



## FAJ Tax Tips for Nurses.

**SAVE \$3,000 BY PACKAGING YOUR SALARY**

**CLAIM ON WORK-RELATED EDUCATION AND TRAINING**

**MAXIMISE YOUR WORK-RELATED DEDUCTIONS**

These are just three points from the following detailed Checklist Francis A Jones has developed to help you get exactly what you're entitled to in your tax refund.

Because when you make all the claims you're entitled to, it all adds up. And our job is to make sure you get every cent you can.

**You can make an appointment by filling out the online appointment form or phone FAJ on 9335 5211.**

[www.faj.com.au/taxreturns](http://www.faj.com.au/taxreturns)



Francis A Jones  
Where people count.

## FAJ Tax Tips for Nurses.

### 1 SAVE \$3,000 BY PACKAGING YOUR SALARY

A good way to increase your take home pay or your super balance is to take advantage of salary packaging. Public hospital employees can sacrifice up to \$9,010 of pre-tax salary to pay for certain everyday expenses including mortgage repayments, rent, health insurance and living costs, which can save you upwards of \$3,000. We can help select the best package for you.

### 2 CLAIM ON WORK-RELATED EDUCATION AND TRAINING

You can claim the cost of work related training courses such as first aid, wound-care and treatment updates and conferences. The costs incurred in attending university or TAFE may also be deductible if there is a direct connection to your current work. The costs incurred can include course fees, travel, stationery, books, equipment and sometimes course fees.

### 3 MAXIMISE YOUR WORK RELATED DEDUCTIONS

As a general rule, if an item of expenditure is directly related to your work you may be able to claim it as an expense. For example non-slip nursing shoes, laundering uniforms, nurses registration board fees, fob watches, union fees, subscriptions and journals are all deductible. If you are unsure, bring in your receipt and we can help you decide.

**4 REDUCE YOUR HELP DEBT** Did you graduate in a nursing or midwifery degree after 30 June 2015? If you did, you still have a HELP debt, and you were employed as a nurse or midwife, we can help you apply for a credit to your HELP debt of up to \$1,798 per year for 2 years. From 1 July 2017 the HECS-HELP Benefit will be removed. You have 2 years to lodge the application from the end of the income year for which you are applying.

### 5 TURN WORK AT HOME INTO TAX DEDUCTIONS

Internet, telephone and power may be tax deductible expenses if you do any work from home. Keep a diary of the hours spent and work related phone calls made over a one-month period and we can use this to calculate your claim for the year. You can also depreciate office equipment like computers, printers, electronic equipment and libraries.

**6 CHOOSE THE MOST GENEROUS PARENTAL LEAVE OPTION** Expecting a baby? Most families are better off receiving Parental Leave Pay rather than the Newborn Upfront Payment. If you are eligible we can help you choose the payment which is best for you.

**7 GET THE MOST OUT OF YOUR PROPERTY INVESTMENTS** For tips on what you can claim and what it means to negatively gear a property, please download our checklist 'FAJ Tax Tips for Property Investors'.

**8 USE PRIVATE HEALTH INSURANCE TO REDUCE YOUR TAX SURCHARGE** If you earn more than \$90,000 per year as a single person (more for couples & families) you will be liable to pay a medicare surcharge. We can help you understand your tax saving from taking up private health insurance.

**9 MAXIMISE YOUR TRAVEL-RELATED DEDUCTIONS** Travelling between two jobs and hospitals is tax deductible and there might be other deductible travel you don't know about. Keep track of all work travel and expenses to allow us to claim the most for your car. Ask us for a complimentary FAJ log book or use our app.

**10 ENSURE YOU GET THE MAXIMUM FAMILY TAX BENEFIT** Not claiming Family Tax Benefit fortnightly? The good news is you may be eligible for a lump sum - but don't miss the deadline for claiming. See us for any information relating to your Family Tax Benefit claim.

**11 GET EVERY SINGLE DEDUCTION YOU CAN** Did you know you can claim many non work related expenses such as income protection insurance premiums, fees paid to FAJ, travel and parking when you visit us, and donations of \$2 or more.



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