Super provides income for your workers in retirement. The ATO has tools and calculators to help you get it right.

Visit [ato.gov.au/superquickcheck](http://ato.gov.au/superquickcheck) to find out more information or call 13 10 20

Paying super is an important part of being an employer.
Here’s how to run a quick check of your super obligations, to make sure you’ve got everything sorted.

1. **Check you’re paying super to all eligible workers.**

   Some contractors may be entitled to super.

2. **Check you’re paying the right amount.**

   9.5%

   Currently, you need to pay a minimum of 9.5% of their ordinary time earnings.

3. **Check you’re paying on time.**

   (It is tax deductible against your business income)

   - January 28
   - April 28
   - July 28
   - October 28

   At a minimum, pay super quarterly. If you don’t pay on time, you need to pay a superannuation guarantee charge, which is not tax deductible.

4. **Check you’re paying to the right place.**

   Pay super into your worker’s fund of choice. If they haven’t given you the details, pay it into your default fund.

5. **Check you’re paying the right way.**

   Pay the SuperStream way – where both payments and data are sent electronically in a standard format. You may be able to use the free Small Business Super Clearing House. Single Touch Payroll is the next step in streamlining your payroll reporting.

6. **Check you’re keeping accurate records.**

   Keep evidence to show you’ve met your obligations.