable income in your tax return. You cannot claim deductions for premiums paid under a policy to compensate you for such things as physical injury.
Other expenses	<p>You can claim a deduction here for any other expenses incurred in earning your salary or wages that have not already been claimed. Remember, receiving an allowance from your employer does not automatically entitle you to a deduction. To claim a deduction, you must have incurred the expense and it must be related to your work.</p> <p>You cannot claim private expenses such as child care expenses or fees paid to social clubs.</p>

STEP 1 Add up all the expenses that you can claim at this question.

STEP 2 Write the total amount at **E** question 25 on your tax return. Do not show cents.

26

Do you have any tax losses that you have carried forward from prior years?

This question only applies to losses from Australian sources. Claim foreign source losses at question 15.

This question does not apply to capital losses. Capital losses are explained at question 13.

A loss for tax purposes occurs when your allowable deductions—other than prior year losses, gifts and personal contributions to non-employer sponsored superannuation funds—are more than your assessable income plus any net exempt income in a financial year.

The term prior year loss means an overall loss from all Australian sources in that prior year. It does not mean a loss from one activity which was offset against a profit from another activity within that year.

NO *Go to question 27* **YES** *Read below*

WHAT YOU MAY NEED

- records of your carried forward prior year losses
- your foreign source income statement.

YOU NEED TO KNOW

Losses must have been made in Australia. Primary production losses may have been made in any income year. Non-primary production losses can only be offset in 1995–96 if they were made in 1988–89 or a later year.

The total of prior year losses must first be reduced by any net exempt income. Net exempt income includes all your exempt income—including any exempt foreign employment income. To work out your net exempt income you can deduct any non-capital expenses you have incurred in earning your exempt income and any foreign tax paid on that income.

Exempt income is shown on page 10. For this question do not include any Childcare Cash Rebate as exempt income.

Australian losses and foreign source income

You can choose to use some or all of your prior year losses from an Australian source to offset your foreign source income, as shown in the example below.

EXAMPLE

Peter owns a smallgoods business and has accumulated non-primary production prior year losses of \$6000. He has no exempt income but received \$1000 income from Germany. He has elected to use \$500 of his prior year losses to offset his foreign source income.

Peter's total accumulated loss brought forward from 1994–95	(a)	\$6000
Peter's net exempt income for 1995–96	(b)	nil
<i>take (b) away from (a)—this is the amount of loss available to Peter for 1995–96</i>	(c)	\$6000
the amount of prior year loss Peter used to offset foreign source income	(d)	\$500
<i>take (d) away from (c)—this is the total allowable prior year loss available to Peter in 1995–96</i>	(e)	\$5500

Peter needs to show \$5500 at **Z** question 26 on his tax return.

Australian losses and foreign source income

If you choose to use your prior year losses in this way, you will need to provide additional information. *Write* SCHEDULE OF ADDITIONAL INFORMATION—QUESTION 26 on the top of a separate piece of paper and explain your situation. Include your name, address, tax file number and the amount of prior year losses you have used. *Write X* in the **YES** box in the taxpayer declaration on the last page of your tax return. *Sign* and attach your schedule to page 3 of your tax return.

Completing this question

- STEP 1** Use the worksheet below to work out your total allowable prior year losses. You must show your losses separately—as primary production loss and non-primary production loss.

WORKSHEET			
		Primary production loss	Non-primary production loss
The total accumulated loss brought forward from last year	(a)	\$	\$
Net exempt income for 1995–96	(b)	\$	\$
<i>Take</i> (b) away from (a)—this is the amount of loss available this year	(c)	\$	\$
Amount of prior year loss used to offset foreign source income	(d)	\$	\$
<i>Take</i> (d) away from (c) This your total allowable prior year loss		\$	\$

- STEP 2** *Write* any prior year primary production losses from step 1 at **F** question 26 on your tax return. Do not show cents.
- STEP 3** *Write* any prior year non-primary production losses from step 1 at **Z** question 26 on your tax return. Do not show cents.

27

Are you entitled to a deduction for investing in the Australian film industry?

NO *Go to question 28* **YES** *Read below*

WHAT YOU MAY NEED

Read the *1996 Film Industry Incentives* leaflet. To get this publication, ring our **extended hours distribution service** on Freecall **1800 150 150** or visit a tax office.

- STEP 1** *Write* the amount you can claim at **G** question 27 on your tax return. Do not show cents.

28

Are you entitled to claim a deduction for your personal superannuation contribution?

You may be able to claim a deduction for your 1995–96 contributions to a complying superannuation fund if you answer **YES** to any of the following questions, you wrote to tell your fund the amount you intend to claim as a deduction and the fund acknowledged your letter.

- A Were you fully self-employed and not working under any contract principally for your own labour?
- B Were you partly self-employed but none of the people you worked for were required to provide superannuation support for you or pay the Superannuation Guarantee charge instead?
- C Were you partly self-employed but your income from the people who provided your superannuation support—or were required to pay the Superannuation Guarantee charge—was less than 10 per cent of your total assessable income? Assessable income is the amount you wrote at question 20 unless you have a distribution from a partnership or trust, business or rental income or losses or you are claiming a deductible amount for any annuity at question 31. If you have one or more of these types of income, ring the Australian Taxation Office on **13 2861** if you need help in working out your correct assessable income.
- D Were you employed but not provided with any superannuation support—for example:
- you were over 65 years of age for the whole year
 - you were under 18 years of age and worked part-time—30 hours or less per week—for the whole year
 - you received less than \$450 in **every** calendar month of 1995–96.

If the amount of your deduction claim changes after completing this question, notify your superannuation fund.

NO *Go to question 29* **YES** *Read below*

YOU NEED TO KNOW

The deduction you claim can only reduce your assessable income to nil. It cannot add to or create a loss.

STEP 1 Add up your 1995–96 contributions and if the total is more than \$3000, go to step 2. If it is less than \$3000, write the amount at **H** question 28 on your tax return. Do not show cents. Go to step 3.

STEP 2 If your contributions total more than \$3000, you can claim the **lesser** of:

- \$3000 plus 75 per cent of your contributions over that amount
- your **deduction limit**. Your claim is limited by your age when you made your last contribution for the year. If you were under 35, your deduction limit is \$9405; 35 to 49, \$26 125; 50 and over, \$64 790.

Write this amount at **H** question 28 on your tax return. Do not show cents.

STEP 3 Write the full name of your fund and your policy number in the boxes at question 28 on your tax return.

If you need more information, ring the Superannuation Helpline on **13 1020**.

29

Did you have any expenses that you can claim as deductions against interest and dividend income, such as:

- **Financial Institutions Duty (FID), Government Duty Tax (GDT) or Debits Tax**
- **account keeping fees**
- **management fees**
- **interest charged on money borrowed to purchase shares or units?**

You can claim a deduction against interest and dividend income if you are able to show that the duties, taxes and expenses relate to earning that income.

You can claim a deduction for debit and duty tax on withdrawals relating to an account kept as an essential part of a business. Do not show these amounts here. Claim these amounts at question 11.

NO *Go to question 30* **YES** *Read below*

WHAT YOU MAY NEED

- your bank or financial institution statements
- your passbooks
- other related documents.

YOU NEED TO KNOW

Deductions you can claim against your interest

FID and other taxes

State governments charge FID, GDT and Debits Tax for operating certain types of accounts held with financial institutions such as banks, building societies and credit unions. If these were charged to your account, they will be shown on your statements or in your passbooks.

You can claim for FID charged on any deposit of assessable interest or dividend income into your account. You can claim that part of GDT or Debits Tax charged on cheques drawn from your account where the payment is for a deductible expense.

Account keeping fees

Some financial institutions charge account keeping fees. You can claim for these fees where the account is held for investment purposes. You will find these fees listed on your statements or in your passbooks.

Other deductions

You can claim for ongoing management fees, retainers, interest incurred on money borrowed to purchase shares and other related investments and amounts paid for advice relating to changes in the mix of investment.

You cannot claim:

- a fee charged for drawing up an investment plan unless you are carrying on an investment business
- a fee paid to an investment adviser for drawing up an investment plan which includes pre-existing investments.

STEP 1 *Add up all your interest and dividend deductions.*

STEP 2 *Write the total amount at **I** question 29 on your tax return. Do not show cents.*

30

Did you make a gift or donation of \$2 or more to an eligible organisation such as:

- an organisation or charity which gave help in Australia
- an approved overseas fund
- an approved environmental or cultural organisation
- a school building fund
- a registered political party

or make an approved cultural bequest?

You cannot claim a deduction for a donation if you received something for it—for example, a pen, raffle ticket or a reduction in your child's school fees.

NO *Go to question 31* **YES** *Read below*

WHAT YOU MAY NEED

- your receipts for donations or contributions
- the purchase price and purchase date of any property donated to an eligible organisation or school building fund within 12 months of purchase
- your valuation certificates from two or more approved valuers for any donation of property to organisations under the Taxation Incentives for the Arts Scheme or to a body of the National Trust
- your valuation certificate from the Minister for Communications and the Arts for a cultural bequest.

YOU NEED TO KNOW

You cannot claim for property donated to an eligible organisation or school building fund if you did not purchase it—for example, you inherited or won the property.

You can only claim a donation of property to an eligible organisation or school building fund if it is made within 12 months of purchase. You claim the lesser of the price you paid and the value of the property at the time of donation.

If you made a donation to a school building fund and your receipt includes other payments, you can only claim that part which is the voluntary donation.

If you do not know if you can claim a deduction, see whether the information is on the receipt for your gift. If not, contact the organisation for confirmation. If you still do not know, contact your nearest tax office.

You can claim a maximum of \$100 for contributions to a registered political party.

The deduction you claim can only reduce your assessable income to nil. It cannot add to or create a loss.

A **cultural bequest** is your donation of an item of cultural significance to the nation. You must apply to the Minister for Communications and the Arts to have a bequest registered. On approval, a certificate is sent to you stating its value.

On your death, your executor or administrator can claim a deduction for your cultural bequest in your final individual tax return. If its value reduces your taxable income to nil, any excess value can be claimed in the first trust estate tax return.

STEP 1 Add up all the amounts of your eligible gifts and donations and *write* the total at **J** question 30 on your tax return. Do not show cents.

STEP 2 If the amount at **J** includes a cultural bequest and this is the final individual tax return for a deceased person, *write C* in the small box at question 30. Otherwise, leave the small box blank.

31

Did you have expenses for:

- managing your own tax affairs
- complying with your legal obligations relating to another person's tax affairs?

Are you able to claim the deductible amount of the undeducted purchase price of your pension or annuity, including a pension paid from a foreign pension fund or government?

Do not claim any tax instalment deductions here.

Claim expenses related to carrying on a business at question 11.

If you received a reimbursement or refund in 1995–96 of any tax related expenses you had claimed in a previous year, you must show the amount as income at question 19.

You may be able to claim expenses for investment planning and advice involving shares, unit trusts and interest bearing deposits at question 29.

NO *Go to question 32* **YES** *Read below*

YOU NEED TO KNOW

Expenses related to managing your own tax affairs in 1995–96 include:

- expenses relating to preparing and lodging your tax return—for example, buying tax reference material, obtaining tax advice from a registered tax agent, barrister or solicitor or dealing with the Australian Taxation Office (ATO) about your tax affairs. You can also claim the cost of travel associated with obtaining tax advice at this question—for example, the travel cost of attending a meeting with your professional tax adviser
- appealing to the Administrative Appeals Tribunal or courts
- paying interest to the ATO because:
 - you paid your income tax late or
 - an amendment to an assessment for 1992–93 or later included an amount for interest
- obtaining a valuation for a gift of property donated under the Taxation Incentives for the Arts Scheme.

Expenses of complying with your legal obligations relating to another person's tax affairs include:

- complying with the Prescribed Payments System—for example, the cost of reporting to the ATO payments made to a builder
- supplying information requested by the ATO about another taxpayer.

Undeducted purchase price of a pension or annuity

If you showed income from an Australian pension or annuity at question 6, you may be able to reduce the amount of income that you have to pay tax on if your pension or annuity has an undeducted purchase price (UPP).

The undeducted purchase price is an amount that can be claimed over the life of your pension or annuity. Each year a portion of the UPP can be used to reduce the pension or annuity income in your tax return. This is called the **deductible amount**.

Your pension or annuity may have an undeducted purchase price if:

- you are receiving a superannuation pension and could not claim for all the personal contributions you made to your superannuation fund in previous years
- you receive a reversionary pension or annuity
- you bought your annuity or pension.

Pensions from the Department of Social Security and the Department of Veterans' Affairs do not have a deductible amount.

If you already know your deductible amount, *go to step 1 on this page.*

If you do not know your deductible amount, refer to *Schedule of Additional Information* on this page.

Foreign pensions and annuities

If you have shown a foreign pension or annuity at question 15, you may also be able to benefit from a deductible amount if your pension or annuity has an undeducted purchase price. If you do not know your deductible amount, contact your nearest tax office.

STEP 1

Add up the amounts of all your allowable expenses relating to managing your own tax affairs, complying with your legal obligations relating to another person's tax affairs and the deductible amount of your undeducted purchase price. Write the total amount at **K** question 31 on your tax return. Do not show cents.

STEP 2

If you are claiming:

- (a) a deduction for the undeducted purchase price of a pension or annuity only, write **U** in the small box to the right of the amount at **K**
- (b) a deduction for the undeducted purchase price of a pension or annuity and for one or more other types of expenses, write **C** in the small box

Only write a code letter in the small box if you are making a claim at step 1.

Schedule of Additional Information

If you do not know how much of your undeducted purchase price you can claim—for example, the deductible amount—the Australian Taxation Office (ATO) will work it out for you. Write SCHEDULE OF ADDITIONAL INFORMATION—QUESTION 31 on the top of a separate piece of paper and tell us your name, address, tax file number (TFN) and the answers to the following questions.

- 1 What is your date of birth?
- 2 On what date did your pension or annuity first become payable? This will be the first day of the first payment period of the pension or annuity.

3 What is the name of the fund or company paying your pension or annuity?

- 4 If you are receiving a superannuation pension:
- (a) what amount did you contribute for a pension to your superannuation fund after 30 June 1983? Ask your superannuation fund for this figure
 - (b) for what part of this amount did you not get a tax deduction?

- 5 If you are receiving a superannuation pension:
- from a fund which has not paid tax on contributions received—such as some Government funds—or
 - your superannuation pension commenced before 1 July 1994,

what amounts, for which you did not get a deduction or rebate of tax, did you contribute towards your superannuation before 1 July 1983? Ask the ATO for this figure if you do not have it.

- 6 If you are receiving an annuity or superannuation pension that you bought with one or more eligible termination payments:

- (a) what amounts of each component of the payment did you rollover into the annuity or superannuation pension? Examples are: undeducted contributions; concessional component; invalidity component; Pre-July 1983 or Post-June 1983 components
- (b) did you buy the superannuation pension or annuity you are now receiving solely by rolling over a previous superannuation pension or annuity? If so, when did the previous superannuation pension or annuity commence?

Note: This information is important if you purchased a pension or annuity on or after 1 July 1994 solely by rolling over a previous pension or annuity which had a commencement date earlier than 1 July 1994.

- 7 If you are receiving an annuity that you bought with money other than as described in question 6 of this *Schedule of Additional Information*, how much did you pay for the annuity?

- 8 Is the period for which you will be receiving the pension or annuity fixed?
- (a) If YES: how long is the period?
- (b) If NO:
- what are the conditions under which the payments are made?
 - does your pension or annuity have a reversionary beneficiary who will be entitled to receive all or part of your payments if you die? If so, what is the name and date of birth of this person?
 - if you are receiving your pension or annuity because it reverted to you upon the death of someone else, please tell us the name, date of birth and TFN of the person who died.
- 9 If someone else is now entitled to a share of your pension or annuity, what is the percentage to which they are entitled?

- 10 When the pension or annuity stops, will an agreed lump sum—often called the **residual capital value**—become payable? If so, how much?

Write X in the **YES** box in the taxpayer declaration on the last page of your tax return. *Sign* and attach your schedule to page 3 of your tax return.

CHECK THAT YOU HAVE

- written the total amount of your allowable expenses on your tax return
- written code **U** or code **C**, if applicable, in the small box
- attached your signed SCHEDULE OF ADDITIONAL INFORMATION—QUESTION 31 to page 3 of your tax return, if you need to send us one.



Total deductions

Add up all the amounts in the right hand column at items 21 to 31 on your tax return.

Write the total amount at **\$** item 32 on your tax return. Do not show cents. *Go to* question 33.



Taxable income or loss

Take the amount at item 32 on your tax return away from the amount at item 20. This will give you your taxable income or loss.

Write your answer at **\$** item 33 on your tax return. Do not show cents. If this amount is less than zero, *write L* in the small box *Read on.*

Rebate for low income taxpayer

If your taxable income is less than \$24 450, you may get a rebate. The maximum rebate of \$150 applies if your taxable income is \$20 700 or less. This amount is reduced by 4 cents for each dollar over \$20 700. Do not write anything on your tax return. We will work out your rebate and make sure it comes off your tax. The rebate will be shown on your notice of assessment.

Child support clients

You are not entitled to a tax deduction for any child support payments you make. The Child Support Agency may use your taxable income to make an assessment of child support.

Rebates

What you need to know to claim a dependant rebate	72
Spouse, child-housekeeper or housekeeper rebate	74
Sole parent rebate	79
Zone or overseas forces rebate	81
Superannuation rebate	85
Other rebates	88

Rebates provide you with tax relief. Rebates are not deductions. Deductions are taken off your income to work out your taxable income. We work out the tax on your taxable income. The amount of this tax is then reduced by your rebates.

If rebates are greater than the tax on your taxable income, they can only reduce the amount of tax you pay to zero. Any excess does not become a refund. Rebates do not reduce your Medicare levy.

Generally, being able to claim a rebate depends on things like maintaining a dependant or living in a remote area not on how much taxable income you earned.

Some rebates **do** depend on your income—like beneficiary and pensioner rebates and the rebate for low-income taxpayers. These rebates have been explained earlier in *TaxPack 96*.



What you need to know to claim a dependant rebate

You can only claim a dependant rebate for the period you were a resident of Australia

In order to claim a rebate, you will need to know:

- who is a dependant?
- what is meant by maintaining a dependant?
- what is meant by separate net income (SNI)?
- how much SNI your dependant earned in 1995–96?

Who is a dependant?

A dependant is:

- your spouse—married or de facto
- a student who is under 25 years and is a full-time student at school, college or university
- a child—including your spouse’s child, adopted child, stepchild or exnuptial child who is under 16 years and is not a student
- a child-housekeeper—your child of any age who works full-time keeping house for you
- an invalid relative—your child, brother or sister who is 16 years or over and gets a disability support pension or a special needs disability support pension or rehabilitation allowance or who has a certificate of invalidity from a Commonwealth-approved doctor certifying a continuing inability to work
- your parents or spouse’s parents.

A student under 25 or child under 16 can be dependent but you cannot claim a rebate just for maintaining them. We tell you more at each rebate question.

What is maintaining a dependant?

A dependant must be maintained by you. This means:

- you and the dependant resided together or
- you gave the dependant food, clothing and lodging or
- you helped them pay for their living, medical and educational costs.

It does not include making child support payments.

If you had a spouse for the whole year and your spouse worked for part of the year, you are still considered to have maintained your spouse—as a dependant—for the whole year.

You are considered to have maintained a dependant even if you were temporarily separated—for example, due to holidays. Dependants who were overseas are still considered to be maintained by you if they were only away from Australia for a short time.

Your spouse and dependent children who are waiting to migrate to Australia are considered to be your dependants for rebate purposes but they must migrate within 5 years from when you came to live in Australia. We may ask you to provide evidence.

If you maintained a dependant for only part of the year, you may be able to claim a reduced rebate.

What is separate net income?

Separate net income (SNI) is income earned by your dependant while you maintained them. It includes salary and wages, interest, pensions and most Department of Social Security (DSS) payments including Additional Parenting Allowance, dividend, business, trust, rental income and amounts included as assessable income under the capital gains tax provisions. SNI also includes amounts on which tax is not payable, such as some pensions, some scholarships and any maintenance payments your spouse received for their own support after divorce or separation.

SNI does not include:

- certain DSS payments
 - family payments—including the former family allowance and family supplement
 - Home Child Care Allowance payments
 - Basic Parenting Allowance payments
 - maternity allowance payments
 - child disability allowance
 - Australian Government allowance for helping to educate isolated children under 16 years
- lump sum severance or retirement payments of a capital nature or as compensation payments for losing a job
- maintenance paid to your spouse for support of their dependent children
- imputation credits attached to franked dividends.

SNI earned by your dependant may reduce any rebate you are entitled to claim.

Your dependant's SNI can be reduced by:

- any expenses your dependant incurred and could claim at questions 21 to 25, even if they did not lodge a tax return
- net child care expenses while at work. The amount paid by the dependant less any cash rebates—for example, Child Care Cash Rebate, Child Care Assistance and rebates provided by an employer or union
- their expenses for travel to and from child care—except on days they did not go to work
- their expenses for travel to and from work.

If your dependant used the cents per kilometre method—described on page 51—to calculate work related car expenses, the 5000 kilometre limit does not apply.

Your dependant does not need **written evidence** to formally prove expenses which reduce their SNI but they may need to provide information to support how they worked out their SNI.

You **cannot reduce** your dependant's SNI by amounts paid by them for gifts, donations, tax agent fees, tax instalments deducted, superannuation contributions, prescribed payments or losses brought forward from 1994–95 or earlier years.

How much SNI can your dependant earn?

For some rebates, the amount you may be entitled to will be reduced by the SNI of your dependants. Rebates are reduced by \$1 for every \$4 of SNI over \$282 which your dependants earned in 1995–96. The amount of SNI that can be earned by your dependants is explained at individual rebate questions.

Rebates and your tax instalment deductions

If your rebate entitlement has changed since you last filled in an employment declaration, you may need to fill in a new one. Contact your employer for more information.

34

Did you have a spouse—married or de facto, child-housekeeper or housekeeper?

You cannot claim a spouse, child-housekeeper or housekeeper rebate and sole parent rebate for the same period in 1995–96 but you may be entitled to part of each rebate for different periods of 1995–96.

NO *Go to question 35* **YES** *Read below*

PART A—Did you have a dependent spouse—married or de facto?

NO *Go to Part B* **YES** *Read below*

YOU NEED TO KNOW

The maximum dependent spouse rebate that you may be able to claim is:

- \$1452 for a spouse with a dependent child or student
- \$1241 for a spouse without a dependent child or student.

Spouse's separate net income (SNI)

We tell you about SNI in the *What you need to know to claim a dependant rebate* section on page 72. *Read* that section carefully before answering this question.

You can only claim a spouse rebate for the period that you and your spouse were residents of Australia. You are not eligible for a spouse rebate if the SNI of your spouse was:

- over \$5245 and you did not have a dependent child under 16 or student under 25
- over \$6089 and you did have a dependent child under 16 or student under 25.

If you are not eligible for a spouse rebate, *go to* Part B on page 77. Otherwise, *read on*. Children and students are not considered to be dependant if they have SNI of more than \$1785 for the whole year.

Parenting Allowance

Your spouse may have received two types of Parenting Allowance—Basic and Additional. In some cases, they may also receive Supplementary Amounts.

From 1 July 1995, Home Child Care Allowance (HCCA) was incorporated into the new social security payment, called Parenting Allowance, for couples with dependent children. HCCA is now known as Basic Parenting Allowance.

The Department of Social Security (DSS) will send your spouse a group certificate or statement showing how much Basic Parenting Allowance and Additional Parenting Allowance your spouse received during 1995–96. On that group certificate or statement, the Additional Parenting Allowance will be shown under the heading Taxable Payment. Ring DSS on **13 1021** if you have any queries about Parenting Allowance or if your spouse has not received a group certificate or statement by the end of July 1996.

The group certificate your spouse receives from the DSS will show:

- the amount of Basic Parenting Allowance
- the taxable payment—this is the amount of Additional Parenting Allowance
- any remote area allowance—this is exempt from tax. It does not affect your spouse rebate
- supplementary amounts—these are amounts over and above Basic and Additional Parenting Allowance—for example, rental assistance
- the amount of tax instalments deducted.

Basic Parenting Allowance

Basic Parenting Allowance is not included in your spouse's taxable income and is not included in their **separate net income** (SNI). Basic Parenting Allowance received by your spouse directly reduces the amount of spouse rebate you may be entitled to.

EXAMPLE

Connie is married for the whole year and has one dependent child. Connie's spouse has no SNI and receives only Basic Parenting Allowance of \$800.

Connie will be entitled to a dependent spouse rebate of \$652. This is \$1452—the maximum with child dependent spouse rebate—less \$800.

Additional Parenting Allowance

The amount shown as Taxable Payment on your spouse's group certificate from the Department of Social Security (DSS) is the amount of Additional Parenting Allowance your spouse received.

Additional Parenting Allowance is part of your spouse's SNI and therefore affects the amount of spouse rebate you may be entitled to.

EXAMPLE

George is married for the whole year and has one dependent child. George's spouse receives Basic Parenting Allowance of \$600 and Additional Parenting Allowance of \$300 and has other income of \$982. George's spouse has SNI of \$1282, or \$300 + \$982.

The amount of dependent spouse rebate that George can claim is worked out like this:

Maximum spouse rebate entitlement	\$1452
less reduction for spouse's SNI: \$1282 - \$282 = \$1000	
Divide \$1000 by 4 =	\$250
	<hr/>
	\$1202
less Basic Parenting Allowance received by George's spouse	\$600
Amount of spouse rebate that George can claim	\$602

Supplementary amounts

Supplementary amounts received by your spouse have no effect on your spouse rebate entitlement as they are not part of your spouse's SNI and do **not** directly reduce your spouse rebate.

Home Child Care Allowance (HCCA)

Did your spouse receive a back payment of HCCA from DSS during 1995–96? If so, your spouse should have received a statement of back paid HCCA from DSS. This back payment will directly reduce your entitlement to a dependent spouse rebate for 1995–96. Ring DSS on **13 1021** if you have any queries about HCCA or HCCA statements.

Part year rebate

You may be entitled to claim a part year rebate if, during 1995–96, you and your spouse were residents of Australia and:

- you became or ceased to be a resident of Australia
- you married or entered into a de facto relationship
- you divorced or separated.

Use the appropriate column in the *How to claim your dependent spouse rebate* table to work out your rebate:

- COLUMN 1 if you had a spouse and did not have a dependent child under 16 or student under 25
- COLUMN 2 if you had a spouse and a dependent child under 16 or student under 25 at any time during

1995–96—whether they were your dependant for 1 day or 366 days—and the SNI of the dependent child or student was less than \$1786. If the child or student was your dependant for only part of 1995–96, you can still use this column if their SNI was less than \$282 plus \$28.92 for each week you maintained your dependant.

HOW TO CLAIM YOUR DEPENDENT SPOUSE REBATE		
<i>Follow the steps to work out your correct rebate</i>	COLUMN 1 <i>No dependent child under 16 or student under 25</i>	COLUMN 2 <i>Dependent child under 16 or student under 25</i>
<p>STEP 1 Add together any Basic Parenting Allowance and back payment of HCCA received by your spouse. If the total amount is greater than: \$1241 for COLUMN 1 or \$1452 for COLUMN 2 you cannot claim a dependent spouse rebate. If this applies to you, <i>go to</i> Part B. Otherwise, <i>write</i> this amount in your column at (a) in this table and at V question 34 on your tax return. Do not show cents.</p>	(a) \$	\$
<p>STEP 2 Write your maximum allowable rebate at (b) If you had a spouse for only part of the year, <i>multiply</i> the number of days by the daily rate from your column. Otherwise, <i>write</i> the whole year amount that applies.</p>	(b) \$	\$
<p>STEP 3 Write your spouse's SNI at V question 34 on your tax return. Do not show cents. If your spouse's SNI was less than \$286, <i>write</i> the amount from (b) at (g) step 7, then <i>go to</i> step 8. Otherwise, <i>continue to</i> step 4.</p>		
<p>STEP 4 If your spouse's SNI was \$286 or more, <i>write</i> the amount at (c)</p>	(c) \$	\$
<p>STEP 5 SNI at which the rebate begins to reduce <i>Take</i> (d) away from (c)</p>	(d) \$282 (e) \$	\$282 \$
<p>STEP 6 <i>Divide</i> (e) by 4</p>	(f) \$	\$
<p>STEP 7 <i>Take</i> (f) away from (b)</p>	(g) \$	\$
<p>STEP 8 <i>Take</i> (a) away from (g) This is your allowable rebate. You cannot claim a rebate if the amount at (h) is equal to or less than \$0</p>	(h) \$	\$
<p>STEP 9 Write your allowable rebate from (h) at P question 34 on your tax return or on a piece of notepaper if you are going to claim for a child-housekeeper or housekeeper rebate for another part of the year. Do not show cents. If you are going to claim for a child-housekeeper or housekeeper, <i>go to</i> Part B. Otherwise, <i>continue to</i> step 10.</p>		
<p>STEP 10 Write one of these code letters in the small box <input type="checkbox"/> at the right of P question 34 on your tax return: P— if your spouse received Basic Parenting Allowance or HCCA D— if you claimed a rebate for your spouse, you had a dependent child and your spouse did not receive Basic Parenting Allowance or HCCA C— if you claimed a rebate for your spouse for part of the year and are also claiming a rebate for a child-housekeeper or housekeeper for another part of the year. Leave the box blank if your spouse did not receive Parenting Allowance or HCCA and you are claiming only for a dependent spouse.</p>		

PART B—Did you have a child-housekeeper?

NO *Go to Part C*

YES *Read below*

You can claim a rebate for a child-housekeeper if your child, adopted child or step-child kept house for you on a full-time basis.

You cannot claim a rebate if the SNI of your child-housekeeper was:

- over \$5245 and you did not have another dependent child under 16 or student under 25
- over \$6233 and you did have another dependent child under 16 or student under 25.

You cannot claim a rebate for a child-housekeeper for any period that you lived with a spouse.

Your rebate does not increase if you had more than one dependent child or student.

Use the appropriate column in the following table to work out your rebate:

- COLUMN 1 if you had a child-housekeeper and did not have another dependent child under 16 or student under 25
- COLUMN 2 if you had a child-housekeeper and another dependent child under 16 or student under 25 and the SNI of this dependent child or student was less than \$1786. If the child or student was your dependant for only part of 1995–96, you can still use this column if their SNI was less than \$282 plus \$28.92 for each week you maintained that dependant.

If you had a child-housekeeper for only part of 1995–96, *multiply* the number of days in that part of the year by the daily rate from your column.

HOW TO CLAIM YOUR CHILD-HOUSEKEEPER REBATE		
	COLUMN 1 <i>No other dependent child or student</i>	COLUMN 2 <i>Another dependent child or student</i>
<i>Follow the steps to work out your correct rebate</i>		
STEP 1 Write your maximum allowable rebate at (a). If you had a child-housekeeper for only part of the year, <i>multiply</i> the number of days by the daily rate from your column. If your child-housekeeper's SNI was less than \$286, you will receive the full rebate shown at right. <i>Go to step 6. Otherwise, go to step 2.</i>	\$1241 for the whole year, or \$3.39 a day (a) \$	\$1488 for the whole year, or \$4.07 a day \$
STEP 2 If your child-housekeeper's SNI for the year was \$286 or more, <i>write</i> it at (b) and at V question 34 on your tax return. Do not show cents.	(b) \$	\$
STEP 3 SNI at which the rebate begins to reduce. <i>Take (c) away from (b)</i>	(c) \$282 (d) \$	\$282 \$
STEP 4 <i>Divide (d) by 4</i>	(e) \$	\$
STEP 5 <i>Take (e) away from (a)</i> This is your allowable rebate. You cannot claim a rebate if the amount at (f) is equal to or less than \$0.	(f) \$	\$
STEP 6 Write your allowable rebate at P question 34 on your tax return or add it to the amount you are claiming for spouse rebate. If you are not going to claim a housekeeper rebate for another part of the year at Part C of this question, <i>write</i> the total at P question 34 on your tax return. Do not show cents. If you are going to claim a housekeeper rebate, <i>write</i> your rebate entitlement so far on a piece of notepaper and <i>go to</i> Part C. Otherwise, <i>continue</i> to step 7.		
STEP 7 Write one of these code letters in the small box <input type="checkbox"/> at the right of P question 34 on your tax return: H —if you are claiming only for a child-housekeeper. C —if you are claiming a rebate for your spouse for part of the year and a rebate for a child-housekeeper for another part of the year.		

PART C—Did you have a housekeeper?

NO *Go to CHECK THAT YOU HAVE* **YES** *Read below*

You can claim a rebate if your housekeeper worked full-time keeping house in Australia for you and cared for:

- your child or children under 16, irrespective of any child's **SNI**
- any other child or student under 16 who was your dependant
- your spouse who received a disability support pension
- your invalid relative for whom you can claim a dependant rebate and you were single, separated, widowed, divorced or your spouse received a disability support pension.

The housekeeper rebate is also available in special circumstances where you need a housekeeper to care for your children. Some examples:

- your spouse deserted you and your children
- you have a child with a severe mental disability who requires constant attention
- your spouse suffers from an extended mental illness and is medically certified as being unable to take part in the care of your children.

If you feel you qualify for special circumstances, you will need to provide additional information. *Write* SCHEDULE OF ADDITIONAL INFORMATION—QUESTION 34 PART C on the top of a separate piece of paper and explain your situation. Include your name, address and tax file number. *Write X* in the **YES** box in the taxpayer declaration on the last page of your tax return. *Sign* and attach your schedule to page 3 of your tax return.

You cannot claim a housekeeper rebate and a child-housekeeper rebate for the same period of time. You may be eligible to claim a housekeeper rebate and a spouse rebate if your spouse received a disability support pension.

STEP 1

If you had a housekeeper for the whole of 1995–96, *work out* the maximum housekeeper rebate you can claim by using the following amounts:

- \$1241 if you did not have a dependent child or student under 16
- \$1488 if:
 - you did have a dependent child of your own under 16 or
 - you had any other dependent child or student under 16 whose SNI was less than \$1786.

STEP 2

Part year rebate

If you had a housekeeper for only part of 1995–96, *multiply* the number of days in that part of the year by one of these daily rates:

- \$3.39 if you did not have a dependent child or student under 16
- \$4.07 if:
 - you did have a dependent child of your own under 16 or
 - you had any other dependent child or student under 16 whose SNI was less than \$282 plus \$28.92 for each week you maintained them.

STEP 3

Write the total amount from step 1 or step 2 at **P** question 34 on your tax return. Do not show cents.

If you are claiming a spouse or child-housekeeper rebate, include the amount you wrote on your notepaper at **P** also.

STEP 4

Write the letter **H** in the small box at the right of **P** question 34 on your tax return. If you are also claiming a spouse rebate, *write* the letter **C**—not **H**—in the small box

CHECK THAT YOU HAVE

- worked out your spouse's or child-housekeeper's separate net income and written the amount on your tax return
- written the amount of Basic Parenting Allowance and any Home Child Care Allowance on your tax return
- written your total rebate on your tax return
- written the correct code in the small box on your tax return unless your spouse did not receive Basic Parenting Allowance or Home Child Care Allowance and you are claiming only for a spouse.

Are you a sole parent?

35

NO Go to question 36

YES Read below

You may be able to claim a sole parent rebate if you had sole care of:

- a dependent child under 16 or
- a dependent full-time student under 25.

If you claimed a rebate for your spouse, a housekeeper or a child-housekeeper, you cannot claim this rebate for the same period.

YOU NEED TO KNOW

Sole care means that you alone had full responsibility, on a day-to-day basis, for the upbringing, welfare and maintenance of a child or student. You are not considered to have sole care if you are living with a spouse, either married or de facto, unless special circumstances exist. *Read* FURTHER INFORMATION on the next page.

Sole care of a child under 16 or a student under 25 includes any child for whom you had sole care, not just your own child.

Separate net income

Any **separate net income** (SNI) received by the child or student may affect your claim. We provide more information about the meaning of SNI, maintaining a dependant and the definition of a dependent child or student at page 72.

It does not matter how many children or students you cared for, you can only claim one rebate. If one child or student qualifies, you are entitled to the rebate.

Full year claim

If you had sole care of a child or student for the **whole** of 1995–96 and their SNI was **less** than \$1786, you can claim the maximum rebate of \$1165. If their SNI was \$1786 or more you cannot claim a rebate. If this is the case, *go to* question 36. Otherwise, *read on*.

Part year claim

You may be entitled to claim part of the rebate if you had sole care of a child or student for only part of 1995–96 and:

- you are not claiming a rebate at question 34 for your spouse, housekeeper or child-housekeeper for the same period of 1995–96, and
- the SNI of the child or student was less than the sum of \$282 plus \$28.92 for each week that you had sole care.

If the SNI of the child or student is less than the sum calculated above, you can claim a rebate of \$22.40 for each week you had sole care.

STEP 1 *Work out* the maximum amount of SNI your child or student could earn for 1995–96. If you had sole care for the whole year, the maximum amount of SNI your dependant could earn is \$1785. For a part year claim, the amount is \$282 plus \$28.92 for each week you had sole care.

STEP 2 *Work out* if you are eligible for a rebate. If the SNI of your child or student is **less** than the amount you worked out in step 1, you can claim a sole parent rebate. If it is, *go to* step 3. Otherwise, *go to* question 36.

STEP 3 *Work out* your rebate and *write* it at **Q** question 35 on your tax return. Do not show cents.

EXAMPLE

You had sole care of a child for 10 weeks. The child's SNI during this time was \$500.

STEP 1 *Work out* the maximum amount of SNI your child can earn before the rebate cuts out.

\$282 plus number of weeks of sole care *multiplied* by \$28.92.

$10 \times \$28.92 = \289.20

$\$289.20 + \$282 = \$571.20$ the maximum amount of SNI is \$571.

STEP 2 *Work out* if you are eligible for a rebate.

As the child's SNI of \$500 is less than the maximum of \$571, you will be eligible for a rebate.

STEP 3 *Work out* the rebate you can claim. Number of weeks of sole care *multiplied* by \$22.40.

$10 \times \$22.40 = \224.00

The rebate you can claim is \$224.

CHECK THAT YOU HAVE

- written your rebate on your tax return. Do not show cents
- kept records to support your claim for a sole parent rebate.

FURTHER INFORMATION

Shared or joint custody after divorce or separation

There are times, after divorce or separation, where both parents share the custody of a child or student. Where sole responsibility for the child or student changes between the parents for periods during the year, both may be able to claim a part of the rebate. The part of the rebate that each parent can claim is based on the number of days each was solely responsible for the child or student. This does not mean just having access visits.

Special circumstances

You may be entitled to this rebate:

- (a) if you had sole care—you alone were financially responsible for a child or student—and:
- your spouse was in prison for a sentence of at least 12 months or
 - your spouse is medically certified as being permanently mentally incapable of taking part in caring for the child or student
- (b) if you were deserted by or separated from your spouse, you remarried or lived in a de facto relationship. To prove that you had sole care of a child or a student, you must be able to show that:
- you alone were financially responsible for the child or student—for example, paying for food, education and clothing
 - you alone paid household and family expenses such as electricity, rent and private health insurance
 - you alone made decisions on a day-to-day basis about the child's upbringing—for example, discipline, bedtime and clothing
 - your current spouse was in no way responsible for other support—for example, washing, cooking or providing transport for the child or student.

If you feel you qualify for special circumstances, you will need to provide additional information. *Write* SCHEDULE OF ADDITIONAL INFORMATION—QUESTION 35 on the top of a separate piece of paper and explain your situation. You will need to show that your current spouse did not provide any financial support for your dependent child or student. Include your name, address and tax file number. *Write X* in the **YES** box in the taxpayer declaration on the last page of your tax return. *Sign* and attach your schedule to page 3 of your tax return.

36

Are you entitled to claim a zone rebate or an overseas forces rebate?

You may be able to claim a rebate if you have:

- lived in a remote or isolated area of Australia, not including an offshore oil or gas rig, or
- served overseas as a member of Australia's Defence Force or a United Nations armed force.

NO Go to question 37 **YES** Read below

YOU NEED TO KNOW

A zone rebate is for people who live in some remote or isolated areas. These remote areas are called Zone A and Zone B. There are also Special Areas within these zones.

A *Zone Rebate Map* shows these zones. To get this publication, ring our **extended hours distribution service** on Freecall **1800 150 150** or visit a tax office.

Some cities and towns in these zones are:

ZONE A	ZONE B	SPECIAL AREAS
Alice Springs	Cairns	Jabiru
Broome	Charters Towers	Kununurra
Darwin	Kalgoorlie	Nhulunbuy
Katherine	Longreach	Tennant Creek
Mt Isa	Mackay	Yulara
Pine Creek	Townsville	

If you are not sure which zone you can claim for:

- contact your nearest tax office or
- *write* SCHEDULE OF ADDITIONAL INFORMATION—QUESTION 36 on the top of a separate piece of paper and explain your situation. Include your name, address and tax file number (TFN). *Write X* in the **YES** box in the taxpayer declaration on the last page of your tax return. *Sign* and attach your schedule to page 3 of your tax return.

Conditions you need to meet

You lived in a zone—not necessarily continuously—for:

- 183 days or more during 1995–1996 or
- 183 days or more during the period 1 July 1994 to 30 June 1996 and did not claim a zone rebate on your 1995 tax return.

If you lived in a zone for less than 183 days in 1995–96, you may still be able to claim a rebate as long as you lived in a zone for a continuous period of less than five years after 1 July 1990 and:

- you were unable to claim in the first year because you were there less than 183 days and
- the total of the days you were there in the first year and in 1995–96 is 183 or more.

EXAMPLE

Garry lived in a remote area from 1 March 1991 to 30 September 1995. He adds the number of days from 1 March 1991 to 30 June 1991—122—and the number of days from 1 July 1995 to 30 September 1995—92. As the total—214—is more than 183 days over the two financial years, Garry can claim the rebate on his 1995–96 tax return.

Overseas forces rebate

An overseas forces rebate applies if you served in specified overseas localities as a member of Australia's Defence Force or a United Nations armed force in 1995–96. Your employer will be able to advise you if you served in a locality which qualifies for the overseas forces rebate.

To claim the full rebate, you must have served in the overseas locality for 183 days or more. However, if your overseas service was less than 183 days, you may be able to claim part of the rebate. For example, if you served for 100 days in a locality, the part of the rebate you can claim would be 100/183. If you are not sure whether you can claim this rebate, contact your nearest tax office.

Important: if you qualify for both a zone and an overseas forces rebate, you can claim only one of them. Claim the one that gives you the highest rebate.

Remote area allowance

If you received a remote area allowance, or a remote area component of any formal training allowance, from the Department of Social Security or Department of Veterans' Affairs, you must reduce the amount of your zone rebate by this allowance.

HOW TO WORK OUT YOUR REBATE

The zone and overseas forces rebates are made up of two amounts—the fixed amount and a percentage of a base amount.

The information from table A should be used when completing either table G or table H.

TABLE A		
	Fixed amount	Percentage of base amount
Zone A	\$ 338	50
Zone B	\$ 57	20
Special area	\$ 1173	50
Overseas forces	\$ 338	50

If you lived in only one zone, or served in a specified overseas locality, and had no dependant children or are not entitled to any dependant rebates, you should simply claim the fixed amount less any remote area allowance you received. Write your fixed amount less any remote area allowance at **R** question 36 on your tax return. Do not show cents. Then go to question 37.

If you lived in more than one zone and had no dependant children, or are not entitled to any

dependant rebates, go straight to the *Working out your rebate if you lived in more than one zone* section on page 84.

If you have dependent children, or are entitled to any dependant rebates, you can claim the fixed amount plus a percentage of the base amount for your zone rebate. Read on for instructions on how to work out your claim.

WORKING OUT THE BASE AMOUNT

The base amount is made up of rebates and notional rebates. Generally, these amounts would have already been calculated at earlier *TaxPack 96* questions. However, dependent spouse rebate may need to be adjusted and the notional rebates for any dependent children or students need to be calculated.

Spouse rebate

A spouse rebate applies to those people who have a dependent spouse. If you have a dependent spouse, no dependent children and your spouse did not receive any basic Parenting Allowance or Home Child Care Allowance during 1995–96, do not use table B. Go to table F and use your rebate from Part A, question 34 when you do your calculation.

If you have dependent children or if you do not have dependent children and your spouse received basic Parenting Allowance or Home Child Care Allowance during 1995–96, use table B to work out your notional spouse rebate. Your notional spouse rebate is not affected by basic Parenting Allowance or Home Child Care Allowance.

TABLE B		
	No dependent child or student	With dependent child or student
Maximum spouse rebate	(a) \$1241 for the full year or \$3.39 per day	\$1488 for the full year or \$4.07 per day
Your spouse's SNI— from question 34	(b) \$	\$
Income at which rebate begins to reduce	(c) \$282	\$282
Take (c) away from (b)	(d) \$	\$
Divide (d) by 4 because your rebate is reduced by \$1 for every \$4 of SNI over \$282— Do not show cents	(e) \$	\$
Take (e) away from (a)	(f) \$	\$

The figure at (f) is your notional spouse rebate for zone rebate purposes. Use this amount at (a), table F.

Notional rebates for dependent children or students

If you maintained a child under 16 or a student under 25, your rebate will increase by the maximum amount shown in table C for each child or student who, for the **whole** of 1995–96:

- lived in Australia
- went to school, college or university full-time
- was maintained by you and
- had a **separate net income** (SNI) of **less than \$286**.

If all of these requirements were met, *add* up the rebate amount for each child or student and use the total at (b), table F.

TABLE C	
Dependant	Notional rebate
Each student under 25 years	\$376
First non-student child under 16 years	\$376
Other non-student children under 16 years	\$282 for each child

If two or more persons contributed to the maintenance of the dependent child, each person can only claim a proportion of the notional rebate.

Reduced notional rebate for dependent children or students

The notional rebate will be reduced if:

- you only met the above requirements for part of the year or
- your child or student's SNI was \$286 or more.

PART YEAR CLAIM

You can claim only part of the notional rebate for dependent children or students:

- if the child or student lived in Australia for only part of 1995–96
- if the child or student went to school, college or university full-time for only part of 1995–96
- if the child or student was maintained by you for only part of 1995–96.

Use table D to work out the reduced notional rebate.

TABLE D

Maximum notional rebate for the child or student—from table C	(a) \$
Number of days you maintained your child or student	(b)
Number of days in 1995–96	(c) 366
Divide (b) by (c)	(d)
Multiply (d) by (a)	(e) \$

If the SNI of your child or student was less than \$286, use amount (e) at (b), table F.

If you have more than one eligible child or student and the SNI of each one was less than \$286, work out the amount for each child, *add* up all the amounts and use the total at (b), table F.

IF SNI WAS \$286 OR MORE

If the child or student had a SNI of more than:

- \$1785 for a student under 25 or the first child under 16 who is not a student
- \$1409 for any other child under 16 who is not a student

you cannot claim any amount of notional rebate.

If your child or student's SNI was \$286 or more but less than the limits shown above, use table E to work out the notional rebate.

TABLE E

Notional rebate for the child or student—from table C or (e), table D for a part year claim.	(a)
Your child or student's SNI for the period you maintained them	(b) \$
Income at which the notional rebate begins to reduce	(c) \$282
Take (c) away from (b)	(d) \$
Divide (d) by 4 because your rebate is reduced by \$1 for every \$4 of separate net income over \$282. Do not show cents	(e) \$
Take (e) away from (a). Do not show cents	(f) \$

Use amount (f) at (b), table F. If you have more than one eligible child or student, work out the amount for each child, *add* up all of the amounts and use the total at (b), table F.

TABLE F**Use this table to work out your base amount.**

This is the total of the rebates you are entitled to claim for your dependants.

Spouse—from table B or from Part A, question 34	(a) \$
Child-housekeeper—from Part B, question 34	\$
Housekeeper—from Part C, question 34	\$
Sole parent—from question 35	\$
Invalid relative—from question 38	\$
Parent or spouse's parent—from question 38	\$
Notional rebate for dependent child or student—from table C, table D or table E	(b) \$
<i>Add up all these amounts. This is your base amount.</i>	\$

The base amount must be used at (b) in table G or table H, depending on whether you lived in only one zone, served in a specified overseas locality or lived in several zones.

WORKING OUT YOUR REBATE IF YOU LIVED IN ONLY ONE ZONE OR SERVED IN A SPECIFIED OVERSEAS LOCALITY

TABLE G

Fixed amount for your zone—from table A	(a) \$
Your base amount—from table F	(b) \$
Percentage of base amount—from table A	(c)
<i>Multiply (b) by (c) and divide by 100</i>	(d) \$
<i>Add (a) and (d)</i>	(e) \$
Any remote area allowance you received	(f) \$
<i>Take (f) from (e). This is the rebate you can claim.</i>	\$

Write your rebate amount at **R** question 36 on your tax return. Do not show cents.

WORKING OUT YOUR REBATE IF YOU LIVED IN MORE THAN ONE ZONE

Start with the zone or special area that will give you the greatest fixed amount—check table A. If the period you lived there is 183 days or more, we consider you have lived in one zone only. Use table G to work out your rebate.

If the period you lived there is less than 183 days, you can claim a part of the rebate amount for that particular zone. Claim for the number of days you spent in the zone divided by 183. For example, if you spent 100 days in the zone that gives the greatest fixed amount, the part of the rebate you could claim would be 100/183. You could then claim the remaining 83 days from another zone or special area.

Use table H to work this out for each zone or special area you lived in.

TABLE H

Fixed amount for the zone—from table A	(a) \$
Your base amount—from table F	(b) \$
Percentage of base amount—from table A	(c)
<i>Multiply (b) by (c) and divide by 100</i>	(d) \$
<i>Add (a) and (d)</i>	(e) \$
Number of days spent in this zone	(f)
<i>Multiply (e) by (f)</i>	(g) \$
<i>Divide (g) by 183. This is the rebate allowed for this zone.</i>	\$

Once you have worked out the rebate allowed for each zone you were in, *add up all the amounts and then use table I to work out your total zone rebate.*

TABLE I

Total of the amounts you have worked out for each zone area—from table H	(a) \$
Any remote area allowance you received	(b) \$
<i>Take (b) away from (a). This is the rebate you can claim.</i>	\$

Write your rebate amount at **R** question 36 on your tax return. Do not show cents.

37

Did you:

- make contributions to a complying superannuation fund or
- receive income from an Australian superannuation annuity or pension?

NO *Go to question 38* **YES** *Read below*

▶ **PART A—Did you make your own contributions to a complying superannuation fund and your assessable income is less than \$31 000?**

If you do not know if your superannuation fund complies, contact your fund.

NO *Go to Part B* **YES** *Read below*

YOU NEED TO KNOW

You are not entitled to claim a rebate here if you claimed a deduction for your superannuation contributions at question 28. If this applies to you, *go to* Part B.

To claim the rebate, your total assessable income must have been less than \$31 000 and you must have made contributions to a complying superannuation fund to obtain superannuation benefits for yourself, or in the event of your death, for your dependants.

Your assessable income is the amount you wrote at question 20 unless you have a distribution from a partnership or trust, business or rental income or losses or you claimed a deductible amount for an annuity at question 31 on your tax return. If you do have one or more of these types of income, ring the Australian Taxation Office on **13 2861** if you need help in working out your correct assessable income.

You need to know your assessable income and the total of your 1995–96 contributions to calculate your rebate. Contact your employer or superannuation fund if you do not have details of your contributions.

How to calculate your rebate

STEP 1 First *work* through the following worksheet.

WORKSHEET 1

Your total 1995–96 contributions	(a) \$
Maximum rebatable contributions	(b) \$1000
<i>Write here the lesser of (a) or (b)</i>	(c) \$
<i>Divide (c) by 10</i>	(d) \$

If your assessable income is less than \$27 004, you can claim the amount at (d) as a rebate. *Go to* step 3.


If your assessable income is more than \$27 003 but less than \$31 000, *complete* step 2.

STEP 2 Work through the following worksheet.

WORKSHEET 2	
Maximum rebatable contributions	(e) \$1000
Write your total assessable income here	(f) \$
Threshold at which rebate reduces	(g) \$27 000
Take (g) away from (f)	(h) \$
Divide (h) by 4	(i) \$
Take (i) away from (e)	(j) \$
Divide (j) by 10	(k) \$

The correct rebate is whichever is the lesser of the amounts shown at (d) on worksheet 1 and (k).

STEP 3 Write your superannuation contributions rebate on some notepaper together with the code letter **S**. Read on.

 **PART B—Did you receive income from an Australian superannuation annuity or pension?**

NO Go to Part C

YES Read below

If you showed income from an Australian annuity or pension at question 6, you may be eligible for a rebate.

Before working out the rebate, you will need to know the following about your annuity or pension:

- if it qualifies for a rebate
 - how much of it is eligible for a rebate
- Contact your annuity or pension fund if you don't know either of these points.
- the rebatable proportion—ring the RBL Helpline on **13 2864** if you are unsure about the rebatable proportion
 - the deductible amount from question 31.

How to work out your annuity or pension rebate

(a) Work through steps 1 to 3 if:

- you were 55 years of age before 1 July 1995
- you turned 55 on or after 1 July 1995 and your pension started on or after your 55th birthday
- you are receiving a death or disability pension at any age.

(b) Work through steps 4 to 12 if:

- you turned 55 years of age on or after 1 July 1995 and your pension started before your 55th birthday.

STEP 1 Take away any deductible amount from that part of your annuity or pension which is eligible for a rebate.

STEP 2 Multiply the answer from step 1 by the rebatable proportion of your annuity or pension.

- STEP 3** *Work out 15 per cent of the answer you got at step 2. This is your rebate. Go to step 12.*
- STEP 4** *Work out the amount of your annuity or pension that was paid to you on or after your 55th birthday.*
- STEP 5** *Work out the number of days from your 55th birthday to 30 June 1996.*
- STEP 6** *Work out the number of days from the day your annuity or pension commenced to 30 June 1996. If it commenced before 1 July 1995, use 366 days.*
- STEP 7** *Divide the number of days at step 5 by the number of days at step 6.*
- STEP 8** *Multiply any deductible amount by the answer you got at step 7.*
- STEP 9** *Take away the answer you got at step 8 from the answer at step 4.*
- STEP 10** *Multiply the answer you got at step 9 by the rebatable proportion of your annuity or pension.*
- STEP 11** *Work out 15 per cent of the answer you got at step 10. This is your rebate.*
- STEP 12** *Write your annuity or pension rebate on your notepaper together with the code letter A. Read on.*

 **PART C—Completing this question**

- STEP 1** *Add up any amounts on your notepaper that you are entitled to claim as a rebate from Part A and Part B of this question. Write the total figure at **S** question 37 on your tax return. Do not show cents.*
- STEP 2** *If you are claiming both the superannuation contributions rebate and the annuity or pension rebate, write the code letter C in the small box at the right of **S** question 37 on your tax return. Otherwise, write the code letter you have written on your notepaper.*
-

CHECK THAT YOU HAVE

- written the amount that you are entitled to claim as a rebate on your tax return
- written the correct code letter in the small box on your tax return.

38

Are you entitled to a rebate for:

- net medical expenses over \$1000
- one or more of your parents or your spouse's parents
- an invalid relative who is 16 years or over
- heritage conservation work
- interest from government securities issued before 1 November 1968?

NO Go to question 39 YES Read below

If you can claim more than one of the rebates listed above, you will need to add up all your rebate amounts before writing the total on your tax return.

▶ PART A—Are you entitled to a rebate for your 1995–96 net medical expenses over \$1000?

NO Go to Part B YES Read below

YOU NEED TO KNOW

Net medical expenses are your medical expenses less any refunds you got, or could get, from Medicare or a private health fund.

The medical expenses must be for:

- you
- your spouse—married or de facto—regardless of their income
- your children who are under 21 including adopted, exnuptial or stepchildren—regardless of their income
- any other child who is under 16—not a student—who you maintained and whose **separate net income** (SNI) was less than \$1786 for the first child and less than \$1410 for the second and subsequent children
- a student who is under 25 who you maintained and whose SNI was less than \$1786
- a child-housekeeper but only if you can claim a rebate for them at question 34
- an invalid relative, parent or spouse's parent but only if you can claim a dependant rebate at Part B of this question.

You can claim a rebate of 20 per cent—20 cents in the dollar—of your net medical expenses over \$1000. There is no upper limit on the amount you can claim.

You and your dependants must be Australian residents but you can claim medical expenses paid while travelling overseas. You may also be able to include the medical expenses of a dependant who has been approved to migrate to Australia.

You can claim expenses related to an illness or operation paid to legally qualified doctors, nurses or chemists and public or private hospitals. You can also claim payments made to a nursing home that is approved under the National Health Act.

Medical expenses can also include payments for:

- dentists, orthodontists or registered dental mechanics, opticians or optometrists
- a carer who looks after a person who is blind or permanently confined to a bed or wheelchair
- therapeutic treatment at the direction of a doctor
- medical aids prescribed by a doctor
- artificial limbs or eyes and hearing aids
- keeping a trained guide dog.

Do not claim contributions to a private health fund, travel or accommodation expenses paid to obtain medical treatment or injections for overseas travel.

WHAT YOU MAY NEED

- details of the medical expenses you can claim
- details of refunds you received, or are entitled to receive, from Medicare or a private health fund
- some notepaper to record totals as you go.

STEP 1

Add up all your medical expenses. *Take away* from this total all of the refunds you have received or are entitled to receive. This will give you your net medical expenses.

STEP 2

Take \$1000 away from your net medical expenses and then *divide* the remaining amount by 5. This is your medical expenses rebate.

STEP 3

Write your medical expenses rebate on your notepaper, together with the code letter **M**. *Read on*.

PART B—Are you entitled to a rebate for your parent, your spouse’s parent or invalid relative?

NO *Go to Part C* **YES** *Read below*

YOU NEED TO KNOW

An invalid relative is a person 16 years old or older who is your child, brother or sister who gets a disability support pension, special needs disability support pension or rehabilitation allowance and is eligible to receive an invalid pension or has a certificate from a Commonwealth-approved doctor stating that they have a continuing inability to work.

The maximum rebate is \$558 for each dependent invalid relative and \$1116 for each dependent parent or spouse’s parent.

To answer this question you need to know each dependant’s **separate net income** (SNI)—see page 72.

If you can claim a rebate at Part B for more than one dependant, work through the steps for each one.

Your rebate is reduced if:

- your dependant’s SNI was \$286 or more
- you maintained your dependant for part of the year
- another person helped to maintain your dependant

- your dependant resided in Australia for only part of the year. If your dependant did not reside in Australia at all during the year you are not entitled to any rebate. *Go to* Part C.

If none of this applies, *go to Claim for maximum rebate* on page 90.

Claim for rebate if your dependant’s separate net income (SNI) was \$286 or more and you maintained your dependant for the full year

STEP 1

Take \$282 away from your dependant’s SNI.

STEP 2

Divide the answer you got at step 1 by 4. If the resulting amount is \$558 or more for an invalid relative or \$1116 or more for a parent or spouse’s parent, you cannot claim a rebate. *Go to* Part C. If it is less, *go to* step 3.

STEP 3

Take away the answer you got at step 2 from \$558 for an invalid relative or from \$1116 for a parent or spouse’s parent. This is your dependant rebate.

STEP 4

Write your dependant rebate on your notepaper. *Go to* Part C.

Claim for rebate for part of the year

If you maintained your dependant for less than the full year, *go to* step 1.

If your dependant did not reside in Australia for all of the year, *go to* step 2.

STEP 1

Work out the number of days in the year you maintained your dependant, then *go to* step 3.

STEP 2

Work out the number of days in the year you maintained your dependant while they were a resident of Australia, then *go to* step 3.

STEP 3

Multiply the number of days by \$1.52 for an invalid relative or by \$3.05 for a parent or spouse’s parent.

STEP 4

If your dependant’s SNI was \$286 or more during the period they were your dependant:

- (a) take \$282 away from your dependant’s SNI
- (b) *divide* the answer at (a) by 4
- (c) *take away* the figure at (b) from the answer you got at step 3. This is your dependant rebate.

STEP 5

Write your dependant rebate on your notepaper.
Go to Part C.

Claim for maximum rebate

If your dependant's SNI was \$282 or less and you maintained them for the whole year, you can claim the maximum rebate—\$558 for each dependent invalid relative or \$1116 for each dependent parent or spouse's parent.

Write the amount of your rebate on your notepaper.
Read on.

▶ PART C—Are you entitled to a rebate for heritage conservation work for which a final certificate has been granted?

NO Go to Part D YES Read below

You can claim a rebate of 20 per cent of approved conservation expenditure of \$5000 or more on buildings or structures listed on a Commonwealth, State or Territory heritage register.

To be eligible for a rebate, you will need to have applied for a final certificate from the Department of Communications and the Arts in 1995–96 stating that an amount over \$5000 was paid for eligible heritage conservation works.

STEP 1

Divide the amount shown under eligible heritage conservation works expenditure on your Final Certificate by 5. This is your heritage conservation rebate.

STEP 2

Write your heritage conservation rebate on your notepaper, together with the code letter H.

▶ PART D—Are you entitled to a rebate for interest from government securities issued before 1 November 1968?

NO Go to Part E YES Read below

You can get a rebate of 10 cents for each dollar if you received interest from loans or securities issued before 1 November 1968 by the Commonwealth or State Government or by a State or local government authority including a bank, where the security was free from State income tax at the time of issue.

Show your interest income at question 9.

STEP 1

Work out the amount of interest you received from these types of securities. Divide this amount by 10 to work out your rebate.

STEP 2

Write your interest rebate on your notepaper. Read on.

▶ PART E—Completing this question

STEP 1

Add up all the amounts on your notepaper for this question. This is your total rebate. Write it at **T** question 38 on your tax return. Do not show cents.

STEP 2

If you have written a code letter against any amount on your notepaper, choose the letter against the largest amount and write it in the small box at the right of **T** question 38.

39

Rebate for low-income taxpayers

Total rebates

Add up all the amounts at items 34 to 38 in the right hand column on your tax return.

Write the total amount at **U** \$ item 39 on your tax return. If you do not have any rebates, write 0. Read on.

If your **taxable income** is less than \$24 450, you may get a rebate. The maximum rebate of \$150 applies if your taxable income is \$20 700 or less. This amount is reduced by 4 cents for each dollar over \$20 700. **Do not write anything on your tax return.** We will work out your rebate and make sure it comes off your tax. The rebate will be shown on your notice of assessment.

Other items

Payments of tax by purchasing income tax credit vouchers or tax stamps 92

Interest for early payments income 93

Higher education contribution scheme (HECS) election 94

Part year tax-free threshold—stopped full-time education or became or stopped being a resident of Australia 96

Reduction of or exemption from the Medicare levy 98

40

Did you make a payment of tax by purchasing:

- income tax credit vouchers
- tax stamps?

Show the amount of income tax credit vouchers or tax stamps you purchased to offset tax on a distribution of income from a partnership at question 10.

Employee taxi drivers and embassy staff must show the total amount of tax paid by purchasing income tax credit vouchers or tax stamps at question 7.

NO *Go to question 41* **YES** *Read on*

YOU NEED TO KNOW

Income tax credit vouchers were introduced in 1995–96. They will gradually replace tax stamps.

Income tax credit vouchers can be used to make voluntary payments of tax on income that is not salary or wage income.

WHAT YOU MAY NEED

- your income tax credit vouchers
- your tax stamps sheets

STEP 1 *Add up the amount of tax paid on 1995–96 income by purchasing income tax credit vouchers or tax stamps.*

STEP 2 *Write the total amount at **K** question 40 on your tax return. Show cents.*

CHECK THAT YOU HAVE

- written the total amount of tax paid on 1995–96 income by purchasing income tax credit vouchers and tax stamps on your tax return
- attached the taxpayer's tax return copies of all your income tax credit vouchers and tax stamps sheets to page 3 of your tax return.

FURTHER INFORMATION

Lost or stolen income tax credit vouchers or tax stamps

If any of the income tax credit vouchers or tax stamps you purchased have been lost, stolen or destroyed, you need to complete a statutory declaration—available from your nearest tax office—and attach it to page 3 of your tax return.

41

During 1995–96, did you make any of the following payments to the Australian Taxation Office (ATO) more than 14 days before the due date:

- income tax shown on your assessment
- Higher Education Contribution Scheme (HECS) debt shown on your assessment
- interest on distributions from non-resident trust estates
- income tax penalty
- provisional tax or a provisional tax instalment?

NO Go to question 42

YES Read below

If you have already requested a direct payment of interest on your early payment, do not claim at this question.

WHAT YOU NEED

- notification from the ATO showing date of the notice, amount owing and due date
- details of your date of payment—shown on your bank statement or receipt from the post office or the ATO. Allow 3 extra days if you posted your payment.

YOU NEED TO KNOW

The following are not early payments:

- withholding tax
- tax instalments deducted including for HECS
- payments by payers under the prescribed payments system or the reportable payments system
- income tax credit vouchers and tax stamp sheets.

For more information, read the *Interest on Early Payments and Overpayments of Income Tax* booklet. To get this publication, ring our extended hours distribution service on Freecall 1800 150 150 or visit a tax office.

You can claim interest on the early payments you made but you cannot claim the total amount of your early payment.

The interest you claim will need to be shown as income in next year's tax return. The interest period starts on the date you made your payment or the issue date of the notice of assessment, whichever is the later, and the interest period ends on the due date for payment.

The interest rate for the period 1 July 1995 to 31 December 1995 is 8 per cent and the interest rate for the period 1 January 1996 to 30 June 1996 is 7.5 per cent.

STEP 1 *Work out* by how many days your payment was early—the number of days between:

- either the date you paid the amount or the issue date on the notice of assessment, whichever is the later, and
- the date when the payment was due.

If the early payment extends over both interest periods, you will need to do steps 1 to 3 for each period.

STEP 2 *Multiply* the number of days at step 1 by the amount of the payment.

STEP 3 *Multiply* the answer you got at step 2 by the correct rate of interest for the period.

Either:

- *multiply* by 8 and *divide* by 100 then *divide* your answer by 365 or
- *multiply* by 7.5 and *divide* by 100 then *divide* your answer by 366.

STEP 4 *Add* up the amounts for each period in step 3.

STEP 5 If the amount is equal to or greater than 50 cents, *write* the total at **L** question 41 on your tax return. Show cents. If the amount is less than 50 cents, you cannot claim.

42

Do you have a Higher Education Contribution Scheme (HECS) debt?

NO *Go to question 43* **YES** *Read below for important information about options available to you.*

Please do not write the amount of your outstanding HECS debt on your tax return.

YOU NEED TO KNOW

The HECS voluntary threshold discount option was introduced on 1 January 1996. It is designed to encourage early repayment of HECS debts.

You can elect to receive a once only 10% discount on your outstanding HECS debt. If your taxable income was more than \$20 000 but less than \$27 675 in 1995–96 and you make the election, you will receive the discount when your return is processed. You will then have to repay your debt at 2% of your **taxable income** while your income stays within this range. This range will be indexed in future years.

If you choose this option and your taxable income was outside the range in 1995–96, your election will be recorded but you will not receive the discount or be required to make voluntary repayments.

Once you have received the discount you cannot cancel the election. It remains effective until you repay your HECS debt in full. In any case, if your taxable income was \$27 675 or more in 1995–96, you are required to repay your HECS debt at the greater rate that applies to that taxable income.

If you make the election on your tax return and your taxable income is within the range, a HECS repayment and the amount of the discount will appear on your 1996 notice of assessment.

HOW TO MAKE THE ELECTION

You can elect to take up the voluntary threshold option on your tax return. If you want to make the election, *write E* in the small box at **M** question 42. If not, leave the box blank and *go to* question 43.

If you have already made the election and you now want to cancel your election, *write C* in the small box at **M** question 42. **You cannot cancel once you have received the discount.** Do not write anything else at question 42.

IF YOU WANT TO WORK OUT HOW YOUR ELECTION WILL AFFECT YOU

If you want to work out how your election will affect you, you will need:

- your HECS Information Statement—this is sent out by the Australian Taxation Office (ATO) in June each year
- your HECS debt notice from your educational institution for first semester 1996.

STEP 1 *Work out* your taxable income for 1995–96. If it was more than \$20 000 but less than \$27 675, *go to* step 2. If your taxable income was not within this range, you can still make the election but it will not take effect until your income is within the threshold range.

STEP 2 *Work out* your current HECS debt. This is your debt as shown on your HECS Information Statement **plus** your first semester 1996 HECS debt **less**:

- any voluntary payments you made to the ATO after 31 May 1996
- any voluntary payment bonuses credited to you after 31 May 1996
- any HECS repayments shown on a notice of amended assessment—if one was sent to you by the ATO after 31 May 1996.

STEP 3 Work out 10% of your current HECS debt. This is the amount of discount you will receive.

STEP 4 Work out 2% of your taxable income. This is the HECS repayment you will have to make this year.

EXAMPLE

Jo's taxable income for 1995–96 is \$23 000 and her total HECS debt is \$12 000. If she chooses the voluntary threshold option, she will have to pay \$460 which is 2% of \$23 000.

Jo will also get a 10% discount off her HECS debt. In this case her discount is \$1200.

This means that her total HECS debt is reduced by \$1660.

FURTHER INFORMATION Once you have reduced the balance of your accumulated HECS debt to nil, the election is automatically cancelled. If you want the option to apply to a subsequent HECS debt, you will need to make another election.

Information about the 1996 changes to HECS, including the option to repay amounts in excess of \$500 to obtain a 15% bonus on such repayments was sent out to all HECS clients in January 1996.

We have introduced a new service—HECS FAX. If you have access to a fax machine, you can ring **13 2860** for information sheets on the following topics relating to HECS:

General Information on HECS

HECS and Tax Instalment Deductions

HECS and Income Thresholds—including voluntary payment bonus

HECS and Provisional Tax

HECS and Indexation Information

HECS and Hardship

If you do not have access to a fax machine, you can get these information sheets by ringing our **extended hours distribution service** on Freecall **1800 150 150**.

43

In 1995–96 did you:

- stop full-time education for the first time
- become a resident of Australia
- stop being a resident of Australia?

NO Go to question 44 YES Read below

We need the following information to work out your tax-free threshold. If more than one applies to you, contact your nearest tax office.

▶ **PART A—Did you first stop full-time education in 1995–96?**
We tell you what this means on page 5.

NO Go to Part B YES Read below

YOU NEED TO KNOW

In Part A, income includes:

- earnings from salary or wages including AUSTUDY, ABSTUDY, Job Search, Newstart, Sickness Allowance and Special Benefit
- earnings from non-salary and wage income like dividends, interest, rent and life assurance bonuses
- earnings from your own business
- earnings as a partner in a partnership
- earnings as a beneficiary of a trust.

Income from business, partnerships or trusts should be calculated separately. The example on page 97 shows you how to work out the amount of income you earned while you were a full-time student.

Important: when calculating the number of days you were a full-time student include weekends.

STEP 1 Write the number of months from when you stopped full-time education to 30 June 1996 at **N** question 43 on your tax return. Count the month in which you stopped full-time education.

STEP 2 Write your total income earned while you were a full-time student at **O** question 43 on your tax return. Do not show cents.

▶ **PART B—Did you become a resident of Australia in 1995–96?**

NO Go to Part C YES Read below

STEP 1 Write the date you became a resident of Australia in the DATE box at question 43 on your tax return.

STEP 2 Write the number of months from your arrival in Australia to 30 June 1996—counting the month you arrived—at **N** question 43 on your tax return.

Important: if you became a resident for tax purposes in 1995–96, you must provide a completed *Determination of Residency Status*—available from any tax office—with proof of your changed status. It is in your interest to do this before sending us your tax return. If you do not, you will continue to pay tax as a non-resident.

▶ PART C—Did you stop being a resident of Australia in 1995–96?

NO Go to **CHECK THAT YOU HAVE** **YES** Read below

STEP 1 Write the date you left Australia in the **DATE** box at question 43 on your tax return.

STEP 2 Write the number of months from 1 July 1995 to when you left Australia—counting the month you left Australia—at **N** question 43 on your tax return.

CHECK THAT YOU HAVE

For Part A:

- written the number of months from when you stopped being a full-time student to 30 June 1996
- written your income earned as a full-time student in 1995–96 on your tax return.

For Part B:

- written the date you became a resident of Australia in the **DATE** box
- written the number of months from your arrival in Australia to 30 June 1996.

For Part C:

- written the date you left Australia in the **DATE** box
- written the number of months from 1 July 1995 to when you left Australia.

PART A EXAMPLE

1. TAXPAYER WITH SALARY AND WAGE INCOME

Sally worked part-time for 80 days while still a full-time student. She earned \$750 and had \$90 worth of work related deductions.

Sally's total income from salary or wages during her period of full-time study	\$750
Deductions relating to her salary and wage income Important: do not include tax taken out of salary and wage income.	\$90
Salary and wage income less deductions	\$660

2. TAXPAYER WITH NON-SALARY AND WAGE INCOME

Sally also received non-salary or wage income from interest. This amounted to \$120. She had deductions of \$20 relating to her interest and was a full-time student for 100 days.

Non-salary and wage income Sally earned during 1995–96	\$120
Deductions relating to this income	\$20
Sally's net non-salary or wage income—assessable income less deductions	\$100
The number of days during Sally's study period that she earned this income	100
<i>Multiply</i> Sally's net income by the number of days above—\$100 x 100	10 000
Number of days in 1995–96	366
<i>Divide</i> by the number of days in 1995–96— <i>divide</i> 10 000 by 366	\$27

SUMMARY

AMOUNT TO BE SHOWN ON HER TAX RETURN AT LABEL **O QUESTION 43**

The total income Sally earned while a full-time student was:

Income from salary or wages—see Part 1 of example	\$660
Income from non-salary or wages—see Part 2 of example	\$27
Total amount Sally needs to show at label O question 43 on her tax return	\$687

44

Were you a low income earner or in one of the Medicare levy exemption or reduction categories below?

Information to help you decide if you are eligible for a Medicare levy reduction or exemption is given below.

NO *Go to Is your tax return complete? on page 103* **YES** *Read below*

YOU NEED TO KNOW

Most Australians are liable to pay the Medicare levy. The levy is 1.5% of your taxable income. Your taxable income is the amount you wrote at question 33 on your tax return.

Low income earner

You do not need to complete this question if:

- your taxable income is \$12 870 or less. You do not have to pay the Medicare levy
- your taxable income is more than \$12 870 and less than \$13 914 and you were not in one of the following exemption categories or in a reduction category in Part C on page 100. Your levy is reduced and is calculated at 20 cents for every dollar above \$12 870 but below \$13 914. Do not write anything at question 44 on your tax return. We will work out how much Medicare levy you have to pay.

Exemption categories

You are in one of the exemption categories if:

- 1 you were a blind pensioner or you received a sickness benefit or allowance from the Department of Social Security
- 2 you were entitled to full free medical treatment for all conditions under Defence Force or repatriation arrangements
- 3 you were a non-resident of Australia for tax purposes
- 4 you were a resident of Norfolk Island
- 5 you were a member of a diplomatic mission or consular post in Australia, or a member of such a person's family—you were living with them, you were not an Australian citizen and you do not ordinarily live in Australia
- 6 you were a person certified by the Minister for Human Services and Health as not entitled to Medicare benefits. A letter from Medicare is not sufficient.

You will need to complete this question if:

- you are entitled to a full or half exemption from the levy because you were in one of the above exemption categories at any time during 1995–96 and you and your dependants meet the conditions listed in Part A or Part B on page 99.
- you are able to claim an exemption or reduction from the levy because:
 - you had a spouse, either married or de facto, on 30 June 1996 or your spouse died during 1995–96 or
 - you are entitled to a rebate as a sole parent or for a housekeeper or child-housekeeper

and your family income was within the range shown in the family income table in Part C on page 100. If your spouse died during 1995–96 you are deemed to have had a spouse on 30 June 1996.

If Parts A, B and C do not apply to you, *go to Is your tax return complete? on page 103.*

WHAT YOU MAY NEED

- the amounts of your 1995–96 taxable income—from question 33 of your tax return—and your spouse's 1995–96 taxable income, if any
- the number of your dependent children and students
- how long you, your spouse and dependent children and students were in an exemption category.

**PART A—Full exemption for all or part of
1995–96**

If you were in exemption categories 1 or 2 for any period of 1995–96, you will qualify for a full exemption for that period if one or more of the following also applied:

- you had no dependants for the period
- all your dependants were also in one of the exemption categories
- your only dependant was your spouse, who was not in an exemption category and is liable to pay the Medicare levy
- you had dependent children who were not in an exemption category but they were also dependants of your spouse, who is either liable to pay the Medicare levy or has agreed to pay a half levy for them.

If you were in exemption categories 3, 4, 5 or 6 for any period of 1995–96, you will qualify for full exemption for that period if one or more of the following applied:

- you had no dependants for that period
- all your dependants were in an exemption category for that period.

If you do not meet one of these conditions, please *go to* Part B. If you meet any of the conditions, *go to* step 1 below.

To get a full exemption for a period:

STEP 1

Write the total number of days that you and your dependants met the required conditions, at **V** question 44 on your tax return. If you were in more than one exemption category and the time you were in one exemption category overlaps with the time you were in another exemption category, only *add* up the number of days from the day you started in the first category to the last day you were in the second category.

For example: You were in the first category for the period 1 August to 30 September and the second category from 15 September to 1 November. The number of days from 1 August to 1 November is 93 days.

STEP 2

Write the amount of your spouse's 1995–96 **taxable income** at **X** question 44 on your return. Do not show cents. If you did not have a spouse during 1995–96, or your spouse had no taxable income, write **0** at **X** question 44.

STEP 3

Write the number of your dependent children and students at **Y** question 44.

If the number of days you wrote at **V** is 366, you will not have to pay any Medicare levy. You have finished this question. *Go to Is your tax return complete?* on page 103.

Otherwise, *continue to* Part B.

**PART B—Half exemption for all or part of
1995–96**

If you were in exemption categories 1 or 2 on page 98 for any period of the year, you will qualify for a half exemption if one or more of the following also applied:

- you did not have a spouse for any period but you had one or more dependants who were eligible to receive Medicare benefits
- your spouse was your only dependant for that period and was not liable to pay the Medicare levy
- your spouse was also in one of the exemption categories listed on page 98 but you had one or more joint dependants who were not in one of these categories. In this case, either you or your spouse can claim a full exemption at Part A with the other claiming a half exemption at Part B.

If you do not meet one of these conditions, *go to* Part C.

To get a half exemption for a period:

STEP 1

Write the total number of days that you and your dependants met the required conditions at **W** question 44 on your tax return. If you were in both exemption categories and the time you were in exemption category 1 overlaps with the time you were in exemption category 2, only *add* up the number of days from the day you started in the first category to the last day you were in the second category.

For example: You were in the first category for the period 1 August to 30 September and the second category from 15 September to 1 November. The number of days from 1 August to 1 November is 93 days.

STEP 2

Write the amount of your spouse's 1995–96 **taxable income** at **X** question 44 on your tax return. Do not show cents. If you did not have a spouse during 1995–96, or your spouse had no taxable income, write **0** at **X** question 44.

STEP 3

Write the number of your dependent children and students at **Y** question 44.

STEP 4

If you and your spouse had joint dependants and you are claiming an exemption under this part, both you and your spouse will need to *complete* the Family Agreement declaring that you will pay the half levy for your joint dependants. You will need to keep this Agreement with your other tax records for 5 years from the date you lodged your tax return.

FAMILY AGREEMENT	
We	YOUR NAME _____
	YOUR SPOUSE'S NAME _____
	hereby agree that the half Medicare levy payable in respect of our dependant or dependants for 1995–96 will be paid by
NAME OF PERSON CLAIMING HALF EXEMPTION	_____
SPOUSE'S SIGNATURE	_____ / ___ / ___
YOUR SIGNATURE	_____ / ___ / ___

Continue to Part C.

▶ PART C—Exemptions or reductions based on income

To be eligible for a reduction based on income you must have been in one of the following categories:

- you had a spouse—married or de facto—on 30 June 1996
- your spouse died during 1995–96
- you are entitled to a rebate as a sole parent or for a housekeeper or child-housekeeper.

If you were in one of the above categories and your family income was less than or equal to the lower income limit in the following table, you do not pay a levy. If your family income was greater than the lower income limit but less than or equal to the upper income limit, you pay a reduced levy.

Your family income is the combined **taxable income** of you and your spouse, if you had, or are deemed to have, a spouse on 30 June 1996. Otherwise, it is your taxable income.

FAMILY INCOME TABLE		
Number of dependent children and students	Lower income limit	Upper income limit
0	\$21 718	\$23 478
1	\$23 818	\$25 749
2	\$25 918	\$28 019
3	\$28 018	\$30 289
4	\$30 118	\$32 560

If you have more than four dependent children and students, *add* \$2100 to the lower limit and \$2270 to the upper limit for each additional child or student.

If your family income is above the upper income limit for the number of dependent children and students you have, you do not qualify for a reduced levy.

To claim your exemption or reduction:

STEP 1

Write the amount of your spouse's 1995–96 taxable income at **X** question 44 on your tax return. Do not show cents. If you did not have a spouse on 30 June 1996, or your spouse had no taxable income, write **0** at **X** question 44.

STEP 2

Write the number of your dependent children and students at **Y** question 44.

We will calculate your reduction based upon this information. If you wish to calculate the reduction yourself, *see* the next page. Otherwise, *go to* questions 45–62.



Working out the amount of Medicare levy you pay

We will automatically work out the amount of Medicare levy you have to pay. If you want to work it out before you receive your notice of assessment, you can follow the steps below.

STEP 1

Work out your basic levy

If your taxable income is:

- \$12 871 or more but less than \$13 914, your levy is 20 cents for every dollar above \$12 870.

For example: the levy you pay on a taxable income of \$13 100 is \$46.00

$$20\% \times (\$13\,100 - \$12\,870) = \$46.00$$

- \$13 914 or more your levy is 1.5 per cent of your taxable income.

For example: the levy you pay on a taxable income of \$14 000 is \$210

$$1.5\% \times \$14\,000 = \$210$$

STEP 2

Did you claim for a reduction or exemption at question 44? If not, your Medicare levy is the amount you worked out at step 1. If you are claiming an exemption or reduction, *read on*.

STEP 3

Which Part—A, B, C—of question 44 did you complete?

If you completed Part C and one or both Parts A and B, *go to* step 4.

If you only completed Part C, *go to* step 4.

If you completed either Part A, Part B, or both *go to* step 6.

STEP 4

Work out your family income

If you had a spouse, your family income is the combined taxable income of you and your spouse.

If you were entitled to a sole parent, housekeeper or child-housekeeper rebate, it is your **taxable income**.

If your family income is less than or equal to your lower income limit in the following table, you do not pay a levy. If your family income is greater than your lower limit but less than or equal to your upper income limit, you pay a reduced levy.

Number of dependent children and students	Your lower limit	Your upper limit
0	\$21 718	\$23 478
1	\$23 818	\$25 749
2	\$25 918	\$28 019
3	\$28 018	\$30 289
4	\$30 118	\$32 560

For each additional child or student, add \$2100 to your lower limit and \$2270 to your upper limit.

For example: you have 2 dependent children. Your taxable income is \$14 000 and your spouse's taxable income is \$13 000—a family income of \$27 000. This is between your income limits. You will have to work out your family reduction amount.

Read on.

STEP 5

Work out your family reduction amount

You need to do this in two parts.

PART 1 EXAMPLE

Your family income	(a) \$27 000
Your lower limit from step 3	(b) \$25 918
Take (b) away from (a)	(c) \$1082
Work out 1.5% of (b)	(d) \$388.77
Work out 18.5% of (c)	(e) \$200.17
Take (e) away from (d)— your family reduction amount	(f) \$188.60

If your spouse's taxable income is less than \$12 871, *go to* step 6. If it is \$12 871 or more, you will share the reduction amount as shown below.

PART 2 EXAMPLE

Family reduction amount from (f)	(g) \$188.60
Your taxable income	(h) \$14 000
Multiply (g) by (h)	(i) 2 640 400
Your family income	(j) \$27 000
Divide (i) by (j)—your share of the family reduction amount	(k) \$97.79

Your family reduction amount should not be more than your basic levy. If it is, the difference is taken off the levy your spouse pays. Any excess family reduction amount your spouse has may be transferred to you.

For example: The levy your spouse would pay is $(\$13\,000 - \$12\,870) \times 20\% = \$26$. As it is less than your spouse's share of the family reduction amount of $(\$188.60 - \$97.79) = \$90.81$ the balance of $(\$90.81 - \$26) = \$64.81$ can be transferred to you.

Excess family reduction amount transferred from your spouse	(l)	\$64.81
Add (k) and (l) — your share of the family reduction amount	(m)	\$162.60

STEP 6
Work out your net basic levy

EXAMPLE		
Basic levy from example at step 1	(n)	\$210
Family reduction amount if applicable—from (f), (k) or (m)	(o)	\$162.60
Take (o) away from (n)—your net basic levy	(p)	\$47.40

If you did not complete either Part A or Part B, the amount of levy you have to pay is (p). If you completed one or both of these parts, *read on*.

STEP 7
How much of your net basic levy (p) do you pay?

FULL EXEMPTION		
Net basic levy at (p)	(q)	\$
Number of days at V question 44	(r)	
Multiply (q) by (r)	(s)	\$
Divide (s) by 366	(t)	\$

HALF EXEMPTION		
Net basic levy at (p)	(u)	\$
Number of days at W question 44	(v)	
Multiply (u) by (v)	(w)	\$
Divide (w) by 366	(x)	\$
Divide (x) by 2	(y)	\$

YOUR EXEMPTION AMOUNT		
Add (t) to (y)—your exemption amount	(z)	\$

The amount of Medicare levy you pay, if any, is your net basic levy at (p) less any exemption amount at (z).

Business and professional items

45–62

If you answered YES to **question 11**, you must read the *Business and Professional Items* booklet and complete the *1996 Business and professional items schedule* contained therein. If you are a primary producer, you may also need the *Income Tax and Primary Producers* leaflet. To get these publications, ring our **extended hours distribution service** on Freecall **1800 150 150** or visit a tax office.



Is your tax return complete?

Use this checklist to make sure your tax return is complete before you lodge it with the Australian Taxation Office.

CHECK THAT YOU HAVE

- read, completed and **signed** the Taxpayer declaration on the last page of your tax return

 - written your tax file number in the box at the top of page 1 of your tax return

 - filled in all your personal details on pages 1 and 2 of your tax return

 - filled in your account details on page 2 of your tax return if you want to have your refund or debt paid directly through your financial institution account

 - written totals at items 8, 20, 32, 33 and 39 where needed

 - filled in the small boxes—if you were asked to do so—at questions 1, 2, 10, 11, 12, 13, 14, 15, 16, 18, 19, 20, 21, 23, 30, 31, 33, 34, 37 or 38

 - attached to the top left-hand corner of page 3 of your tax return copies of:
 - all group certificates
 - all tax stamps sheets
 - all income tax credit vouchers
 - all letters and statements from your employers that detail income and tax instalments deducted
 - all statements of pension, benefit, allowance or earnings
 - all statements of termination payment and any roll-over payment notifications
 - other attachments as instructed by any section or question in *TaxPack 96*

 - if you answered YES at question 11, completed items 45 to 62 on the *1996 Business and professional items schedule* and attached the schedule to the top left-hand corner of page 3 of your tax return

 - kept copies of your tax return, all attachments and relevant papers for your own records. Where you are required to keep written evidence you must keep it for 5 years from 31 October or, if later, the date you lodge your tax return.
-

If you are uncertain about any of the questions you were asked to complete, contact your nearest tax office for help.

The ATO will work out your tax refund or tax debt and the amount of Medicare levy you have to pay. If you want to work out these amounts yourself, go to page 101.

If you are entitled to a tax refund, any outstanding taxation or child support amounts may be deducted from it.

See pages 108 and 109 for where to lodge your tax return.



How to work out your tax refund or tax debt

You do not have to work out your tax refund or tax debt. We will work it out from the information you provide in your tax return and advise you of the result in your notice of assessment.

If you do want to work out your refund or tax debt for your own purposes, we will show you how on the next couple of pages.

There are some situations where you will not be able work out your refund or tax debt because the nature of the calculation is too complex to explain in *TaxPack*.

These are situations where you:

- had income subject to provisional or capital gains tax
- had an eligible termination payment
- are entitled to use your spouse's unused pensioner rebate
- had a lump sum payment in arrears
- had a lump sum payment because you retired or finished working in a job
- were under 18 years and earned more than \$643 in interest, dividends or other investment income
- received credit for any tax paid by a trustee
- had exempt foreign employment income
- had income that was subject to averaging
- had film industry investment deductions.

If any of these apply to you and you need to know what your refund or tax debt will be, contact your nearest tax office. If none of these apply, *read on*.

Working out your tax refund or tax debt

To do this you need to work out:

- your Medicare levy amount, your exemption or reduction amount
- your low-income taxpayer rebate, if any
- the tax on your taxable income.

Medicare levy

You do not pay any Medicare levy if your taxable income is \$12 870 or less.

If your taxable income is:

- more than \$12 870 but less than \$13 914, your Medicare levy is 20 cents for every dollar above \$12 870
- \$13 914 or more, your Medicare levy is 1.5% of your taxable income.

If you are entitled to a Medicare levy reduction or exemption, you can work out how much your Medicare levy is at page 101.

Rebate for low-income taxpayer

If your taxable income is \$24 450 or more, you are not entitled to the rebate.

Go to the Tax on taxable income section on page 105.

If your taxable income is \$20 700 or less, you are entitled to the maximum rebate of \$150. The rebate reduces by 4 cents for each dollar of taxable income over \$20 700.

Use the worksheet to work out your rebate if your taxable income is more than \$20 700 but less than \$24 450.

WORKSHEET		
Maximum rebate	(a)	\$ 150
Write your taxable income here	(b)	\$
Threshold at which rebate reduces	(c)	\$ 20 700
Take (c) away from (b)	(d)	\$
Divide (d) by 100	(e)	\$
Multiply (e) by 4	(f)	\$
Take (f) away from (a)	(g)	\$

The amount at (g) is the low-income taxpayer rebate you are entitled to. You can use the amount at (g) when you work out your refund or tax debt.

Do not write the amount at (g) anywhere on your tax return. We will work out your low-income taxpayer rebate and make sure it reduces your tax.

HECS repayment amount

You do not have to repay any money towards your outstanding HECS debt if your taxable income is less than \$27 675. If you elected the 2% option, use the steps in question 42 to work out your HECS repayment amount. If your taxable income is \$27 675 or more, *read on*.

STEP 1 Read the table below to find out the rate that applies to you.

HECS—RATES TABLE	
Taxable income	% of taxable income to repay
\$27 675–\$31 449	3%
\$31 450–\$44 029	4%
\$44 030 and above	5%

STEP 2 Multiply your taxable income by the rate from step 1. The result is your HECS repayment amount.

You can use this amount to work out your refund or tax debt. Do not write this amount anywhere on your tax return.

Tax on taxable income

STEP 1 First *read* the section *About your tax free threshold* on page 5. It will help you work out the tax on your taxable income. *Work* through the table that applies to you.

If you were a resident for the full year and you are entitled to the full \$5400 tax-free threshold, use TABLE A on the next page.

If you were a non-resident for the full year, use TABLE B on the next page.

If you stopped full-time education for the first time in 1995–96 or you were a resident for only part of the year, use TABLE C on the next page.

TABLE A RESIDENT FOR FULL YEAR

Taxable Income	Tax
\$1–\$5400	Nil
\$ 5401–\$20 700	Nil plus 20 cents for each \$1 over \$5400
\$20 701–\$38 000	\$3060 plus 34 cents for each \$1 over \$20 700
\$38 001–\$50 000	\$8942 plus 43 cents for each \$1 over \$38 000
\$50 001 and over	\$14 102 plus 47 cents for each \$1 over \$50 000

Example

Copy taxable income from item 33 on your tax return \$ 25 682 (a)

Tax on \$ 20 700 (b) = \$ 3 060.00 (c)

Tax on remaining income $\left\{ \begin{array}{l} \text{Take (b) away} \\ \text{from (a)} \end{array} \right.$ \$ 4 982 (d)

$\left\{ \begin{array}{l} \text{Multiply (d)} \\ \text{by tax rate at} \end{array} \right.$ \$ 34 cents = \$ 1 693.88 (e)

Tax on your taxable income Add (c) and (e) = \$ 4 753.88

Calculate your tax here

Copy taxable income from item 33 on your tax return \$ (a)

Tax on \$ (b) = \$ (c)

Tax on remaining income $\left\{ \begin{array}{l} \text{Take (b) away} \\ \text{from (a)} \end{array} \right.$ \$ (d)

$\left\{ \begin{array}{l} \text{Multiply (d)} \\ \text{by tax rate at} \end{array} \right.$ \$ cents = \$ (e)

Tax on your taxable income Add (c) and (e) = \$

Now go to Step 2 on the next page

TABLE B NON-RESIDENT FOR FULL YEAR

Taxable Income	Tax
\$1–\$20 700	Nil plus 29 cents for each \$1
\$20 701–\$38 000	\$6003 plus 34 cents for each \$1 over \$20 700
\$38 001–\$50 000	\$11 885 plus 43 cents for each \$1 over \$38 000
\$50 001 and over	\$17 045 plus 47 cents for each \$1 over \$50 000

Example

Copy taxable income from item 33 on your tax return \$ 25 682 (a)

Tax on \$ 20 700 (b) = \$ 6 003.00 (c)

Tax on remaining income $\left\{ \begin{array}{l} \text{Take (b) away} \\ \text{from (a)} \end{array} \right.$ \$ 4 982 (d)

$\left\{ \begin{array}{l} \text{Multiply (d)} \\ \text{by tax rate at} \end{array} \right.$ \$ 34 cents = \$ 1 693.88 (e)

Tax on your taxable income Add (c) and (e) = \$ 7 696.88

Calculate your tax here

Copy taxable income from item 33 on your tax return \$ (a)

Tax on \$ (b) = \$ (c)

Tax on remaining income $\left\{ \begin{array}{l} \text{Take (b) away} \\ \text{from (a)} \end{array} \right.$ \$ (d)

$\left\{ \begin{array}{l} \text{Multiply (d)} \\ \text{by tax rate at} \end{array} \right.$ \$ cents = \$ (e)

Tax on your taxable income Add (c) and (e) = \$

Now go to Step 2 on the next page

TABLE C PART YEAR THRESHOLD

Use this table if you answered YES to any part of question 43 on page 96. You are not entitled to the full \$5400 tax-free threshold.

In this table you will need to know your part-year threshold. Read the section *About your tax-free threshold* on page 5 to find out this amount.

This amount is called R. Write it here. = \$

For taxable income of \$20 700 or LESS

Taxable Income	Tax
\$1–R minus \$1	Nil
R–\$20 700	Nil plus 20 cents for each \$1 over R

Work out your tax here

Copy taxable income from item 33 on your tax return \$ (a)

R = \$ (b)

Take (b) away from (a) = \$ (c)

Tax on your taxable income = \$

Multiply (c) by tax rate of 20 cents = \$

For taxable income of MORE than \$20 700

In this table you will first need to work out S:
 $S = (\$20\,700 \text{ minus } R) \times 20\% = \$$

Taxable Income	Tax
\$20 701–\$38 000	S + Nil plus 34 cents for each \$1 over \$20 700
\$38 001–\$50 000	S + \$5882 plus 43 cents for each \$1 over \$38 000
\$50 001 and over	S + \$11 042 plus 47 cents for each \$1 over \$50 000

Example (Assume R = \$3850)

Copy taxable income from item 33 on your tax return \$ 38 544 (a)

Tax on \$ 38 000 (b) = S \$ 3 370.00 (c)

+ \$ 5 882.00 (d)

Tax on remaining income $\left\{ \begin{array}{l} \text{Take (b) away} \\ \text{from (a)} \end{array} \right.$ \$ 544 (e)

$\left\{ \begin{array}{l} \text{Multiply (e)} \\ \text{by tax rate at} \end{array} \right.$ \$ 43 cents = \$ 233.92 (f)

Tax on your taxable income = \$ 9 485.92

Calculate your tax here

Copy taxable income from item 33 on your tax return \$ (a)

Tax on \$ (b) = S \$ (c)

+ \$ (d)

Tax on remaining income $\left\{ \begin{array}{l} \text{Take (b) away} \\ \text{from (a)} \end{array} \right.$ \$ (e)

$\left\{ \begin{array}{l} \text{Multiply (e)} \\ \text{by tax rate at} \end{array} \right.$ \$ cents = \$ (f)

Tax on your taxable income = \$

Add (c), (d) and (f) = \$

Now go to Step 2 on the next page

STEP 2

WORK OUT YOUR TAX REFUND OR TAX DEBT

Tax on your taxable income —worked out in Step 1	\$	(a)
Total rebates —claimed at item 39 on your tax return	\$	(b)
Pensioner or beneficiary rebate —from question 1 or 2 on pages 11 and 14 in <i>TaxPack 96</i> . If you have both, use the one that gives you the most	\$	(c)
Rebate on franked dividend —your imputation credit from question 10 or question 17 on pages 25 and 39	\$	(d)
Rebate on life assurance bonuses —from question 18 on page 41	\$	(e)
Foreign tax credits on foreign source income —from question 15 on page 34	\$	(f)
Low-income rebate —from page 104	\$	(g)
Total rebates and foreign tax credits <i>Add (b), (c), (d), (e), (f) and (g)</i>	\$	(h)
Net tax payable <i>Take away (h) from (a). If (h) is more than (a), write 'Nil' here</i>	\$	(i)
Your Medicare levy <i>Work out the amount you will pay using the process on page 101</i>	\$	(j)
Your HECS repayment amount <i>Work out using the process on pages 94 and 105</i>	\$	(k)
Total amount payable <i>Add (i), (j) and (k)</i>	\$	(l)
Tax deducted —from item 8 on your tax return	\$	(m)
PPS and RPS credits —from questions 10 and 11 on pages 25 and 27	\$	(n)
TFN amounts deducted credit on interest and dividends —from questions 9, 10 and 17 on pages 24, 25 and 39	\$	(o)
Voluntary tax payments and income tax credit vouchers —from questions 10 and 40 on pages 25 and 92	\$	(p)
Early payment interest credit —from question 41 on page 93	\$	(q)
Tax you have already paid <i>Add (m), (n), (o), (p) and (q)</i>	\$	(r)
<i>Take (r) away from (l)</i>	\$	(s)

If your answer at (s) is a plus (+) figure, this is **the amount of tax you have to pay**.

If your answer at (s) is a minus (-) figure, this is **the refund due to you**
—excluding prior year debts and child support payments.



How do you lodge your tax return with the ATO?

Look up your postcode to find the tax office where you should lodge your tax return. If you live in Victoria or Tasmania this may not be the same tax office where you last lodged. The postcodes in **bold** show where the tax office has changed. You can find all ATO addresses and the ATO enquiry telephone numbers on the next page.

You can post your tax return or lodge it personally in the special box provided at each tax office. Please use a business size envelope.

You can also lodge your tax return electronically by using **TAXPACKEXPRESS** at a post office or at the office of a participating registered tax agent.

You will pay a fee for this service. You can claim a deduction for this fee in your next tax return.

0800-0899	Weymouth	2379-2393	Newcastle	3149-3152	Dandenong	3796-3799	Box Hill
2000-2014	Sydney	2394-2396	Penrith	3153	Box Hill	3802-3927	Dandenong
2015-2020	Hurstville	2397-2466	Newcastle	3154-3160	Dandenong	3928-3931	Cheltenham
2021	Sydney	2468-2490	Upper Mt Gravatt	3161	Casselden Place	3933-3934	Cheltenham
2022	Hurstville	2500-2535	Wollongong	3162- 3169	Cheltenham	3936-3944	Cheltenham
2023	Sydney	2536-2539	Canberra	3170-3180	Dandenong	3945-3996	Dandenong
2024	Hurstville	2540-2541	Wollongong	3181-3183	Casselden Place	4000-4006	Brisbane
2025	Sydney	2545-2551	Canberra	3184-3204	Cheltenham	4007-4055	Chermside
2026	Hurstville	2558-2560	Bankstown	3205-3210	Casselden Place	4059-4077	Brisbane
2027-2030	Sydney	2563-2566	Bankstown	3211-3289	Geelong	4101-4106	Brisbane
2031-2036	Hurstville	2567-2568	Penrith	3290-3291	Moonee Ponds	4107-4137	Upper Mt Gravatt
2037-2041	Sydney	2569	Wollongong	3292-3315	Geelong	4151-4152	Brisbane
2042-2044	Hurstville	2570-2571	Penrith	3317-3319	Moonee Ponds	4153-4165	Upper Mt Gravatt
2045	Bankstown	2572-2578	Wollongong	3321-3333	Geelong	4169-4179	Brisbane
2046-2047	Parramatta	2579-2584	Canberra	3334- 3335	Moonee Ponds	4183-4299	Upper Mt Gravatt
2048-2050	Hurstville	2585-2594	Albury	3336	Casselden Place	4300-4312	Brisbane
2057-2110	Chatswood	2600-2639	Canberra	3337-3338	Moonee Ponds	4313-4315	Chermside
2111-2126	Parramatta	2640-2738	Albury	3377-3424	Moonee Ponds	4316-4369	Brisbane
2129-2136	Bankstown	2745-2880	Penrith	3427	Moonee Ponds	4370-4390	Upper Mt Gravatt
2137-2139	Parramatta	2890-2899	Sydney	3428-3482	Moonee Ponds	4400-4412	Brisbane
2140	Bankstown	2900-2921	Canberra	3483	Albury	4413-4485	Chermside
2141-2142	Parramatta	3000-3005	Casselden Place	3485-3489	Moonee Ponds	4486-4499	Upper Mt Gravatt
2143	Bankstown	3011-3012	Moonee Ponds	3490	Albury	4500-4678	Chermside
2144-2145	Parramatta	3013-3017	Casselden Place	3491	Moonee Ponds	4680-4891	Townsville
2146-2148	Penrith	3018-3023	Moonee Ponds	3494-3505	Albury	5000-5030	Pulteney
2149-2161	Parramatta	3024	Casselden Place	3506-3512	Moonee Ponds	5031-5073	Weymouth
2162-2163	Bankstown	3025-3029	Moonee Ponds	3515-3520	Albury	5074-5133	Pulteney
2164-2166	Parramatta	3030	Geelong	3521-3523	Moonee Ponds	5134-5319	Weymouth
2167-2170	Bankstown	3031-3049	Moonee Ponds	3525-3599	Albury	5320-5749	Pulteney
2171	Penrith	3050-3054	Casselden Place	3607-3608	Moonee Ponds	5750-5999	Weymouth
2172	Parramatta	3055-3064	Moonee Ponds	3610-3649	Albury	6000-6054	Northbridge
2173	Bankstown	3065	Casselden Place	3658-3665	Moonee Ponds	6055-6059	Cannington
2174	Penrith	3066-3068	Box Hill	3666-3709	Albury	6060-6069	Northbridge
2175-2176	Parramatta	3070-3076	Moonee Ponds	3711-3719	Box Hill	6070-6076	Cannington
2177-2204	Bankstown	3078-3079	Box Hill	3720-3749	Albury	6077-6099	Northbridge
2205	Hurstville	3081-3083	Moonee Ponds	3750-3753	Moonee Ponds	6100-6499	Cannington
2206	Bankstown	3084- 3085	Box Hill	3754-3755	Box Hill	6500-6799	Northbridge
2207-2209	Hurstville	3086	Moonee Ponds	3756	Moonee Ponds	6837-6924	Northbridge
2210-2215	Bankstown	3087-3088	Box Hill	3757	Box Hill	6926	Cannington
2216-2233	Hurstville	3133	Dandenong	3758	Moonee Ponds	6929-6934	Northbridge
2234	Bankstown	3134-3136	Box Hill	3759-3761	Box Hill	6935-6936	Cannington
2250-2251	Newcastle	3137	Dandenong	3762	Moonee Ponds	6939-6947	Northbridge
2252-2253	Chatswood	3138-3140	Box Hill	3763	Box Hill	6951-6992	Cannington
2254-2355	Newcastle	3141	Casselden Place	3764	Moonee Ponds	7000-7470	Hobart
2356-2357	Penrith	3142	Box Hill	3765-3767	Dandenong		
2358-2371	Newcastle	3143	Casselden Place	3770-3779	Box Hill		
2372	Upper Mt Gravatt	3144-3148	Box Hill	3781-3795	Dandenong		

Ring 13 2861 for all your income tax enquiries

Your nearest tax office

The Australian Taxation Office regional offices* may have closed by the end of Tax Time 1996.

If your local office has closed, please see the list below for another office.

ACT

Canberra Cnr Cameron Ave & Chandler Street
Belconnen 2617
PO Box 9990 Canberra 2601

NSW

Albury 567 Smollett Street Albury 2640
PO Box 9990 Albury 2640

Bankstown 2 Meredith Street Bankstown 2200
Private Bag 9990 Bankstown 1888

Chatswood 28 Railway Street Chatswood 2067
PO Box 9990 Chatswood 2057

Hurstville 12–22 Woniora Road Hurstville 2220
PO Box 9990 Hurstville 1493

Lismore* 36–38 Conway Street Lismore 2480

Newcastle 266 King Street Newcastle 2300
PO Box 9990 Newcastle 2300

Orange* 122 Kite Street Orange 2800

Parramatta Commonwealth Offices
2–12 Macquarie Street Parramatta 2123
PO Box 9990 Parramatta 2123

Penrith 121–125 Henry Street Penrith 2750
PO Box 9990 Penrith 2740

Sydney 100 Market Street Sydney 2000
GPO Box 9990 Sydney 2001

Tamworth* 13 White Street Tamworth 2340

Wagga Wagga* Best Place
Cnr Baylis & Morrow Streets
Wagga Wagga 2650

Wollongong 93–99 Burelli Street Wollongong 2500
PO Box 9990 Wollongong 2500

NT

For enquiries

Alice Springs 9 Parsons Street Alice Springs 0870

Darwin Cnr Mitchell & Briggs Streets
Darwin 0800

For lodgment

Waymouth 91 Waymouth Street Adelaide 5000
GPO Box 800 Adelaide 5001

SA

Pulteney 191 Pulteney Street Adelaide 5000
GPO Box 200 Adelaide 5001

Waymouth 91 Waymouth Street Adelaide 5000
GPO Box 800 Adelaide 5001

Elizabeth* Suite 3 Elizabeth House
Oxenham Drive Elizabeth 5112

Mt Gambier* 5 Percy Street Mt Gambier 5290

TAS

Hobart 200 Collins Street Hobart 7000
GPO Box 9990 Hobart 7001

Launceston* 54 Cameron Street Launceston 7250

QLD

Brisbane 140 Creek Street Brisbane 4000
GPO Box 9990 Brisbane 4001

Cairns* 9th Level National Mutual Tower
15 Lake Street Cairns 4870

Chermside 10 Banfield Street Chermside 4032
PO Box 9990 Chermside 4032

Mackay* 55–59 Gordon Street Mackay 4740

Rockhampton* 130 Victoria Parade Rockhampton 4700

Toowoomba* 5th Floor The Condamine Centre
Bell Street Mall Toowoomba 4350

Townsville Stanley Place 235 Stanley Street
Townsville 4810
PO Box 9990 Townsville 4810

Upper Mt Gravatt 2221–2233 Logan Road
Upper Mt Gravatt 4122
PO Box 9990 Upper Mt Gravatt 4122

VIC

Albury 567 Smollett Street Albury 2640
PO Box 9990 Albury 2640

Ballarat* 24 Doveton Street North Ballarat 3350

Bendigo* 35 Mundy Street Bendigo 3550

Box Hill 990 Whitehorse Road Box Hill 3128
PO Box 9990 Box Hill 3128

Casselden Place 2 Lonsdale Street Melbourne 3000
GPO Box 9990 Melbourne 3001

Cheltenham 1230 Nepean Highway Cheltenham 3192
PO Box 9990 Cheltenham 3192

Dandenong 14 Mason Street Dandenong 3175
PO Box 9990 Dandenong 3175

Geelong 92–100 Brougham Street Geelong 3220
PO Box 9990 Geelong 3220

Horsham* 24 Darlot Street Horsham 3400

Moonee Ponds 6 Gladstone Street Moonee Ponds 3039
PO Box 9990 Moonee Ponds 3039

Warrnambool* 143 Timor Street Warrnambool 3280

WA

Cannington Sutton Street Cannington 6107
PO Box 9990 Cannington 6980

Northbridge 45 Francis Street Northbridge 6003
GPO Box 9990 Perth 6803



If you made a mistake in your tax return

What if you realise your tax return is wrong after you have lodged it?

If you realise that you did not include something in your tax return that you should have or you made some other error in your tax return, let the ATO know immediately.

If you voluntarily tell us that you made a mistake, any penalty that may apply—for example, for not including income— will be reduced.

Send us a letter giving:

- your name, address and tax file number

- the year of your tax return—for example, 1996—and the date you sent your tax return to the ATO
- the full details of the corrections to be made to your tax return—for example, the amount of income to be added.

Sign and date the letter. Do not send in another tax return unless we ask you to.

As part of our commitment to produce accurate publications, taxpayers will not be subject to penalty or interest if it is demonstrated that they based a tax claim on wrong information.



Your rights—your notice of assessment

What is your notice of assessment?

Your notice of assessment is an itemised account of the tax the ATO has worked out you owe on your taxable income. It also includes information like the amount of tax you have already paid through the year and any rebates you have claimed.

Unless you are using electronic funds transfer, the bottom section of your notice of assessment will be either your refund cheque or, if you owe tax, your tax debt.

How long do you have to wait for your notice of assessment?

Wait at least 8 weeks after you send in your tax return before asking about your assessment.

Asking about your assessment

If you visit

You need to have some proof of your identity. Bring your tax file number, a recent notice of assessment if you have one, a letter from the Australian Taxation Office and a driver's licence, passport or similar identification with your photograph.

Someone else can make an enquiry on your behalf as long as you give them a signed letter of authorisation and they provide proof of their identity to us.

If you write

Quote your tax file number, your full name and your address. Remember to sign the letter.

If you phone

To protect your privacy, no-one else can make a telephone enquiry on your behalf. You need to have proof of your identity. You must have your tax file number and details from an assessment notice issued within the last 3 years.

These are special numbers to call if you want to check on the progress of your assessment. Remember to wait at least 8 weeks after lodging before you call.

ALBURY	(060)	58 7804
BANKSTOWN	(02)	794 4055
BOX HILL	(03)	9275 2300
BRISBANE	(07)	3213 6626
CANBERRA		13 2863
CANNINGTON		13 2863
CASSELDEN PLACE	(03)	9285 1300
CHATSWOOD	(02)	374 5955
CHELTENHAM	(03)	9265 0119
CHERMSIDE	(07)	3853 4033
DANDENONG	(03)	9215 3288
GEELONG	(052)	27 1888
HOBART		13 2863
HURSTVILLE	(02)	374 1222
MOONEE PONDS	(03)	9275 5260
NEWCASTLE		13 2863
NORTHBRIDGE		13 2863
PARRAMATTA	(02)	354 6460
PENRITH		13 2863
PULTENEY		13 2863
SYDNEY	(02)	374 8210
TOWNSVILLE	(077)	53 7300
UPPER MT GRAVATT	(07)	3853 4333
WAYMOUTH		13 2863
WOLLONGONG		13 2863

Can you get your refund before eight weeks?

If your tax return was lodged electronically by **TAXPACKEXPRESS**, in most cases we will send your refund within 14 days of receiving your tax return.

The ATO can help you get a quicker refund if:

- you are on a low income
- you are receiving a government pension, benefit or allowance
- you are experiencing financial hardship
- you have a disability
- you have literacy or language problems.

Phone or visit your nearest tax office before you lodge your tax return to find out if you are eligible for this quicker service. Bring your tax return, tax file number, pension or benefit statement and other papers, such as group certificates, with you when you visit.

What if you think your notice of assessment is wrong?

Check all the details from your notice of assessment with those in your tax return. If you still think there is a problem, you can ring or visit your nearest tax office for help. You will need your notice of assessment and, if possible, a copy of your tax return.

What if you *still* think your notice of assessment is wrong?

You can write to the ATO and object to your assessment or request an amendment to your assessment.

If you object to your assessment, you have a formal right to appeal against the decision. If you request an amendment, you do not have any formal right to contest the decision. If your objection or amendment is successful you have a right to interest on any overpaid tax. You cannot lodge your letter by **TAXPACKEXPRESS**. Post it or take it to your nearest tax office.

What do you include in your letter?

Make sure you:

- address it to the Deputy Commissioner of Taxation at the office that sent your notice of assessment
- include your tax file number and the year of the assessment
- include your address and, if convenient, give your daytime phone number so we can contact you to talk about your letter

- use the word **object** if you are objecting and give full details of what you think is wrong
- include a copy of your notice of assessment and copies of any relevant papers or documents such as receipts
- use the words **ATO error** in your letter—if you believe this is so
- sign and date your letter
- keep a copy of your objection or amendment request for your records.

Do not send in another tax return unless we ask you to.

Is there any time limit for you to object or ask for an amendment?

Your objection must be lodged within 4 years of the date of service of your notice of assessment. You need to lodge your amendment request within 4 years from the due date of payment. If a due date is not specified, the request must be lodged within 4 years and 30 days of the service of the notice of assessment.

If you wish to object to an assessment which has already been amended, you need to do so by:

- 60 days from the date of service of the notice of amended assessment or
- 4 years after the date of service of the notice of the original assessment which has been amended, whichever is later.

If your objection is not lodged within the above time limits, you may request an extension of time to lodge your objection. If your extension request is refused, you may apply to the Administrative Appeals Tribunal (AAT) for a review of the decision.

How will you know what the ATO decides on your objection?

The ATO will either write to you or send you a notice of amended assessment or both.

What can you do then?

If you are still not satisfied with the ATO's decision on your objection, you have the right to appeal to the AAT or the Federal Court.

A Small Taxation Claims Tribunal (STCT) may be established as an inexpensive process for resolving disputes. If the STCT is available as an option for you, we will tell you when we send you our decision about your objection.



Your rights—paying your tax debt

How do you know how much you have to pay?

Your notice of assessment will tell you how much tax you have to pay, if any, and when you must pay to avoid being charged a penalty for late payment.

What if you don't agree with your assessment?

You must pay your tax debt by the due date even if you have lodged an objection or asked for an amendment. If the objection is decided in your favour, you will receive a refund of the amount you have overpaid plus interest.

How and where do you pay your tax debt?

This information is set out on the back of your notice of assessment.

What if you cannot pay your tax debt by the due date?

If you cannot pay your tax debt on time, contact the tax office where you lodged your tax return to avoid action being taken to recover the debt. You may be given extra time to pay, depending on your particular circumstances.

You will need to provide details of your financial position, including a statement of your assets and liabilities and details of your income and expenditure. The ATO will also want to know what steps you have taken to **obtain funds** to pay your debt and what steps you are taking to make sure you meet future tax debts on time.

If you are allowed extra time to pay, you will be charged additional tax for late payment.

What if payment will cause you serious hardship?

You can apply to the Tax Relief Board for a release from payment of your tax debt. The tax office where you lodged your tax return can give you further information and an application form.

The Tax Relief Board will consider your application and decide whether to grant you a release. If the amount you owe is more than \$10 000, you will be examined on oath by the Administrative Appeals Tribunal before the Board can consider the matter. Even if you lodge an application, action may still be taken to recover your unpaid tax debt.



Your rights—provisional tax

What is provisional tax?

Provisional tax is an estimate of the tax you need to pay for 1996–97 based on your non-salary or wages income for 1995–96.

You will have to pay provisional tax if:

- you earned more than \$999 of non-salary or wage income—including investment income, business income, rental income and distributions from trusts and partnerships but not capital gains
- your assessment shows your tax payable is more than \$3000—including your Medicare levy but excluding any provisional tax credit—and the shortfall in tax instalments deducted from your salary or wage income was \$3000 or more.

You will be given a credit for this provisional tax on your 1996–97 notice of assessment.

Will you have to pay provisional tax if you are a pensioner?

You do not pay provisional tax if you received a Department of Social Security or Veterans' Affairs pension—shown at question 2—and you were:

- single with a **taxable income** below \$20 441
- married or de facto with a combined taxable income below \$31 730
- married or de facto but separated due to illness with a combined taxable income below \$39 244.

To work out if you will have to pay provisional tax, do not include bonuses received from friendly societies or insurance companies in your taxable income.

Do you need more information about provisional tax?

Read the *Provisional tax including quarterly provisional tax* booklet. To get this publication, ring our **extended hours distribution service** on Freecall 1800 150 150 or visit a tax office.

Your rights and your responsibilities

The Australian Taxation Office (ATO) is preparing a Charter on behalf of the Government that will set out your legal rights and responsibilities as a taxpayer. It will also outline the services the ATO offers and the level of service you can expect.

The Charter is being developed with the help of the general public, business and community groups, the tax profession and ATO staff.

Based on the community and staff input received so far, the Charter may include the following principles:

Your rights and other standards—

YOU CAN EXPECT THE ATO TO:

- treat you as being honest in your tax affairs unless you act otherwise
- treat you fairly and reasonably and give you professional service to help you understand and meet your obligations
- respect your rights to privacy and confidentiality
- respect your rights to seek representation and advice
- give you access to information and an explanation of ATO decisions
- give you information and advice you can rely on
- seek to minimise your costs in complying with the tax laws
- tell you how to seek an independent review of an ATO decision
- tell you how to complain and get help if you are not satisfied with the service from the ATO

Your responsibilities—

THE ATO EXPECTS YOU TO:

- be truthful in your dealings with the ATO
- keep proper records
- take reasonable care when preparing tax returns and other documents
- lodge tax returns and other documents by the due date
- provide timely and accurate responses to requests for information
- pay tax and other amounts you owe by the due date

The final Taxpayers' Charter will be submitted to the Government and is expected to come into operation during 1996–97.



More about your rights

PRIVACY

How does the ATO protect your income tax information?

Taxation acts have secrecy provisions that prohibit any officer of the Australian Taxation Office (ATO) or any other government department from accessing, recording or disclosing anyone's tax information except in performing their duties.

A person can be fined up to \$10 000 and sentenced to two years in prison for breaking these provisions.

As well as tax laws, the *Privacy Act* protects personal information held by federal government agencies. It also protects tax file numbers, no matter who holds them.

Can the ATO give your information to anyone?

The ATO can give your information to some government agencies which are named in law. This is usually to check eligibility for government benefits, for law enforcement purposes or for collecting statistics. Any further use of your information by these agencies is also controlled by law.

Otherwise, the ATO can give personal information only to you or to someone who can show that they have your permission to act for you.

What about Child Support Agency clients?

Information you give may be used by the Child Support Agency in assessing or collecting child support.

Who can ask you for your tax file number?

Only employers, some federal government agencies and investment bodies, such as banks, can ask you for your TFN. You do not have to give your TFN but there may be consequences if you do not. For example, if you are applying for a pension and you do not give your TFN, you will not be paid the pension.

Do you need more information?

More information about how tax laws and the *Privacy Act* protect your personal information is detailed in a free brochure, *Safeguarding Your Privacy*. To get this publication, ring our **extended hours distribution service** on Freecall **1800 150 150** or visit a tax office. The brochure includes a list of government agencies

authorised to receive tax information and a list of people authorised to ask you for your TFN. You can also contact the Privacy Commissioner by phoning the privacy hotline—phone Freecall **1800 023 985**—or by writing to the Human Rights and Equal Opportunity Commission, GPO Box 5218, Sydney NSW 2001.

FREEDOM OF INFORMATION

How do you get copies of documents from the ATO?

You can make a request to any tax office. The *Freedom of Information (FOI) Act 1982* gives you the right to see your tax return and other documents, including any used to assess your tax. In some circumstances, this information may be provided free of charge but usually there is a charge to cover the time and expense involved in getting the information for you. Phone or visit your nearest tax office before you ask for information under the FOI Act. You might find you do not have to make a formal request.

Please keep copies of your tax returns as a request for a copy from the ATO may involve a charge.

COMPLAINTS

What if you have a complaint about the ATO?

If you have a complaint about the ATO, try to sort it out with us first. If you are unable to resolve your complaint, the Commonwealth Ombudsman may be able to help you.

How can the Ombudsman help you to resolve a problem with the ATO?

The Special Adviser on Taxation in the Commonwealth Ombudsman's office has wide powers to investigate problems between taxpayers and the ATO.

Investigations are independent, impartial, informal, private and free.

The Ombudsman can investigate most complaints related to tax administration including ATO recovery actions, decisions to bankrupt, conduct of audits, remission of penalties, delays in decision making and the handling of private and public rulings.

After a full investigation, the Ombudsman can make recommendations to the ATO for a solution or remedy. Recommendations might include asking the ATO to reconsider, explain a decision, pay compensation or change procedures.

Who can make a complaint?

Individuals, businesses, groups or organisations who feel they have been disadvantaged by an ATO action or decision can make a complaint.

Sometimes the Ombudsman will not be able to investigate a complaint. For example, the complaint may be too old or another agency like the Administrative Appeals Tribunal may be more appropriate. If you are not sure, ring the Ombudsman's office.

How do you make a complaint?

The Commonwealth Ombudsman has offices in all Australian capital cities. You can make a complaint

direct to the Ombudsman's Special Adviser on Taxation at one of these offices or you can telephone the Special Adviser's Sydney office on (02) 248 2000 or fax (02) 290 1482. People living outside the Sydney metropolitan area can call toll free 1800 133 057.

If you wish to write, address your letter to:
The Special Adviser on Taxation
Commonwealth Ombudsman
Level 8, Landmark Building
345 George Street
Sydney NSW 2000.



Telephone services for people with hearing impairment – TTY and National Relay Service

Most tax offices are equipped with teletypewriters to help people with hearing difficulties to make general tax enquiries by telephone.

Use a teletypewriter to access these numbers.

ALBURY	(060)	58 7151
BANKSTOWN	(02)	794 4249
BOX HILL	(03)	9275 2096
BRISBANE	(07)	3213 6879
CANBERRA	(06)	216 3792
CANNINGTON	(09)	268 6200
CASSELDEN PLACE	(03)	9285 1096
CHATSWOOD	(02)	374 5661
CHELtenham	(03)	9265 0296
CHERMSIDE	(07)	3213 8057
DANDENONG	(03)	9215 3355
GEELONG	(052)	27 1680

HURSTVILLE	(02)	374 1276
MOONEE PONDS	(03)	9275 5096
NEWCASTLE	(049)	23 1316
NORTHBRIDGE	(09)	268 5200
PARRAMATTA	(02)	354 3862
PENRITH	(047)	24 0715
PULTENEY	(08)	208 1096
SYDNEY	(02)	374 2900
TOWNSVILLE	(077)	53 7085
UPPER MT GRAVATT	(07)	3213 3035
WAYMOUTH	(08)	208 1096
WOLLONGONG	(042)	23 2080

Hearing impaired people can also communicate with a tax officer by contacting the National Relay Service. Telephone **13 2544** to access the service or Freecall **1800 629 863** for more information.

TaxPack 96

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Produced and published by Client Support Branch of the Australian Taxation Office.

Printed by Pac Rim Printing Pty Ltd.

Distributed by Australia Post, Streetfile and Gordon & Gotch Limited.

Thanks to the staff of the Australian Taxation Office, Minter Research, The AGPS Design Studio, tax professionals and members of the community who contributed to *TaxPack 96*.

ISSN 1034-4551

NAT 976

Index

- ABSTUDY** 11–13, 51, 59–60
- Account keeping fees 66
- Additional Parenting
 - Allowance 11, 74–76
- Age pension 14–15
- Allowances or benefits 11–15, 22
- Amendment request 110–111
- Annuity
 - Australian 21
 - foreign 34–37
- Arrangement to lodge later 1, 16, 46
- Assets 30–31
- Assessment notice 110–111
- Assistance for isolated children 11–13
- Audits 46
- Australian Government pensions or allowances 14–15
- AUSTUDY** 11–13, 51, 59–60
- Averaging income of performing artists 44–46
- Awards, educational 44–46
- Award transport payments 22, 51, 56
- Basic Parenting Allowance** 10
- Beneficiary
 - distribution from partnership or trust 25–26
 - rebate 11–13
- Benefits and allowances 11–15, 22
- Bereavement Allowance 14–15
- Bonuses 22
- Bursaries 44
- Business
 - income 27–28
 - kilometres 51
- Calculation of refund or payment** 104–107
- Capital gains or losses 30–31
- Car expenses 22, 50–55
- Checklist 103
- Child
 - bank account 24
 - housekeeper rebate 77
 - under 18 income 4, 26, 43–44
- Child support 4, 8, 10, 70
- Childcare 10
- Clothing expenses 57–58
- Complaints 114
- Computer 61–62
- Commission 22
- Contributions to superannuation funds 65, 85–86
- Cultural organisations, donation to 67
- Debits Tax** 61–62, 66
- Deceased taxpayer's return 4
- Deductions 2, 48–49
 - above or below \$300 48–49
 - account keeping fees 66
 - car expenses 50–55
 - donations 67
- Deductions *continued*
 - film industry 64
 - Financial Institutions Duty 61–62, 66
 - gifts 67
 - management fees 66
 - prior year losses 63–64
 - superannuation 65
 - tax agent fees 68
- Dependant 72
- Depreciation 38, 50–55, 59–62
- Direct debit or refund 6–7
- Disagree with notice of assessment 111
- Dividend 4, 26, 39–40
- Divorce settlement 30
- Donations 67
- Drought relief payment 11–13
- Earnings, tips, honoraria** 22–23
- Education, first stopped 4–5
- Educational grants 44
- Educational payments 10
- Electronic Funds Transfer 6–7
- Eligible taxable income 26, 28, 45
- Eligible termination payments 18–20
- Employee share acquisition schemes 44
- Enquiries
 - people with hearing impairment 115
 - phone number 109
- Excepted income 43–44
- Exchange rates 34
- Executor 4
- Exempt income 10, 34, 46
- Expenses
 - car 22, 50–55
 - Financial Institutions Duty 61–62, 66
 - laundry 57–58
 - home office 61–62
 - self-education 59–60
 - income protection insurance 61–62
 - records 48–49
 - travel 56
 - uniform or protective clothing 57–58
 - union fees 61–62
 - work-related 61–62
- Extended hours distribution service 1
- Family payment** 10
- Fares 56
- Farm Management Bonds 29
- FID—*see* Financial Institutions Duty
- File number—*see* Tax file number
- Film industry 64
- Final return 7
- Financial Institutions Duty 61–62, 66
- Foreign income 32–37
 - exchange gain or loss 34–37, 44
 - life assurance policy 32–33
 - prior year loss 37
 - tax credit 34–37
 - undeducted purchase price 68–70
- Freedom of Information 114
- Frequent flyer benefits 45
- Friendly society bonus 41–42
- Fringe benefit 22
- Getting started with your tax return** 7
- Gifts 67
- Goodwill 30–31
- Government Duty Tax 61–62, 66
- Government securities interest rebate 90
- Group certificates 11, 16–17, 22
- HCCA**—*see* Home Child Care Allowance
- Hearing impairment 115
- HECS—*see* Higher Education Contribution Scheme
- Help in other languages—*see back cover*
- Heritage conservation rebate 90
- Higher Education Contribution Scheme 2, 93–95
- Home Child Care Allowance 10, 73–76
- Home office expenses 61–62
- Housekeeper rebate 78
- How to
 - work out your tax refund 104–107
 - use TaxPack 1
- Imputation credit** 25, 39–40
- Income 2, 9
 - as an artist, composer, inventor, performer, production associate, active sportsperson, writer 26, 28, 44–46
 - business 27–28
 - exempt 10
 - foreign 32, 34–37
 - prescribed payments 27
 - reportable payments 27
 - salary and wages 4, 16, 22
 - taxable 2, 70
- Income derived outside Australia 4
 - employment 34–37
- Income equalisation deposit or withdrawal 29
- Income protection insurance 61–62
- Income tax credit vouchers 4, 22, 92
- Interest 4
 - early payment 24, 93
 - deductions 38, 66
 - financial institutions 24
 - overpayment 24
 - rental income 38
- Invalid relative rebate 89–90
- Isolated areas 81–84
- Job Search Allowance** 11–13
- Journal expenses 61–62

Laundry expenses 57–58
Life assurance bonus 41–42
Lodgment of return 1, 4, 7, 108
Losses 4, 63–64
Lottery prizes 45
Low-income rebate 70, 90, 104–105
Lump sum payments

- in arrears 44
- unused annual leave 17
- unused long service leave 17

Maintaining a dependant 72
Management fees 66
Mature age allowance 14–15
Maternity allowance 10
Medical expenses rebate 88–89
Medicare levy 2, 98–100

Newstart allowance 11–13
Non-lodgment advice 8
Non-primary production 27–28, 63–64
Non-resident 4, 24, 40
Notice of assessment 110
Notional taxable income 14

Objections 111
Ombudsman, Commonwealth 114–115
Overtime meals 61
Overseas

- dependants 72
- forces rebate 81–84
- pension, annuity and employment income 34–37

Parenting Allowance

- Basic 10
- Additional 11

Parents or spouse's parents rebate 89–90
Partner Allowance 11–13
Partnerships 25–26, 32–33
Part-year threshold 5
Paying your tax 112
Penalty 3
Pension 4

- age 14–15
- annuity or superannuation 21, 86–87
- Australian government 14–15
- carer 10, 14–15
- disability support 10, 14–15
- disability wage supplement 10, 14–15
- double orphan 10
- exempt 10
- foreign 34–37
- invalid service 10, 14–15
- service 14–15
- sole parent 14–15
- undeducted purchase price 21, 68–70
- widow 14–15
- wife 10, 14–15

Postcodes 108
Prescribed payments income 4, 25–28
Primary production 4, 25–29, 63–64
Prior year losses 37, 63–64
Privacy 114
Property 30
Protective clothing expenses 57–58
Provisional tax 4, 25–26, 93, 112

Reasonable benefits limit 18–20
Rebate 2, 72–73

- child-housekeeper 77
- government securities 90
- heritage conservation 90
- housekeeper 78
- invalid relative 89–90
- low income 70, 90, 104–105
- medical expenses 88–89
- overseas forces 81–84
- parent or spouse's parent 89–90
- pension and annuity 86–87
- sole parent 79–80
- spouse 74–76
- superannuation 21, 85–86
- zone 81–84

Real estate 30–31
Records 48–49
Redundancy 18
Refund 2

- calculation 104–107
- direct 7

Remote area allowance 82
Rental income or expenses 38
Reportable payments income 4, 25–28
Resident of Australia 4

- became a resident 96–97
- ceased to be 5, 96–97
- received foreign income 32–37
- reduced tax-free threshold 5

Rights 110
Roll-over 18–20
Royalties 45

Salary and wages 4, 16, 22
Scholarships 44–45
Self-education expenses 59–60
Separate net income 73
Service pension 14–15
Shares 30–31, 39–40, 66
Social security payments 10–11, 14
Software 61–62
Sickness allowance 11–13
SNI—see Separate net income
Sole parent 11

- pension 14–15
- rebate 79–80

Special benefit 11–13
Spouse rebate 74–76
Statement of earnings 11, 16–17, 22
Statement of termination payment 18–20
Substantiation 48–49

Superannuation

- deduction 65
- Helpline 18
- rebate 21, 85–86
- pension 21

Tax agent fees 68
Tax file number

- application or inquiry 7
- credits from partnerships or trusts 25–26
- tax withheld on dividends 39–40
- tax withheld on interest 24

Tax-free threshold 5
Tax Help—see back cover
Tax instalment deductions 11, 16–17, 23
Tax Office addresses and phone number 109
Tax returns

- do you have to lodge? 4
- getting started with your tax return 7
- how do you lodge your tax return with the ATO? 108
- is your tax return complete? 103

Taxpayer rights 110–115
Tax stamps sheets 22, 92
Taxpayers' Charter 113
Telephone number 109
Textile Clothing and Footwear

- Special Allowance 11–13

TFN—see Tax file number
Tips 22
Tools and equipment 61–62
Trade magazines 61
Travel expenses 56
Trusts

- distribution 25–26, 30–33
- non-resident 25–26

Undeducted purchase price of a pension or annuity 21, 68–70
Under 18 income 4, 26, 43–44
Uniform 57–58
Union fees 61–62
Unit trust 4, 39–40
United Nations payments 10

Veterans' Affairs payments 10, 14–15
Veterans' Children's Education Scheme 11–13

Wages 4, 16, 22
Where to lodge your tax return 108
Widow Allowance 11–13
Work expenses 48–62
Written evidence 48–49

Youth Training Allowance 11–13
Zone rebate 81–84

The Translating and Interpreting Service (TIS) can help non-English speaking people with tax questions by setting up a three-way telephone conversation with an interpreter and a tax officer. TIS phone numbers are in the community information pages of your telephone book.

ARABIC

تستطيع خدمة الترجمة والتفسير اللغوية (Translating and Interpreting Service - TIS) مساعدة الأفراد الذين لا يتكلمون اللغة الانكليزية فيما يتعلق بالمشكلة الضريبية، وذلك بالاعداد لإجراء محادثة بين الأطراف على الهاتف بين المترجم وأحد موظفي مكتب الضرائب. إن أرقام خدمة الترجمة TIS مدونة في الصفحات الخاصة بالمعلومات الاجتماعية في دليل الهاتف.

CHINESE

筆譯及口譯服務處 (Translating and Interpreting Service - TIS) 可以及第三方電話通話，轉導譯員與稅務官直接溝通。稅務解答亦與諮詢人員所提出的稅務問題。該服務處的電話號碼在電話簿的社區資訊頁上。

CROATIAN

Služba prevodilaca i tumača (Translating and Interpreting Service - TIS) može pomoći osobama koje ne govore engleski i žele se raspitati o porezu, tako što omogućava trostrani telefonski razgovor kad su na istoj liniji i tumač i porezni službenik. Telefonske brojve TIS-a možete naći u dijelu telefonskog imenika s informacijama za društvena zajednica.

GREEK

Η Υπηρεσία Μεταφραστικών και Διερμηνευτικών (Translating and Interpreting Service - TIS) μπορεί να βοηθήσει με τις φορολογικές ερωτήσεις, όπως δεν αλλόνη Αγγλικά, διαμεσολαβώντας μια τριμερή συζήτηση με έναν διερμηνέα και έναν φορολογικό υπάλληλο. Τα τηλέφωνα της TIS βρίσκονται στις σελίδες κοινοτικών πληροφοριών (community information pages) των τηλεφωνικών καταλόγων.

INDONESIAN

The Translating and Interpreting Service (Pelayanan Terjemahan Lisan dan Tertulis) (TIS) dapat membantu menjawab pertanyaan-pertanyaan yang berhubungan dengan perpajakan untuk orang-orang yang tidak berbahasa Inggris dengan melakukan perbicaraan telephone tiga arah dengan seorang penterjemah dan seorang petugas pajak. Nomor nomor telephone TIS terdapat pada halaman informasi untuk masyarakat dari buku telephone Anda.

ITALIAN

Il Servizio traduzioni e interpreti (Translating and Interpreting Service - TIS) può aiutare i contribuenti di lingua non inglese a sbrigare le proprie pratiche tributarie allestendo una conversazione telefonica a tre con un interprete e un responsabile dell'Ufficio delle imposte. I numeri del TIS sono indicati nelle pagine dell'elenco telefonico riservate alle informazioni comunitarie.

JAPANESE

通訳・翻訳サービス(TIS)は、通訳者と税務官とを交えた、電話による三者通話により、英語を話さない人達の税金に対するご質問にお答えしております。TISの電話番号は電話簿のコミュニティーページに掲載されています。

KOREAN

번역 및 통역 서비스 (TIS 서비스)는 통역과 시무시 직원의 3자 전화 통화를 마련하여 영어 사용자들이 세금에 관한 질문을 하시도록 도와 드릴 수 있습니다. TIS의 전화 번호는 여러분이 갖고 계신 전화 번호부의 지역 시 하단 페이지에 실려 있습니다.

MACEDONIAN

Преводувачката служба (Translating and Interpreting Service - TIS) може да ви помогне на ние што не разбираме англиски околу прашањата за данок, со тоа што ќе воспостави тростран телефонски разговор со преводувач и со службеник од Даночната служба. Телефонските броеви на Community Information се наоѓаат на страниците на TIS во телефонскиот именик.

POLISH

Slużba Tłumaczy (Translating and Interpreting Service - TIS) może pomóc osobom nie mówiącym po angielsku w pytaniach dotyczących podatków poprzez zorganizowanie trójstronnej rozmowy telefonicznej z udziałem tłumacza i pracownika Urzędu Podatkowego. Numery telefoniczne TIS znajdują się w książce telefonicznej na stronach podających wykaz informacji społecznych (community information).

SERBIAN

Служба преводилаца и тумача (Translating and Interpreting Service - TIS) може да помогне људима који не говоре енглески, ако имају питања у вези пореза, тако што ће успоставити троструку телефонску разговор са тумачем и пореским службеником. Бројеве TIS-a ћете наћи на страницима телефонских именика са информацијама о друштвеним службама.

SPANISH

El Servicio de Traducción e Interpretación (Translating and Interpreting Service - TIS) puede prestar ayuda en los asuntos de impuestos a las personas que no hablan inglés mediante una conferencia telefónica para tres personas en la que se comunican el interesado, el intérprete y un funcionario del Departamento de Impuestos. Los números telefónicos del TIS se encuentran en las páginas de información comunitaria de su guía telefónica.

TURKISH

Yazılı ve Sözlü Tercüme Servisi (Translating and Interpreting Service - TIS) bir tercüman ve bir vergi memurunu da yer aldiği üçlü bir telefon görüşmesi aracılığı ile İngilizce konuşmalarıyla kişilerin vergi konusundaki sorularına yardımcı olabilir. TIS'in telefon numaraları telefon rehberinin toplum bilgilendirme sayfalarında yer almaktadır.

VIETNAMESE

Dịch Vụ Phiên Dịch và Thông Ngôn (Translating and Interpreting Service - TIS) có thể giúp những người yêu Anh Ngữ khi có những thắc mắc về thuế vụ. Chúng tôi có thể nói quý vị với thông ngôn viên và nhân viên của Sở Thuế Vụ qua điện thoại. Quý vị có thể tìm số điện thoại của TIS ở trang cộng đồng trong niên giám điện thoại.



If you want to prepare your own tax return but think you may need some assistance, Tax Help could be the answer.

A network of community volunteers provides this service free.

Tax Help is available for people on low incomes, including those who are also seniors, people from non-English speaking backgrounds, Aborigines and Torres Strait Islanders and people with disabilities.

Contact your nearest tax office for more information.



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