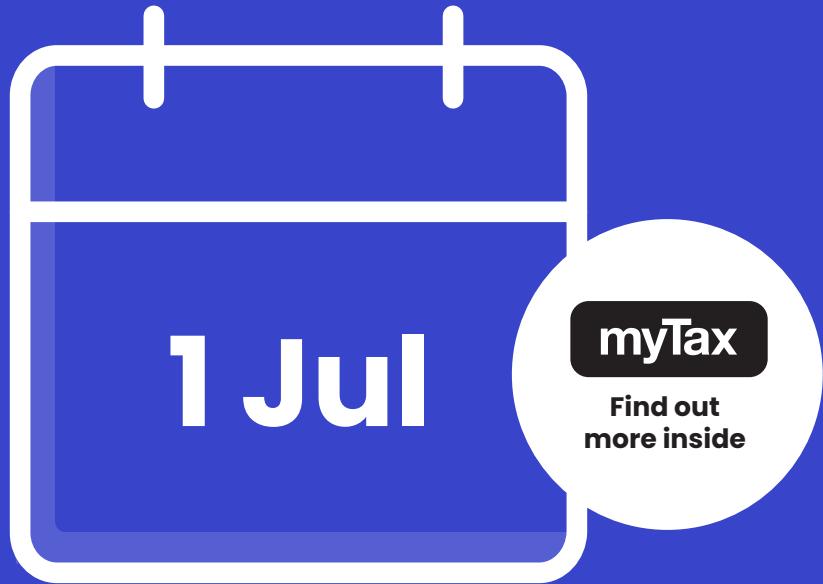




# Individual tax return instructions 2024

To help you complete your tax return for 1 July 2023–30 June 2024



For more information go to [ato.gov.au](http://ato.gov.au)

## Our commitment to you

We are committed to providing you with reliable, accessible and useful information to help you understand your rights and entitlements and your obligations.

If you follow our information in this publication and it is either misleading or turns out to be incorrect and you make a mistake as a result, we must still apply the law correctly. If that means you owe us money, you must pay it but we will not charge you a penalty. Also, if you acted reasonably and in good faith we will not charge you interest.

If correcting the mistake means we owe you money, we will pay it and pay you any interest you are entitled to.

For more information, go to [ato.gov.au/howyouareprotected](http://ato.gov.au/howyouareprotected)

If you feel that this publication does not fully cover your circumstances, or you are unsure how it applies to you, you can seek further help from us.

Our Charter outlines the commitments we make to you and everyone we work with, our expectations of you and steps you can take if you are not satisfied. For more information, go to [ato.gov.au/ourcharter](http://ato.gov.au/ourcharter)

We regularly revise our publications to take account of any changes to the law, so make sure that you have the latest information. If you are unsure, you can check for more recent information at [ato.gov.au](http://ato.gov.au) or contact us.

This publication was current at **June 2024**.

## Foreword

*Individual tax return instructions 2024* is a guide that shows you how to fill in your 2024 tax return correctly. For most people, it covers all you need to fill in your tax return, but the more technical and less commonly used information is available at [ato.gov.au/instructions2024](http://ato.gov.au/instructions2024)

If you have internet access, try lodging online with myTax. It's the quick and easy way to lodge. MyTax is web-based, so you don't need to download anything and you can lodge your tax return on any device – computer, smartphone or tablet. If you lodge online, we generally issue your refund within 10 business days, and if you think you made a mistake or forgot to include something in your tax return you can amend it online using your myGov account. To find out more about lodging online, go to [ato.gov.au/lodgeonline](http://ato.gov.au/lodgeonline)

You can find our most popular calculators and tools listed on our website at [ato.gov.au/calculators](http://ato.gov.au/calculators). Our website also has occupation and industry guides and information about work-related expenses, rental properties and much more to help you complete your tax return.

At the back of this guide you will find more details about our website, publications to help you complete your tax return, and how to contact us.

If you do your best to complete your tax return correctly, whether through myTax or on paper, you will not be subject to penalties if you get things wrong. All you need to do is take reasonable steps to ensure that the information you provide is as complete and accurate as possible.

## Keep on top of your tax and super with the ATO app

The ATO app makes it easy to access and manage your tax and super on the go:

- Follow your tax return from start to finish – check available pre-fill information before you lodge and easily track the progress and outcome of your return
- Keep your tax records in one place using myDeductions
- View all your super funds, including any you have lost track of, or forgotten about
- Access useful tools and calculators.

**Find out more at [ato.gov.au/app](http://ato.gov.au/app)**

A myGov account linked to the ATO is required for a personalised tax and super experience.



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# Completing your tax return is easier online with myTax



**Easy** – We'll fill out your tax return with information as it's reported by employers, banks, government agencies, health funds and other third parties.

**Fast** – You'll get your refund faster, generally within 10 business days.

**Secure** – Your information is protected.

Remember, you can also lodge with a registered tax agent.

Find out more at [ato.gov.au/lodgeonline](http://ato.gov.au/lodgeonline)

# Do you need the supplementary tax return instructions 2024?

*Individual supplementary tax return instructions 2024* contains questions that are not included in *Individual tax return instructions 2024*. Check the list below to see whether you need it to complete your tax return.

## Income

- 13 Income from partnerships and trusts\*
- 14 Personal services income\*
- 15 Net income or loss from business\*
- 16 Deferred non-commercial business losses\*
- 17 Net farm management deposits or repayments
- 18 Capital gains (from all sources including shares, real estate and other property)
- 19 Foreign entities
- 20 Foreign source income and foreign assets or property, including foreign source pension or annuity
- 21 Rent
- 22 Bonuses from life insurance companies and friendly societies
- 23 Forestry managed investment scheme income
- 24 Other income (income not listed elsewhere)

\* If you were a partner in a partnership that made a loss, or you are required to complete income questions 14, 15 or 16, you should lodge your tax return using myTax or a registered tax agent.

If you are unable to use myTax or a registered tax agent, contact us on 13 28 66 and we will mail you a paper tax return and Business and professional items schedule.

## Deductions

- D11 Deductible amount of UPP of a foreign pension or annuity
- D12 Personal superannuation contributions
- D13 Deduction for project pool
- D14 Forestry managed investment scheme deduction
- D15 Other deductions not claimable elsewhere in your return

## Tax offsets

- T3 Superannuation contributions on behalf of your spouse
- T4 Zone or overseas forces
- T5 Invalid and invalid carer
- T6 Landcare and water facility
- T7 Early stage venture capital limited partnership
- T8 Early stage investor
- T9 Other refundable tax offsets

## Adjustment

- A5 Amount on which family trust distribution tax has been paid

## How to get *Individual supplementary tax return instructions 2024*

*Individual supplementary tax return instructions 2024* is only available online at [ato.gov.au/suptaxreturninstructions2024](http://ato.gov.au/suptaxreturninstructions2024).

You can still get a copy of the *Tax return for individuals (supplementary section) 2024* form from our Publications Ordering Service, see page 80.

# What's new this year?

New initiatives or legislation that may affect the individual tax return or supplementary tax return 2024.

## Cents per kilometre rate change

From 1 July 2023, the cents per kilometre rate is 85c for work-related car expenses. If you're using the cents per kilometre method, use this rate in 2023–24 income year.

## Trust income schedule

From the 2024 income year, if you received one or more distributions from trusts, you must complete *Trust income schedule 2024* and attach it to your tax return. The trust income schedule details each distribution that you receive from trusts.

Certain amounts reported in your trust income schedule are reported in your supplementary tax return at questions:

- **13** Income
- **18** Capital gains
- **19** Foreign entities
- **20** Foreign source income and foreign assets or property.

For information to help you complete the trust income schedule and who must complete the schedule, go to [ato.gov.au/trustincomeschedule2024](http://ato.gov.au/trustincomeschedule2024)

For more information, go to [ato.gov.au/MTAS2024](http://ato.gov.au/MTAS2024)

## Effective life determination for depreciating assets

We're updating how we publish effective life determinations.

Use the effective life of a depreciating asset to work out its decline in value. You can either make your own estimate of its effective life or use the Commissioner's effective life determinations. For assistance with both, go to [ato.gov.au/effectivelife2024](http://ato.gov.au/effectivelife2024)

## Self-education deductions

From the 2024 income year, you claim all eligible deductions for work-related self-education expenses at question **D4 Work-related self-education expenses**.

In prior income years you would claim formal education courses provided by professional associations, seminars, education workshops or conferences at question **D5 Other work-related expenses**.

This doesn't change the types of expenses or deduction you can claim, only the question where claim them.

This change is limited to expenses you claim at question **D4** and **D5**.

You continue to claim motor vehicle and travel expenses at questions **D1** and **D2**.

For more information, go to [ato.gov.au/WREselfed](http://ato.gov.au/WREselfed)

# Do you need to lodge a tax return?

If any of the following applies to you, then you must lodge a tax return.

## Reason 1

During 2023–24, you were an Australian resident and you either:

- paid tax under the pay as you go (PAYG) withholding or instalment system
- had tax withheld from payments made to you (excluding mining payments).

## Reason 2

You were eligible for the seniors and pensioners tax offset (see pages 35–7) **and** your rebate income (not including your spouse's) was more than:

- **\$32,279** if you were single, widowed or separated at any time during the year
- **\$31,279** if you had a spouse but one of you lived in a nursing home or you had to live apart due to illness (see the definition of **Had to live apart due to illness** on page 37), or
- **\$28,974** if you lived with your spouse for the full year.

To work out your rebate income, see page 71 or go to [ato.gov.au/incometestcalculator](http://ato.gov.au/incometestcalculator)

## Reason 3

You were not eligible for the seniors and pensioners tax offset **but** you received a payment listed at question **5 Australian Government allowances and payments** and other taxable payments which, when added together, made your taxable income (from taxable income or loss in your tax return) more than **\$21,884**.

## Reason 4

You were not eligible for the seniors and pensioners tax offset **and** you did not receive a payment listed at question **5 Australian Government allowances and payments** or **6 Australian Government pensions and allowances**, but your taxable income was more than:

- **\$18,200** if you were an Australian resident for tax purposes for the full year
- **\$416** if you were under 18 years old on 30 June 2024 and your income was not salary or wages
- **\$1** if you were a foreign resident and you had income taxable in Australia which did **not** have a final non-resident withholding tax withheld from it
- **your part-year tax-free threshold amount**, if you became or stopped being an Australian resident for tax purposes; see question **A2 Part-year tax-free threshold** or phone 13 28 61.

## Reason 5

Foreign residents with an accumulated Higher Education Loan Programme (HELP) debt, an accumulated VET Student Loan (VSL) debt, or an accumulated Trade Support Loan (TSL) (now known as Australian Apprenticeship Support Loan (AASL)) debt.

If you were a foreign resident during 2023–24 and you had an accumulated HELP, an accumulated VSL or an accumulated TSL debt on 1 June 2023, then you must lodge a tax return if the total of your repayment income, and any foreign-sourced income was more than \$12,887 for 2023–24.

If this applies to you, then you must lodge your tax return **electronically**. This is even if one of the other reasons applies to you.

## Other reasons

You must lodge a tax return if any of the following applied to you.

- You had a reportable fringe benefits amount on your:
  - Income statement or *PAYG payment summary – individual non-business*, or
  - Income statement or *PAYG payment summary – foreign employment*.
- You had reportable employer superannuation contributions on your:
  - Income statement or *PAYG payment summary – individual non-business*
  - Income statement or *PAYG payment summary – foreign employment*, or
  - Income statement or *PAYG payment summary – business and personal services income*.
- You were entitled to the private health insurance rebate but you did not claim your correct entitlement as a premium reduction, and your spouse (if you had one) is not claiming the rebate for you in their income tax return.
- You carried on a business.
- You made a loss (including a capital or a non-capital loss on redemption of a traditional security) or you can claim such a loss you made in a previous year.
- You were 60 years old or older and you received an Australian superannuation lump sum that included an untaxed element or it is a superannuation lump sum death benefit paid to you as a non-dependant.
- You were under 60 years old and you received an Australian superannuation lump sum that included a taxed element or an untaxed element or it is a superannuation lump sum death benefit paid to you as a non-dependant.
- You were entitled to a distribution from a trust or you had an interest in a partnership, **and** the trust or partnership carried on a business of primary production.

- You were an Australian resident for tax purposes and you had exempt foreign employment income, and \$1 or more of other income. (For more information on exempt foreign employment income, see question **20 Foreign source income and foreign assets or property** in the *Individual supplementary tax return instructions 2024*.)
- You are a special professional covered by the income averaging provisions. These provisions apply to authors of literary, dramatic, musical or artistic works, inventors, performing artists, production associates and active sportspeople.
- You received income from dividends or distributions exceeding \$18,200 (or \$416 if you were under 18 years old on 30 June 2024), **and** you had:
  - franking credits attached, or
  - amounts withheld because you did not quote your tax file number or Australian business number to the investment body.
- You derived Australian sourced taxable income (excluding any superannuation remainder or employment termination remainder) of \$45,001 or more while you were on a working holiday visa (417 or 462 visa).
- You made personal contributions (not including amounts which you are claiming as a deduction) to a complying superannuation fund or retirement savings account and will be eligible to receive a super co-contribution for these contributions.
- Your concessional contributions to your super exceeded your concessional contributions cap.
- Your non-concessional contributions to your super exceeded your non-concessional contributions cap.
- You were a liable parent or a parent entitled to child support under a child support assessment, **unless**:
  - you received one or more Australian Government allowances, pensions or payments for the whole of the period 1 July 2023 to 30 June 2024, and
  - the total of all the following payments was less than \$28,464
    - taxable income (excluding any assessable First home super saver released amount)
    - exempt Australian Government allowances, pensions and payments
    - target foreign income (see question **IT4**)
    - reportable fringe benefits total
    - net financial investment loss (see question **IT5**)
    - net rental property loss (see question **IT6**), and
    - reportable superannuation contributions.



If you are a liable parent or recipient parent under a child support assessment and you received one or more Australian Government allowances, pensions or payments, go to [ato.gov.au/instructions2024](http://ato.gov.au/instructions2024) and read *Do you need to lodge a tax return?*

### Deceased estate

If you are looking after the estate of someone who died during 2023–24, consider all the above reasons on their behalf. If a tax return is not required, complete the *Non-lodgment advice 2024* form on the next page and send it to us. If a tax return is required, see page 8 for more information.

### Franking credits

If you received franking credits and you don't need to lodge a tax return for 2023–24, you may be eligible to claim a refund of franking credits by using *Refund of franking credits instructions and application for individuals 2024* (NAT 4105) and lodging your claim online, by mail, or phone on **13 28 65**.

### Non-lodgment advice

If you have read all the information above and know that you don't have to lodge a tax return, complete a *Non-lodgment advice for 2024*, unless one of the following applies to you:

- You have already sent us a tax return, non-lodgment advice, form or letter telling us that you don't need to lodge a tax return for all future years.
- You are lodging an application for a refund of franking credits for 2024.
- Your only income was from an allowance or payment listed at question **5 Australian Government allowances and payments** or you received a pension, payment or an allowance listed at question **6 Australian Government pensions and allowances**, and
  - your rebate income was less than or equal to the relevant amount in **reason 2** (if you are eligible for the seniors and pensioners tax offset), or
  - your taxable income was less than or equal to the relevant amount in **reason 3** (the agencies that paid you have provided information for us to determine that you don't need to lodge a tax return).
- You were a working holiday maker on a 417 or 462 visa, and your Australian income was less than \$45,001.

You can submit a *Non-lodgment advice* for 2024 using our online services. For more information on online services, go to [ato.gov.au/onlineservices](http://ato.gov.au/onlineservices)

Alternatively, complete the *Non-lodgment advice 2024* on the next page and send it to us.



# Completing Individual information in your tax return

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

If you are not sure whether you have to lodge a tax return, see **Do you need to lodge a tax return?** on page 5.

## Your tax file number (TFN)

You will find your TFN:

- online in ATO online services, you will need to sign into your myGov account or login to the ATO app
- on a payment summary or print-friendly version of your income statement
- on your income tax notice of assessment (NOA)
- on your superannuation account statement.

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

If you are new to the tax system and don't have a TFN, go to [ato.gov.au/tfn](http://ato.gov.au/tfn) or phone 13 28 61.

## Are you an Australian resident?

For the meaning of Australian resident for tax purposes, see **Definitions** on page 69.

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

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

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

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

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

To find out how to update your name on our records, go to [ato.gov.au/updatedetails](http://ato.gov.au/updatedetails) or phone 13 28 61

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

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

- Your annual taxable income in the future will be below the tax-free threshold (\$18,200 for 2024–25).
- Your only source of income in the future will be an Australian Government pension.
- You will become, or became, eligible for the seniors and pensioners tax offset in 2024–25, and your rebate income was below the threshold for lodging a tax return for 2023–24 (for threshold levels and eligibility for 2023–24, see pages 35–7).
- You are moving overseas permanently.

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

## Deceased estate

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

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

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

## Electronic funds transfer (EFT)

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

- Bank State Branch (BSB) number (this number has 6 digits, don't include spaces or hyphens)
- account number (this number has no more than 9 digits, don't include spaces or hyphens)
- account name, for example JQ Citizen. Don't show account type, such as cheque, savings, mortgage offset in the account name. Include spaces between each word and initials where required. If this exceeds 32 characters, provide the first 32 characters only.

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

## Salary or wages

### Did you earn income from any of the following where tax was withheld?

- salary and wages
- commissions
- bonuses
- income from part-time or casual work
- parental leave pay
- dad-and-partner pay
- amounts shown on an income statement or payment summary for lost salary or wages paid under
  - an income protection policy
  - a sickness or accident insurance policy
  - a workers compensation scheme
- foreign employment. If you are an Australian Government agency employee (and not a member of a disciplined force), include at this question income earned from delivering Australian Official development assistance.

**No** Go to question 2.

**Yes** Read on.

If your income statement or payment summary includes **Gross payment type H**, print **H** in the payment type box. **Gross payment type H** applies to income you earned as a working holiday maker while on a 417, 462 or temporary COVID-19 pandemic event 408 visa. A temporary COVID-19 pandemic event 408 visa is a visa granted to allow you to remain in Australia following the expiry of your 417 or 462 working holiday visa. If this applies to you, then you must complete question **A4**.

You have finished this question. Go to question 2.

- 3** **Gross payment type H**, referred to below, applies to income you earned as a working holiday maker while on a 417, 462 or temporary COVID-19 pandemic event 408 visa.

From your income statement and *PAYG payment summary – individual non-business with no Gross payment type H*:

- add up the total tax withheld, write the total under **Tax withheld** at the left of label **C**
- add up the gross payment amounts, write the total under **Income** at label **C**
- write the ABN if you have only one income statement or payment summary of this type
- leave the ABN blank if you have more than one income statement or payment summary of this type.

From your income statement and *PAYG payment summary – individual non-business with Gross payment type H*:

- add up the total tax withheld, write the total under **Tax withheld** at the left of label **D**
- add up the gross payment amounts, write the total under **Income** at label **D**
- print **H** in the **payment type** box
- write the ABN if you have only one income statement or payment summary of this type
- leave the ABN blank if you have more than one income statement or payment summary of this type.
- complete question **A4**.

From your income statement and *PAYG payment summary – foreign employment*:

- add up the total tax withheld, write the total under **Tax withheld** at label **E**
- add up the gross payment amounts, write the total under **Income** at label **E**
- write the ABN if you have only one income statement or payment summary of this type
- leave the ABN blank if you have more than one income statement or payment summary of this type.

### Answering this question

You need your income statements, *PAYG payment summary – individual non-business* and *PAYG payment summary – foreign employment*.

### Completing your tax return

- 1** Print the type of occupation from which you earned most of your income at question 1.
- 2** If you have more than 5 income statements and payment summaries go to step 3. Otherwise, read on.

For each income statement and payment summary, write at question 1:

- the payer's Australian business number (ABN) or withholding payer number
- the 'Total Australian tax withheld' amounts under **Tax withheld**
- the gross payment amounts under **Income**.

## 2

# Allowances, earnings, tips, director's fees, etc.

This question is about payments from working such as:

- employment allowances
- tips, gratuities
- consultation fees
- payments for voluntary and other services
- all payments from which tax was not withheld, such as
  - commissions, bonuses
  - casual job income
  - insurance payments (income protection, sickness and accident policies).

Employment allowances include:

- car and travel allowances, and reimbursements of car expenses
- award transport payments (paid under an industrial law or award that was in force on 29 October 1986)
- tool, clothing and laundry allowances
- dirt, height, site, first aid and risk allowances
- meal and entertainment allowances.

If you received an overtime meal allowance paid under an industrial agreement or a travel allowance, don't show it in your tax return if:

- you spent the whole amount on deductible expenses
- it was not shown on your income statement or payment summary
- it does not exceed the Commissioner's reasonable allowance amount.

You cannot claim deductions for the expenses that you paid for with that allowance.

## Did you receive any of these payments?

No Go to question 3.

Yes Read on.

## Answering this question

You will need your income statements, payment summaries or comparable statements.

## Completing your tax return

- 1 Add up any tax withheld from these payments. Don't include any amount of tax withheld that you have shown at question 1.

Write the total under **Tax withheld** at the left of question 2 – label **K**.

- 2 Add up all of these payments.

Write the total under **Income** at label **K**.



For more information on reasonable allowances, go to [ato.gov.au/taxreturninstructions2024](http://ato.gov.au/taxreturninstructions2024) and read question 2.

# 3

## Employer lump sum payments

### Did you receive any lump sum payments from your employer for?

- unused annual leave, or
- unused long service leave.

**No** Go to question 4.

**Yes** Read on.

### Answering this question

You will need your income statement, *PAYG payment summary – individual non-business*, *PAYG payment summary – foreign employment* or a comparable statement from your payer that shows an amount at 'Lump sum A' or 'Lump sum B'.



You must go to [ato.gov.au/taxreturninstructions2024](http://ato.gov.au/taxreturninstructions2024) and read question 3 for instructions on what to do if you have:

- amounts at 'Lump sum D' or 'Lump sum E', or
- paid foreign tax.

### Completing your tax return

If you don't have amounts shown at 'Lump sum A' on your income statements or payment summaries, go to step 4 below.

- 1** Add up the tax withheld from lump sum A amounts shown on your income statements and payment summaries.

Write the total under **Tax withheld** at the left of question 3 – label **R**.

- 2** Add up all lump sum A amounts on your income statements and payment summaries.

Write the total at label **R**.

- 3** Print in the **TYPE** box at label **R**:

**R** if the amount related to one of the following

- a genuine redundancy payment
- an early retirement scheme payment
- the invalidity segment of an employment termination payment or superannuation benefit

**T** for all other situations.

Check with your payer if you are not sure.

If you don't have amounts shown at 'Lump sum B' on your income statements or payment summaries, you have finished this question. Go to question 4.

Otherwise, read on.

- 4** Add up the tax withheld from lump sum B amounts shown on your income statements and payment summaries.

Write the total under **Tax withheld** at the left of question 3 – label **H**.

- 5** Add up all lump sum B amounts on your income statements and payment summaries. Divide the total by 20. This is because only 5% is taxable.

Write the answer at label **H**.

# 4

## Employment termination payments

Employment termination payments (ETPs) are payments you received because your employment was terminated. These payments appear on an income statement or a *PAYG payment summary – employment termination payment*.

If you have been stood-down or have lost your job as a result of COVID-19, you may have received an ETP. For more information on payments you may receive in these circumstances, go to [ato.gov.au/taxtimemeasures](http://ato.gov.au/taxtimemeasures)

This question also covers:

- death benefit ETPs
- foreign ETPs
- late termination payments.

Don't show the following payments anywhere in your tax return:

- foreign termination payments
- ETPs you received as the trustee of a deceased estate
- departing Australia superannuation payments.

### Did you receive an ETP?

**No** Go to question 5.

**Yes** Read on.

### Answering this question

You will need your income statement or *PAYG payment summary – employment termination payment*.



For the meaning of the following terms and what to do if they apply to you, go to [ato.gov.au/taxreturninstructions2024](http://ato.gov.au/taxreturninstructions2024) and read question 4:

- foreign ETPs
- late termination payments
- foreign termination payments
- death benefits dependants.



If you received 2 or more ETPs, go to [ato.gov.au/taxreturninstructions2024](http://ato.gov.au/taxreturninstructions2024) and read question 4, under the heading **Completing your tax return – Step 5**.

### Completing your tax return

**1** Write the date of payment and your payer's Australian business number (ABN) in the left column at question 4.

**2** Write the amount of tax withheld under **Tax withheld** at the left of label I.

**3** Write the taxable component at label I.

**4** Print the ETP code for the payment in the **CODE** box at label I.

If your income statement or *PAYG payment summary – employment termination payment* does not have an ETP code, contact the employer or payer. If you are unable to contact the employer or payer, select the code that best describes your payment from the following list:

Code	Description
R	if you received your ETP because of <ul style="list-style-type: none"><li>• early retirement scheme</li><li>• genuine redundancy</li><li>• invalidity</li><li>• compensation for<ul style="list-style-type: none"><li>– personal injury</li><li>– unfair dismissal</li><li>– harassment</li><li>– discrimination</li></ul></li></ul>
O	if your ETP is not described by code R, for example, you received it because of <ul style="list-style-type: none"><li>• golden handshake</li><li>• gratuity</li><li>• payment in lieu of notice</li><li>• payment for unused sick leave</li><li>• payment for unused rostered days off</li></ul>
S	if you received a code R ETP in 2023–24 and you had received another ETP (code R or code O), or a transitional termination payment, in an earlier income year for the same termination of employment
P	if you received a code O ETP in 2023–24 and you had received another ETP (code R or code O), or a transitional termination payment, in an earlier income year for the same termination of employment
D	if you received a death benefit ETP and you were a <b>death benefits dependant</b>
B	if you received a death benefit ETP in 2023–24 and you were <b>not</b> a death benefits dependant, and you had received another death benefit ETP in an earlier income year for the same termination of employment
N	if you received a death benefit ETP and you were <b>not</b> a death benefits dependant, and code B does not apply

# 5

## Australian Government allowances and payments

### Did you receive any of the following Australian Government payments?

- JobSeeker payment
- youth allowance
- Austudy payment
- parenting payment (partnered)
- special benefit
- farm household allowance
- an education payment of any of the following when you were 16 years old or older
  - ABSTUDY living allowance
  - payment under the Veterans' Children Education Scheme
  - payment shown as 'MRCA Education Allowance' on your payment summary
- payments under the New Enterprise Incentive Scheme
- other taxable Commonwealth education or training payments (including Commonwealth labour market program payments) shown on your payment summary
- youth disability supplement as a component of
  - youth allowance
  - ABSTUDY living allowance
- disaster recovery allowance
- disaster income support allowance for special category visa (subclass 444) holders.

Don't include any Australian Government allowances and payments that are not taxable. For a list of the most common types of exempt Australian Government allowances and payments, see **Amounts that you do not pay tax on**, on pages 74–7.

You may need to show the amounts that are not taxable at question **IT3 Tax-free government pensions or benefits**.

**No** Go to question 6.

**Yes** Read on.

### Answering this question

You will need:

- your *PAYG payment summary – individual non-business*, or
- a letter from the agency that paid your allowance or payment stating the amount you received.

If you can't find or have not received this information, contact the agency that paid you.

### Completing your tax return

- 1** Add up the tax withheld shown on each of your payment summaries and letters.

Write the total under **Tax withheld** at the left of question 5 – label **A**.

- 2** Add up the income shown on each of your payment summaries and letters.

Write the total at question 5 – label **A**.

# 6

## Australian Government pensions and allowances

### Did you receive any of the following Australian Government payments?

- age pension
- carer payment
- disability support pension, if you have reached age-pension age
- education entry payment
- parenting payment (single)
- age service pension
- income support supplement
- veteran payment
- invalidity service pension, if you have reached age-pension age
- partner service pension.

Don't include any Australian Government pensions or allowances that are not taxable. For a list of the most common types of exempt Australian Government pensions, allowances and payments, see **Amounts that you do not pay tax on**, on pages 74–7.

You may need to show the amounts that are not taxable at question **IT3 Tax-free government pensions or benefits**.

**No** Go to question 7.

**Yes** Read on.

# 7

## Australian annuities and superannuation income streams

Australian **annuities** (also called non-superannuation annuities) are paid to you by Australian life insurance companies and friendly societies. These payments are shown on your *PAYG payment summary – individual non-business*. If you received this type of annuity, go to [ato.gov.au/taxreturninstructions2024](http://ato.gov.au/taxreturninstructions2024) and read question 7.

Australian **superannuation income streams** are paid to you by Australian superannuation funds, retirement savings account (RSA) providers and life insurance companies. These payments are shown on your *PAYG payment summary – superannuation income stream* and may include:

- account based income streams
- capped defined benefit income streams that are
  - lifetime pensions, regardless of when they started
  - lifetime annuities that existed prior to 1 July 2017
  - life expectancy pensions and annuities that existed prior to 1 July 2017
  - market-linked pensions and annuities that existed prior to 1 July 2017.

If you received a taxable Australian **superannuation lump sum payment**, don't show it here; show it at question 8.

### Did you receive Australian annuities or superannuation income streams?

**No** Go to question 8.

**Yes** Read on.

### Answering this question

You will need:

- your *PAYG payment summary – individual non-business*, or
- a letter from the agency that paid your pension, allowance or payment stating the amount you received.

If you can't find or have not received this information, contact the agency that paid you.

### Completing your tax return

- 1 Add up the tax withheld shown on each of your payment summaries and letters.

Write the total under **Tax withheld** at the left of question 6 – label B.

- 2 Add up the income shown on each of your payment summaries and letters.

Write the total at question 6 – label B.

## Answering this question

You will need your *PAYG payment summary – superannuation income stream*.



You must go to [ato.gov.au/taxreturninstructions2024](http://ato.gov.au/taxreturninstructions2024) and read question 7 if you received any of the following:

- an Australian annuity
- a capped defined benefit income stream, and
  - you turned 60 years old during 2023–24, or
  - you were 60 years old or older on 1 July 2023 and you started that income stream for the first time during 2023–24, or
  - you were under 60 years old on 30 June 2024 and that income stream is a death benefit income stream where the deceased was 60 years old or older.
- a superannuation income stream lump sum payment in arrears
- a superannuation income stream (including a death benefit income stream) with an untaxed element which is not a capped defined benefit income stream and you were 60 years old or older.

## Completing your tax return

To complete this question refer to each *PAYG payment summary – superannuation income stream* you received.

- 1 Add up the tax withheld amounts on your payment summaries and write the total under **Tax withheld** at question 7.
- 2 Add up the untaxed element amounts shown at *Taxable component*. Write the total at question 7 – label N.

3

### On 1 July 2023 were you:

- 60 years old or older, and
- receiving a capped defined benefit income stream?

**Yes** Don't complete question 7 – label J.  
Go to step 4.

**No** Add up the taxed element amounts shown at *Taxable component*, write the total at question 7 – label J. Go to step 4.

You have finished this question.  
Go to question 8.

- 4 If you received a capped defined benefit income stream, work out your assessable amount using the worksheet.

### Worksheet: Assessable amount from a capped defined benefit income stream

Row	Calculation	Amount
(a)	Add your taxed elements and tax-free components	\$ <input type="text"/>
(b)	Subtract \$118,750 (your defined benefit income cap) from (a).	\$ <input type="text"/>
(c)	If (b) is less than or equal to 0, write 0 (zero). If (b) is greater than 0, divide (b) by 2.	\$ <input type="text"/>

The amount at row (c) is your **assessable amount from a capped defined benefit income stream**. Write this amount at question 7 – label M.

# 8

## Australian superannuation lump sum payments

This question is about Australian superannuation lump sum payments or superannuation death benefit payments you received, including those paid by:

- superannuation funds
- approved deposit funds
- retirement savings account providers
- life insurance companies.

It is also about:

- amounts we paid to you in respect of the superannuation guarantee charge or the superannuation holding accounts special account
- payments you received from the unclaimed money registers.

### Did you receive any of these payments?

**No** Go to question 9.

**Yes** Read on.

### Answering this question

Don't show in your tax return:

- death benefit lump sum payments you received as a dependant of the deceased
- taxed element of a superannuation lump sum payment you received on or after your 60th birthday, unless it is a death benefit superannuation lump sum payment paid to you as a non-dependant
- amounts paid to you because you have a terminal medical condition
- departing Australia superannuation payments.

You need your *PAYG payment summary – superannuation lump sum*. If you have not received it, contact your payer.



You must go to [ato.gov.au/taxreturninstructions2024](http://ato.gov.au/taxreturninstructions2024) and read question 8 if any of the following apply:

- you received 2 or more superannuation lump sums during the year, as you need to provide additional information
- you need to know who is considered a dependant of the deceased
- you had types of superannuation lump sum payments that are not covered by this question.

### Completing your tax return

- 1 Write the date of payment and your payer's Australian business number (ABN) in the left hand column at question 8.
- 2 Write the total amount of tax withheld, as shown on your payment summary, under **Tax withheld** at question 8.
- 3 From your payment summary, write at question 8:
  - the taxed element amount at label **Q**
  - the untaxed element amount at label **P**.

If you received a lump sum death benefit payment, print **N** in the **TYPE** box at question 8. Otherwise, leave the **TYPE** box blank.

# 9

## Attributed personal services income

### Did you receive any attributed personal services income?

You must complete this question if you provided personal services and you:

- received a *PAYG payment summary – business and personal services income* showing an **X** against 'Personal services attributed income', or
- had personal services income attributed to you.

If you received personal services income (PSI) as a sole trader, don't complete this question. You must complete question **14** in the *Tax return for individuals (supplementary section) 2024*. If this applies to you, then you should lodge your tax return using myTax or a registered tax agent.

If you are unable to use myTax or a registered tax agent, contact us on **13 28 66** and we will mail you a paper tax return and Business and professional items schedule.



For more information about PSI and when it may be attributed to you, go to [ato.gov.au/taxreturninstructions2024](http://ato.gov.au/taxreturninstructions2024) and read question 9.

**No** Go to **Total tax withheld**.

**Yes** Read on.

## Total tax withheld

### Completing your tax return

- 1 Add up all the amounts under the **Tax withheld** column at questions **1** to **9** in your tax return.
- 2 Write the total at **TOTAL TAX WITHHELD**.

### Answering this question

You will need:

- your *PAYG payment summary – business and personal services income*
- details of any other PSI attributed to you.

If you don't have this information, contact the person who paid you.

### Completing your tax return

- 1 Write the total amount of tax withheld under **Tax withheld** at the left of question **9** – label **O**.
- 2 Write the total amount of PSI attributed to you at question **P** – label **O**.

# 10

## Gross interest

### Was any interest paid or credited to you from any source in Australia?

Gross interest includes:

- interest from savings accounts, term deposits and cash management accounts
- interest we paid or credited to you
- interest from children's accounts you opened or operated with funds that you used as if they were yours
- tax file number (TFN) amounts, that is, amounts withheld by financial institutions because you did not provide your TFN or Australian business number (ABN) to them.

Read **Do you need the supplementary tax return instructions 2024?** on page 3 if you received interest from other sources, including interest from a foreign source.

**No** Go to question 11.

**Yes** Read on.



You must go to [ato.gov.au/taxreturninstructions2024](http://ato.gov.au/taxreturninstructions2024) and read question 10 for information on how to treat:

- children's accounts you operate
- TFN amounts
- non-resident withholding tax.

### Completing your tax return

- 1 Add up the amounts of gross interest you received in 2023–24.
- 2 Write the total amount of your gross interest at question 10 – label L. If the total was less than \$1, don't write anything.
- 3 Add up all the TFN amounts shown on your statements, but don't include TFN amounts that we have already refunded to you.

Write the total at question 10 – label M. Show cents.

### Answering this question

You will need:

- your statements or other documentation from your financial institutions and other sources that show 2023–24 interest income (TFN amounts are shown on your statement or document as 'Commonwealth tax' or 'TFN withholding tax')
- any notice of assessment or amended assessment you received from us during 2023–24 that shows interest we paid or credited to you such as interest on early payments, interest on overpayments, and delayed refund interest.

If you had a joint account, show only your share of the interest.

## Dividends

### Were you paid, or credited with, dividends from shares by Australian companies?

Dividends and distributions include:

- dividends applied under a dividend reinvestment plan
- dividends that were dealt with on your behalf
- bonus shares that qualify as dividends
- distributions by a corporate limited partnership
- dividends paid by a corporate unit trust
- dividends paid by a public trading trust
- dividends paid by a listed investment company.

**No** Go to question 12.

**Yes** Read on.

### Answering this question

You will need your statements from each Australian company that paid you dividends or made distributions to you from 1 July 2023 to 30 June 2024 inclusive.

If you had shares in joint names, show only your amount of the dividends.

Don't include dividends or a distribution on which family trust distribution tax has been paid.



You must go to [ato.gov.au/taxreturninstructions2024](http://ato.gov.au/taxreturninstructions2024) and read question 11 to find out how to complete this question if:

- you received a dividend as a result of a dividend washing arrangement
- you had shares and were under an obligation to make, or were likely to make, a related payment
- within 45 days of buying shares (excluding the dates of purchase and disposal), you either sold them or entered into an arrangement to reduce the risk of making a loss on them – for certain preference shares, this period extends to 90 days, or
- you received or were credited with amounts
  - related to a non-share equity interest
  - by a private company, as a shareholder or associate of a shareholder, in the form of payments, loans or debts forgiven
  - by a trustee of a trust in the form of payments, loans or debts forgiven where a private company in which you were a shareholder, or an associate of a shareholder, had an unpaid present entitlement from the trust
  - when you were not an Australian resident for tax purposes.

### Completing your tax return

If any of your statements don't show franked and unfranked portions of the dividend, show the total dividend amount at label T.

- 1 Add up all the unfranked dividend amounts from your statements, including any tax file number (TFN) amounts withheld. Include any other amounts that are treated as dividends.

Write the total at label S.

- 2 Add up all the franked dividend amounts from your statements and any other franked dividends paid or credited to you.

Write the total at label T.

- 3 Add up the franking credit amounts shown on your statements. Don't include them if the **holding period rule**, **related payments rule** or **dividend washing integrity rule** prevent you from claiming them. For more information, see *You and your shares 2024*.

Write the total at label U.

- 4 Add up any TFN amounts withheld that have not been refunded to you.

Write the total at label V. Show cents.

Keep your dividend statements.

## Employee share schemes

This question is about **discounts** on employee share scheme interests (ESS interests) that you or your associate received under an employee share scheme. ESS interests are:

- shares
- stapled securities (provided at least one of the stapled interests is a share in a company)
- rights to acquire shares and stapled securities.

An ESS interest acquired by your associate in regard to your employment is treated as though the ESS interest was acquired by you.

The discount is the difference between the market value of the ESS interests and the amount you paid to acquire them.

The ESS interests can:

- be from an Australian company or a foreign company
- relate to your employment inside or outside Australia
- relate to a work relationship other than employment – for example, sub-contracting.

Schemes where you are taxed on the discount in the year you acquired the interest are known as 'taxed-upfront schemes'. However, if you and the scheme meet certain conditions the taxing point is deferred until a later time, this is known as the 'deferred taxing point'. These tax-deferred schemes are known as 'deferral schemes'.

Changes which apply to ESS interests acquired on or after 1 July 2015 include:

- changes to the timing of the 'deferred taxing point'
- a tax concession through which some discounts on ESS interests in start-up companies will not be taxed under the employee share scheme regime, as long as you meet the eligibility criteria. Subsequent gains on the disposal of these ESS interests will be taxed under the capital gains tax rules.

Discounts on eligible ESS interests provided to you by a start-up company will not be included on your *Employee share scheme statement*. Don't show the discounts at this question.

From 1 July 2022, ceasing employment with the employer you acquired the ESS interests from is no longer a deferred taxing point. If you cease employment on or after 1 July 2022, the deferred taxing point will become the earliest of the remaining deferred taxing points. This change applies to ESS interests under deferral schemes, regardless of when they are acquired.

For more information on ESSs, go to [ato.gov.au/keychangesess](http://ato.gov.au/keychangesess)

### Did any of the following apply to you?

- You received a discount on ESS interests acquired under a 'taxed-upfront scheme'.
- A 'deferred taxing point' occurred in respect of your ESS interests under a 'deferral scheme'.

**No** Go to [Income in your supplementary tax return](#).

**Yes** Read on.

### Answering this question

You will need your *Employee share scheme statement* from each employer with whom you participated in an employee share scheme.

An *Employee share scheme statement* can include comparable statements from your employer and statutory declarations.

If you don't have all your employee share scheme statements, contact your employer.

For more information, go to [ato.gov.au/essemployees](http://ato.gov.au/essemployees), if:

- you were a temporary resident or foreign resident when you received your ESS interests
- you disposed of your ESS interests because of a corporate restructure or takeover and received replacement ESS interests
- you received ESS interests from a foreign employer.

If your ESS interests are from a foreign employer, you might not have an *Employee share scheme statement*. A foreign employer can provide you the relevant details in writing.

You can use our ESS calculator to help you answer this question. Go to [ato.gov.au/esscalculator](http://ato.gov.au/esscalculator)

## Completing your tax return

If an associate of yours, for example your spouse, acquired an ESS interest as a result of your employment, you must include their discount in your assessable income. Your associate does not include the discount in their tax return.

- 1 Add up the discount amounts received from 'taxed-upfront schemes eligible for reduction' from your statements.

Write the total at label **D**.

- 2 Add up the discount amounts you received from 'taxed-upfront schemes not eligible for reduction' from your statements.

Write the total at label **E**.

- 3 Add up the discount amounts you received from 'deferral schemes' where a deferred taxing point occurred during 2023–24 from your statements.

Write the total at label **F**.

- 4 If you did not write an amount at label **D** add up the amounts that you wrote at label **E** and label **F**.

Write the total at label **B**. Go to step 6.

If you wrote an amount at label **D**, continue to step 5.

- 5 If you wrote an amount at label **D**, you may be entitled to reduce the amount of the discounts received under 'taxed-upfront schemes' by up to \$1,000.

To work out whether you are entitled to this reduction, calculate your taxable income without including any discount reduction and excluding any assessable First home super saver released amount. If you had a taxable loss, treat it as zero for the purposes of this calculation.

Add the following amounts from the relevant labels to your taxable income:

- your total reportable fringe benefits amounts (question **IT1** – labels **N** and **W**)
- your reportable employer superannuation contributions (question **IT2** – label **T**)
- your net financial investment loss (question **IT5** – label **X**)
- your net rental property loss (question **IT6** – label **Y**)
- your deductible personal superannuation contributions (question **D12** – label **H**).

If the amount that you calculated was greater than \$180,000, you are not entitled to a reduction. Add up the amounts that you wrote at labels **D**, **E**, and **F**. Write the total at label **B**.

If the amount that you calculated was less than or equal to \$180,000, you are eligible for the reduction of up to \$1,000. If the amount at label **D** is:

- Less than or equal to \$1,000, add up the amounts that you wrote at labels **E**, and **F** and write the total at label **B**.
- More than \$1,000, add up the amounts at labels **D**, **E**, and **F** then subtract \$1,000 away from the total. Write the answer at label **B**.

- 6 Add up all the TFN amounts withheld from discounts from your *Employee share scheme statements* and write the total at label **C**.

- 7 If you did not pay foreign income tax in respect of any discounts you received, you have finished this question. Otherwise, read on.

You may be entitled to claim a foreign income tax offset for discounts if you have paid foreign income tax in respect of the discounts.

Write at label **A** the total amount of your discounts from ESS interests for which you are claiming a foreign income tax offset.

To claim a foreign income tax offset, you must complete the supplementary tax return question **20** – label **O** in your tax return. For information on how to calculate a foreign income tax offset, read *Guide to foreign income tax offset rules 2024*.

# Income in your supplementary tax return

## Did you receive income that is shown in your supplementary tax return?

If you are unsure, read **Do you need the supplementary tax return instructions 2024?** on page 3.

**No** Go to **Total income or loss**.

**Yes** You must complete the relevant income questions in the *Tax return for individuals (supplementary section) 2024*, then read on.

# Total income or loss

## Completing your tax return

- 1 Add up all the amounts in the right-hand column for questions 1 to 12 in your tax return.
- 2 If you have no amount at label I below question 12 in your tax return go to step 3. Otherwise read on.  
If the amount at label I is a loss, subtract it from your total at step 1. Otherwise, add the amount at label I to your total at step 1.
- 3 Write the result at **TOTAL INCOME OR LOSS**.  
If the amount is a loss, print **L** in the **LOSS** box.

## Completing your tax return

- 1 Transfer the amount you wrote at **TOTAL SUPPLEMENT INCOME OR LOSS** in your supplementary tax return to the Income section in your tax return – label I.

If the amount is a loss, print **L** in the **LOSS** box at the right of the amount.

# Claiming deductions

You may be able to claim deductions for **work-related expenses** you incurred while performing your job as an employee. You **incurred** an expense in 2023–24 if:

- you received a bill or invoice for an expense that you were liable for (even if you paid it after 30 June 2024), or
- you did not receive a bill or invoice but you were charged and you paid for the expense in 2023–24.

If your expense includes an amount of goods and services tax (GST), the GST is part of the total expense and is therefore part of any deduction. For example, if you incurred union fees of \$440 which included \$40 GST, you claim a deduction for \$440.

## Basic rules

To claim a deduction for work-related expenses:

- you must have spent the money yourself and not been reimbursed
- the expense must be directly related to earning your income
- you must have a record to prove the expense.

The expense 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 expenses.

If you incurred an expense that was both work-related and private or domestic in nature, you can claim a deduction only for the work-related portion of the expense.

If you were partially reimbursed for an expense, you can claim only the part that was not reimbursed.

## Allowances

If you received an allowance that you showed at question 2 in your tax return, you may be able to claim a deduction for your expenses covered by the allowance. The expenses must be incurred in producing your employment income, and must meet the basic rules discussed above. For example, if you received a tools allowance of \$500 and your tool expenses were \$300, you include the whole amount of the allowance at question 2 in your tax return and claim a deduction of \$300 at question D5.

## Decline in value of a depreciating asset

You may be able to claim a deduction for the decline in value of a depreciating asset you held during 2023–24 if you used it to produce income that you show in your tax return.

Depreciating assets include items such as tools, reference books, computers and office furniture.

You may be able to claim an immediate deduction for the full cost of depreciating assets costing \$300 or less. For more information, see *Guide to depreciating assets 2024* (NAT 1996).



Go to [ato.gov.au/depreciatingassets2024](http://ato.gov.au/depreciatingassets2024) to get a copy of this publication.

## Advance expenditure

If you have prepaid an amount for a service costing \$1,000 or more, and the service extends for a period of more than 12 months or beyond 30 June 2025 (such as a subscription to a journal relating to your profession), you can claim only the portion that relates to 2023–24. You can also claim the proportion of your pre-paid expenses from a previous year that relate to 2023–24. For more information, see *Deductions for prepaid expenses 2024*.



Go to [ato.gov.au/prepaidexpenses2024](http://ato.gov.au/prepaidexpenses2024) to get a copy of this publication.

## Record keeping for work-related expenses

You must be able to substantiate your claims for deductions with written evidence if the total amount of deductions you are claiming is greater than \$300. The records you keep must prove the total amount, not just the amount over \$300. The \$300 does not include car and meal allowance, award transport payments allowance and travel allowance expenses.

There are special written evidence rules for these claims which are explained at the relevant questions.

If the total amount you are claiming is \$300 or less, you need to be able to show how you worked out your claims, but you don't need written evidence.

## Work-related car expenses

Work-related car expenses are expenses you incurred as an employee for a car you either:

- owned, or
- leased or hired under a hire-purchase agreement.

### Did you have any work-related car expenses?

**No** Go to question D2.

**Yes** Read on.

### Answering this question

#### What can you claim?

You can claim car expenses you incurred in performing your employment duties in 2023–24.

You can also claim the cost of using your car to travel directly between 2 separate places of employment when you have a second job, providing one of the places is not your home.

You cannot claim for the normal trip between home and work, unless:

- you use your car to carry bulky tools or equipment (such as an extension ladder or cello) which are essential to perform your employment duties and cannot be left at work
- your home is a base for employment (you were required to start work at home and travelled to a workplace to continue work for the same employer), or
- you have shifting places of employment (you regularly work at more than one place each day).

Claim at this question any work-related car expenses incurred in earning assessable income shown on a *PAYG payment summary – foreign employment*.



You must go to [ato.gov.au/carexpenses24](http://ato.gov.au/carexpenses24) for more information about trips between home and work and between workplaces.

#### Methods

If your work-related kilometres are 5,000 kilometres or less, you can choose one of the following methods to work out your work-related car expenses:

- cents per kilometre method
- logbook method.

To claim work-related kilometres over 5,000 kilometres, you must use the logbook method.

If you qualify to use both methods, you can use whichever method gives you the largest deduction or is most convenient.

If you are using the logbook method, you must go to [ato.gov.au/taxreturninstructions2024](http://ato.gov.au/taxreturninstructions2024) and read question D1.

To work out your claim, go to [ato.gov.au/carexpensescalculator](http://ato.gov.au/carexpensescalculator)

#### Cents per kilometre method

The most you can claim using the cents per kilometre method is 5,000 work-related kilometres per car, even if you travelled more. No written evidence of expenses is necessary with this method, but you need to be able to show how you worked out your work-related kilometres (for example, by producing diary records of work-related trips).

#### Completing your tax return

**1** If you are using the logbook method you must go to [ato.gov.au/taxreturninstructions2024](http://ato.gov.au/taxreturninstructions2024) and read question D1, then go to step 3.

If you are using the cents per kilometre method, read on.

**2** Use the following table to work out the amount you can claim:

(a) Total work-related kilometres (cannot be more than 5,000 km)	<input type="text"/>
(b) Multiply (a) by 85 (which is the cents per kilometre rate for all cars).	<input type="text"/>
(c) Divide (b) by 100.  The result is the dollar amount you can claim.	<input type="text"/>

If you are claiming for more than one car using this method, repeat step 2 for each car and add up all the amounts at (c).

**3** Write the total amount at question D1 – label A.

**4** Print the relevant code letter from the table below in the **CLAIM TYPE** box beside the amount.

Code letter	Method
S	Cents per kilometre
B	Logbook

# D2

## Work-related travel expenses

This question is about travel expenses you incur in performing your work as an employee. They include:

- public transport, air travel and taxi fares
- bridge and road tolls, parking fees and short-term car hire
- meal, accommodation and incidental expenses you incur while away overnight for work
- expenses for motorcycles and vehicles with a carrying capacity of one tonne or more, or 9 or more passengers, such as utility trucks and panel vans
- actual expenses, such as petrol, repair and maintenance costs, that you incur to travel in a car that is owned or leased by someone else.

If your employer provided a car for you or your relatives' exclusive use and you were entitled to use it for non-work purposes, you cannot claim a deduction for running costs, such as petrol, repairs and other maintenance. This includes a car provided under a salary sacrifice agreement. However, you can claim expenses such as parking, bridge and road tolls for work-related use. Parking at, or travelling to, a regular workplace is not ordinarily considered to be a work-related use of the car.

### Reasonable allowance amounts

If your travel allowance was not shown on your income statement or payment summary and was equal to or less than the reasonable allowance amount for your circumstances, you don't have to include the allowance at question 2 provided that you have fully spent it on deductible work-related travel expenses and you don't claim a deduction for these expenses.



You must go to [ato.gov.au/taxreturninstructions2024](http://ato.gov.au/taxreturninstructions2024) and read question D2 if any of the following apply:

- you had shifting places of employment
- your allowance was above the reasonable allowance amounts.

### Did you have any work-related travel expenses?

- No Go to question D3.  
Yes Read on.

### Answering this question

You must have written evidence for the whole of your claim.

To claim meal, accommodation and incidental expenses, you must have incurred the expenses when you travelled and stayed away from your home overnight in the course of performing your work duties. You must also have paid the expenses yourself and not have been reimbursed.

You cannot claim meal, accommodation and incidental expenses, if the expenses were incurred because:

- you lived a long way from where you worked because of your personal circumstances
- there was a change to your regular place of work and you lived away from your usual residence to be closer to your new regular place of work (living away from home)
- you chose to sleep at or near your workplace rather than returning to your home between shifts.

Use the table on page 73 to determine what evidence you need to claim accommodation, meal and incidental expenses.

You must claim at this question any work-related travel expenses incurred in earning income shown on an income statement or a *PAYG payment summary – foreign employment*.

### Completing your tax return

- 1 Add up all your deductible travel expenses.
- 2 Write the total at question D2 – label B.

# D3

## Work-related clothing, laundry and dry-cleaning expenses

Work-related clothing expenses are the costs you incurred for clothing that is:

- **protective clothing and footwear**, such as fire-resistant clothing, sun protection clothing, safety-coloured vests, non-slip nurse's shoes, steel-capped boots, gloves, overalls, aprons, and heavy-duty shirts and trousers (but not jeans) that you wear while working to either
  - protect you from the risk of illness or injury
  - prevent damage to your ordinary clothes, caused by your work or work environment. You can claim the cost of protective equipment, such as hard hats and safety glasses at question D5.
- a **non-compulsory uniform** that your employer has registered on the Register of Approved Occupational Clothing (check with your employer if you are not sure)
- a **compulsory uniform** that is a set of clothing or a single item that is distinctive (such as one that has your employer's logo permanently attached to it) and identifies you as an employee of an organisation. There must be a strictly enforced policy making it compulsory to wear that clothing at work. Items may include shoes, stockings, socks and jumpers where they are an essential part of a distinctive compulsory uniform and the colour, style and type are specified in your employer's policy.
- **occupation-specific clothing** which allows people to easily recognise that occupation (such as the chequered pants a chef wears when working) and which are not for everyday use.

Work-related clothing expenses also include the costs you incurred to launder and dry-clean work clothing from the categories listed above.

You can also claim the cost of renting and repairing any of the above work-related clothing.

You cannot claim the cost of purchasing or cleaning plain uniforms or clothes, such as black trousers, white shirts, suits or stockings, even if your employer requires you to wear them.



For more information, go to [ato.gov.au/taxreturninstructions2024](http://ato.gov.au/taxreturninstructions2024) and read question D3.

### Did you have any work-related clothing, laundry or dry-cleaning expenses?

No Go to question D4.

Yes Read on.

### Answering this question

In all circumstances, you need to keep evidence such as diary records that show how you calculated your claim.

Where you claim a deduction for:

- buying, dry-cleaning, or repairing work-related clothing and footwear and your total work-related expenses claim is more than \$300, you need to keep written evidence (such as receipts or invoices)
- buying, dry-cleaning, or repairing work-related clothing and footwear and your total work-related expenses claim is \$300 or less, you can claim the amount you spent without written evidence
- laundry expenses (excluding dry-cleaning expenses) and
  - your total laundry claim is \$150 or less, you can claim a deduction without written evidence
  - your total laundry claim is more than \$150, you must have written evidence (such as receipts or invoices)

If your total claim for work-related expenses is more than \$300, you must have written evidence for all of your work-related expenses. However, you can claim for laundry expenses up to \$150 without written evidence. This doesn't increase the \$300 work-related expenses limit to \$450 – go to, [ato.gov.au/RKExceptions2024](http://ato.gov.au/RKExceptions2024)

If you launder, dry or iron your work-related clothing, you can use a reasonable basis to calculate the amount, that is:

- \$1 per load for work-related clothing
- 50c per load if you mix personal items of clothing with work clothing from one of the categories above.
- You must claim at this question any deductible work-related clothing, laundry and dry-cleaning expenses incurred in earning income shown on an income statement or a PAYG payment summary – *foreign employment*.

### Completing your tax return

- 1 Add up all your deductible work-related clothing, laundry and dry-cleaning expenses.
- 2 Write the total at question D3 – label C.
- 3 Select the code from the table below that describes the main type of work-related clothing you are claiming for. Print the letter in the CLAIM TYPE box at question D3 – label C.

### Work-related clothing codes

Code	Type of work-related clothing
C	Compulsory work uniform
N	Non-compulsory work uniform
S	Occupation-specific clothing
P	Protective clothing

# D4

## Work-related self-education expenses

Work-related self-education expenses are costs you incur to:

- undertake a course at an educational institution (whether they lead to a formal qualification or not)
- undertake a course by a professional or industry organisation
- attend a work-related conference or seminar
- complete self-paced learning and study tours (whether within Australia or overseas).

To claim a deduction at this question, you must be able to show there is a close connection between the course and your work activities at the time you incur the expenses.

You can claim a deduction if at the time you incurred the expenses either:

- the course maintained or improved a skill or specific knowledge required for your work activities
- you could show that the course was leading to, or was likely to lead to, increased income from your work activities.

You can't claim a deduction for self-education expenses for a course that either:

- relates only in a general way to your current employment or profession
- will enable you to get new employment.

You can't claim any deductions against government assistance payments, including Austudy, ABSTUDY and youth allowance.

Examples of expenses you can claim are textbooks, stationery, student union fees, student services and amenities fees, the decline in value of your computer, and certain course fees.

You must claim at this question any self-education expenses incurred in earning income as an employee outside of Australia that is shown on an income statement or a *PAYG payment summary – foreign employment*.

### Did you have any work-related self-education expenses?

**No** Go to question D5.

**Yes** Read on.

### Completing your tax return

To work out your claim, use the self-education expenses calculator at [ato.gov.au/EduCal](http://ato.gov.au/EduCal) or use the worksheet below.

- 1 If you used the calculator, transfer the amount you worked out to question D4 – label D in your tax return and then go to step 3.

If you are not using the calculator, read on.

- 2 Add up your work-related self-education expenses under the following categories:

#### Worksheet

Category	Your amount
A General expenses that are deductible, including textbooks, stationery, student union fees, student services and amenities fees, course fees and public transport fares	
You can't claim as course fees contributions you made under HECS-HELP, or repayments under: <ul style="list-style-type: none"><li>• the Higher Education Loan Program (HELP)</li><li>• the Student Financial Supplement Scheme (SFSS)</li><li>• the Student Startup Loan (SSL)</li><li>• the Australian Apprenticeship Support Loan (AASL) – formerly known as Trade Support Loan (TSL)</li><li>• the Vocational Education and Training Student Loan (VSL).</li></ul>	
Include car expenses (other than the decline in value of a car) worked out under the 'logbook' method. For more information, see question D1 on page 24.	\$
B Deductions for the decline in value of depreciating assets used for self-education, including computers and cars for which you are claiming deductions under the 'logbook' method	\$
C Expenses for repairs to items of equipment used for self-education	\$

Category	Your amount
D Car expenses related to your self-education for which you are claiming deductions under the 'cents per kilometre' method. (If you have included deductions for the decline in value of or repairs to your car under category B or C, you can't claim car expenses under this category.)	\$ <input type="text"/>
Add up the work-related self-education expenses A, B, C and D.	\$ <input type="text"/>

Transfer the total amount of work-related self-education expenses to question **D4** – label **D**.

- 3 Select the code, **K** or **I**, that best describes your circumstances at the time you incurred these self-education expenses.
  - K The self-education maintained or improved a skill or specific knowledge required for your work activities as an employee.
  - I The self-education was leading to, or was likely to lead to, increased income from your work activities as an employee.
- 4 Print your code (**K** or **I**) letter from step 3 in the **CLAIM TYPE** box at question **D4** – label **D**.

# D5

## Other work-related expenses

Other work-related expenses are expenses you incurred as an employee and have not already claimed anywhere else in your tax return. These include:

- union fees and subscriptions to trade, business or professional associations
- overtime meal expenses if you received an overtime meal allowance from your employer that was paid under an industrial law, award or agreement, and you have
  - purchased and consumed the meal during your overtime
  - included the amount of the overtime meal allowance as income at question 2
  - written evidence, such as receipts, if your claim is more than \$35.65 per meal
- reference books, technical journals and trade magazines
- the work-related portion of safety items such as hard hats, safety glasses, sunscreens, and other protective items
- additional running expenses as a result of working from home, go to [ato.gov.au/wfh2024](#)
- the work-related portion of phone expenses (if you haven't already claimed working from home expenses using the fixed rate method)
- the work-related portion of tools and equipment, such as a computer or office furniture, and professional libraries, you may be able to claim
  - an immediate deduction for the cost of depreciating assets costing \$300 or less
  - a deduction for the decline in value of an item that cost more than \$300 over its effective life (however, if you no longer use an item and you previously claimed a deduction for its decline in value, you may need to make a balancing adjustment) – for more information go to [ato.gov.au/depreciatingassets2024](#)
- COVID-19 tests taken for work purposes, go to [ato.gov.au/covidtests](#)

You can't claim a deduction for the decline in value of items provided to you by your employer, or if your employer paid or reimbursed you for some or all of the cost of those items, and the benefit was exempt from fringe benefits tax.

To use our Home office expenses calculator, go to [ato.gov.au/homeofficeexpencescalculator](#)

For more information on what you can claim at this question, go to [ato.gov.au/taxreturninstructions2024](#) and read question D5.

### Did you have any other work-related expenses?

- No Go to question D6.  
Yes Read on.

### Answering this question

You may need:

- receipts, invoices or written evidence
- your income statement or *PAYG payment summary – individual non-business*
- your income statement or *PAYG payment summary – foreign employment*.

If your total claim for all work-related expenses exceeds \$300, you must have written evidence.

To work out the amount you can claim for depreciating assets, go to [ato.gov.au/depreciatingassets2024](#)

You must claim at this question any other work-related expenses incurred in earning income shown on an income statement or a *PAYG payment summary – foreign employment*, provided you have not already claimed the expense anywhere else in your tax return.

### Completing your tax return

- 1 Add up all the expenses that you can claim at this question.
- 2 Write the total at question D5 – label E.

## D6

### Low-value pool deduction

This question is about claiming a deduction for the decline in value of **low-cost** and **low-value** assets that you:

- used in the course of producing assessable income
- allocated to what is called a **low-value pool**.

**Low-cost assets** are depreciating assets that cost less than \$1,000.

**Low-value assets** are depreciating assets that are not low-cost assets but which, on 1 July 2023, had an opening adjustable value of less than \$1,000 under the diminishing value method.

Assets you can allocate to a low-value pool include assets you use:

- in your work as an employee (see questions **D1** to **D5**), or
- to gain rental income (see question **21** in the *Individual supplementary tax return instructions 2024*).

If you claim the deduction at this question, don't claim it at questions **D1** to **D5** or question **21**.

If your low-value pool contains only assets used in business, you should lodge your tax return using myTax or a registered tax agent.

If you are unable to use myTax or a registered tax agent, contact us on **13 28 66** and we will mail you a paper tax return and Business and professional items schedule.

#### Did you allocate assets to a low-value pool in 2023–24 or in a previous year?

**No** Go to question **D7**.

**Yes** Read on.

#### Answering this question



You must go to [ato.gov.au/taxreturninstructions2024](http://ato.gov.au/taxreturninstructions2024) to complete this question.

#### Completing your tax return

- 1 Go to [ato.gov.au/taxreturninstructions2024](http://ato.gov.au/taxreturninstructions2024) and complete question **D6 – worksheet 1**.

Transfer the amount you worked out at **worksheet 1** – row (i) to question **D6 – label K**.

- 2 You will need the closing pool balance for 2023–24 to calculate your low-value pool deduction for 2024–25. Go to [ato.gov.au/taxreturninstructions2024](http://ato.gov.au/taxreturninstructions2024) and complete question **D6 – worksheet 2**. Keep a record of your 2023–24 closing pool balance for your 2024–25 tax return.

## D7

### Interest deductions

#### Did you incur expenses in earning the interest you declared at question 10?

Expenses include:

- bank or other financial institution account-keeping fees for accounts held for investment purposes
- fees for investment advice relating to changes in the mix of your investments
- interest you paid on money you borrowed to purchase income-producing investments.

**No** Go to question **D8**.

**Yes** Read on.

#### Answering this question

You will need your bank or financial institution statements or passbooks.

If you had a joint account or if you shared an interest-earning investment, show only your share of the joint expenses.



You must go to [ato.gov.au/taxreturninstructions2024](http://ato.gov.au/taxreturninstructions2024) and read question **D7** if any of the following apply:

- you borrowed money for both private and investment purposes
- you used equipment, such as a computer, for both private purposes and to manage your investments.

#### Completing your tax return

- 1 Add up all your deductions for this question.
- 2 Write the total at question **D7 – label I**.

# D8

## Dividend deductions

### Did you incur expenses in earning the dividend income you declared at question 11?

Expenses include:

- fees for investment advice relating to changes in the mix of your investments
- interest paid on money borrowed to purchase shares or similar investments
- costs relating to managing your investments, such as travel and buying specialist investment journals or subscriptions.

You must also complete this question if your dividends included an amount for capital gain from a listed investment company (LIC).

**No** Go to question **D9**.

**Yes** Read on.

### Answering this question

If you had joint share investments or similar shared investments, show only your share of joint expenses.

If you borrowed money to purchase assets for your private use and income-producing investments, you can claim only the portion of the interest expenses relating to the income-producing investments.

You will need the dividend statements that you used at question **11** that show the dividends received from a LIC.

If you were an Australian resident for tax purposes when a LIC paid you a dividend and the dividend included a LIC capital gain amount, you can claim a deduction of 50% of the LIC capital gain amount. The LIC capital gain amount appears separately on your dividend statement.



You must go to [ato.gov.au/taxreturninstructions2024](http://ato.gov.au/taxreturninstructions2024) to read question **D8**, and [ato.gov.au/yourshares2024](http://ato.gov.au/yourshares2024) to get a copy of *You and your shares 2024* (NAT 2632) if any of the following apply:

- you had interest on investments under a capital protected borrowing – this interest may not be fully deductible
- you had interest on borrowings relating to certain overseas investments – your claim may be affected by the thin capitalisation rules.

### Completing your tax return

- 1 Add up all your deductions for this question.
- 2 Write the total at question **D8** – label **H**.

# D9

## Gifts or donations

### Did you make a gift or donation of \$2 or more to an organisation that has a deductible gift recipient (DGR) status?

Your receipt should show whether your donation is tax-deductible.

To check whether an organisation is an approved DGR organisation, contact them or go to [abn.business.gov.au](http://abn.business.gov.au)

Generally, you cannot claim a deduction for a gift or donation if you received something in return (for example, raffle tickets or a dinner).

**No** Go to question **D10**.

**Yes** Read on.

### Answering this question

If you made one or more small cash donations, each of \$2 or more, to bucket collections – for example, to collections conducted by a DGR for natural disaster victims – you can claim a total tax deduction of up to \$10 for those donations for the income year without a receipt.

To claim donations of more than \$10, you need a receipt.

You can go to [ato.gov.au/taxreturninstructions2024](http://ato.gov.au/taxreturninstructions2024) and read question **D9** for more information on gifts and donations.



You must go to [ato.gov.au/taxreturninstructions2024](http://ato.gov.au/taxreturninstructions2024) and read question **D9** if you had any of the following:

- gifts of property and shares
- contributions to fund-raising events
- political donations.

### Completing your tax return

- 1 Add up the amounts of all gifts and donations you are entitled to claim.
- 2 Write the total at question **D9** – label **J**.

# D10

## Cost of managing tax affairs

### Did you incur expenses in managing your tax affairs?

- No Go to **Deductions in your supplementary tax return**.  
Yes Read on.

### Answering this question

The cost of managing your tax affairs includes:

- interest charges we imposed on you
- litigation costs (including court and Administrative Appeals Tribunal fees, and solicitor, barrister and other legal costs you incurred in managing your tax affairs)
- other expenses you incurred in managing your tax affairs, including
  - preparing and lodging your tax return and activity statements
  - fees paid to a recognised tax adviser for preparing and lodging your tax return
  - travel to obtain tax advice from a recognised tax adviser
  - buying tax reference material
  - dealing with us about your tax affairs.

You can also claim any costs you incurred in complying with your legal obligations relating to another person's or other entity's tax affairs.

You cannot claim:

- the cost of tax advice given by a person who is not a recognised tax adviser
- a deduction for tax shortfall and other penalties for failing to meet your obligations.



You must go to [ato.gov.au/taxreturninstructions2024](http://ato.gov.au/taxreturninstructions2024) and read question **D10** if any of the following apply:

- you want to claim a deduction for an interest charge we imposed on you
- you want to find out if your tax adviser is a recognised tax adviser.

### Completing your tax return

- 1** Separate the costs of managing your tax affairs into the following 3 components:

- interest charged by the ATO
- litigation costs
- other expenses incurred in managing your tax affairs.

- 2** Add up the costs for each component.

- 3** Write the total cost for each component at question **D10** as follows:

- interest charged by the ATO at label **N**
- litigation costs at label **L**
- other expenses incurred in managing your tax affairs at label **M**.

# Deductions in your supplementary tax return

## Do you have any deductions that are shown in your supplementary tax return?

If you are unsure, read *Do you need the supplementary tax return instructions 2024?* on page 3.

**No** Go to **Total deductions**.

**Yes** You must complete the relevant deduction questions in the *Tax return for individuals (supplementary section) 2024*, then read on.

# Total deductions

## Completing your tax return

**1** Add up the deductions you claimed at questions **D1** to **D10** and **D** in the **Deductions** section of your tax return.

If you did not claim any deductions in your *Tax return for individuals (supplementary section) 2024*, you will not have an amount at question **D**.

**2** Write the result at **TOTAL DEDUCTIONS** in your tax return.

## Completing your tax return

**1** Transfer the amount you wrote at **TOTAL SUPPLEMENT DEDUCTIONS** in your supplementary tax return to the **Deductions** section in your tax return – question **D**.

# L1

## Subtotal

### Completing your tax return

If you show income at **TOTAL INCOME OR LOSS** in your tax return:

- subtract the amount at **TOTAL DEDUCTIONS** from the amount at **TOTAL INCOME OR LOSS**
- write the result at **SUBTOTAL**
- if the amount at **SUBTOTAL** is less than zero, print **L** in the **LOSS** box.

If you show a loss at **TOTAL INCOME OR LOSS** in your tax return:

- add the amount at **TOTAL DEDUCTIONS** to the amount at **TOTAL INCOME OR LOSS**
- write the result at **SUBTOTAL**
- print **L** in the **LOSS** box.

## Tax losses of earlier income years

### Do you have tax losses from earlier income years?

No Go to Taxable income or loss.

Yes Read on.

Don't show at this question:

- capital losses
- expenses and losses you incurred in earning foreign income
- deferred non-commercial business losses from a prior income year.

### Answering this question

Complete this question if you have a tax loss from an earlier income year which you have not claimed as a deduction.

You may have a tax loss at question **L1** in 2023–24 which you may be able to claim as a deduction. You must complete this question whether or not you are able to claim a deduction for the loss in 2023–24.

To complete this question in your tax return you will need records of your tax losses from earlier income years.



You must go to [ato.gov.au/taxreturninstructions2024](http://ato.gov.au/taxreturninstructions2024) to complete this question.

### Completing your tax return

- 1 Go to [ato.gov.au/taxreturninstructions2024](http://ato.gov.au/taxreturninstructions2024) to work out your tax losses of earlier income years, and use the worksheets in question **L1**.
- 2 Write the relevant amounts at question **L1**.

# T1

## Taxable income or loss

### Did you show amounts at question L1 – labels F or Z?

- No Go to step 1.
- Yes Go to step 2.

### Completing your tax return

**1** Transfer the amount you have shown at **SUBTOTAL** on page 4 of your tax return to **TAXABLE INCOME OR LOSS**.

If the amount is less than zero, print **L** in the **LOSS** box. Keep a record of this amount to work out your tax losses of earlier income years for next year.

You have now completed this section. Go to question **T1**.

**2** Add up the amounts at question **L1** – labels **F** or **Z**. Subtract the total from the amount you wrote at **SUBTOTAL**.

**3** Write the result at **TAXABLE INCOME OR LOSS** in your tax return.

You cannot have a loss at **TAXABLE INCOME OR LOSS** if you had amounts at labels **F** or **Z**. This is because you can only use your losses from earlier years to reduce your current year taxable income to nil. You cannot use them to create a tax loss. Any losses you have remaining can be carried over to future years until they have been fully recouped.

## Seniors and pensioners (includes self-funded retirees)

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

- eligibility for Australian Government pensions or allowances, and
- income.

If you had a spouse:

- you also need to work out whether they were eligible
- you may not get the seniors and pensioners tax offset even if you meet all the eligibility conditions as the amount of the tax offset is based on your individual rebate income, not your combined rebate income.

For the meaning of rebate income, combined rebate income and spouse, see **Definitions** on pages 69 and 72.

You cannot claim this tax offset if you were in jail for the whole of 2023–24.

If you are eligible for this tax offset, we use the information you provide at this question to work out the amount of your tax offset for you.

You can also use the beneficiary tax offset and seniors and pensioners tax offset calculator:

- to work out whether you are eligible for this tax offset
- to get an estimate of your tax offset.

Go to [ato.gov.au/btosapto](http://ato.gov.au/btosapto)

## Answering this question

### Condition 1: Eligibility for Australian Government pensions and similar payments

#### Did any of the following apply to you in 2023–24?

- A You showed at question 6 in your tax return either:
- an Australian Government pension or allowance from Centrelink
  - a pension, allowance or benefit from the Department of Veterans' Affairs (DVA).
- B You met the Centrelink age pension age requirement and were eligible for an Australian Government age pension during 2023–24, but did not receive it because you did not make a claim or because of the income test or the assets test, **and** you satisfied one of the following:
- you had been an Australian resident for age-pension purposes for 10 years or more, of which at least 5 years were continuous
  - you had a qualifying residence exemption because you arrived in Australia as a refugee or under a special humanitarian program
  - you received a partner allowance, a widow allowance, or a widow B pension, immediately before turning age pension age
  - you are a woman who was widowed in Australia, and
    - you and your late partner were Australian residents when your late partner died
    - you are currently in Australia, and
    - you have been an Australian resident for at least the last 2 years
  - you are a woman and on 19 March 2020
    - you were receiving a wife pension and you were not receiving a carer allowance, **or**
    - you were receiving a special needs widow B pension
  - you are a woman and on 31 December 2021 you were receiving a widow allowance
  - you would have qualified for an age pension under an international social security agreement.

To find out whether you meet the Centrelink age pension age requirement, see **Definitions** on page 71.

If you are not sure whether you were eligible for a payment, go to [servicesaustralia.gov.au](https://www.servicesaustralia.gov.au) or phone Services Australia.

- C You met the veteran pension age test and were eligible for a pension, allowance or benefit from Veterans' Affairs during 2023–24, but did not receive it because you did not make a claim, or because of the income test or the assets test, **and** you were either:
- a veteran with eligible war service
  - a Commonwealth veteran, allied veteran or allied mariner with qualifying service.

To find out whether you meet the veteran pension age test, see **Definitions** on page 73.

If you are not sure whether you were eligible for a payment, go to [dva.gov.au](https://www.dva.gov.au) or phone Veterans' Affairs.

**Yes** You meet **condition 1**. Go to **condition 2**.

**No** You are not eligible for this tax offset.

Go to question **T2**.

### Condition 2: Income

You must work out your rebate income to answer this question. You can use the worksheet on page 71, or to use our Income tests calculator, go to [ato.gov.au/incometestscalculator](https://www.ato.gov.au/incometestscalculator).

#### Did any of the following apply to you in 2023–24?

- You did not have a spouse, and your rebate income was less than \$50,119.
  - You had a spouse, and the combined rebate income of you and your spouse was less than \$83,580.
  - At any time during 2023–24
    - you and your spouse **had to live apart due to illness** or because one of you was in a nursing home, and
    - the combined rebate income of you and your spouse was less than \$95,198.
- No** You are not eligible for this tax offset.  
Go to question **T2**.
- Yes** You meet **condition 2**. Read on.

## Completing your tax return

- 1** Use the table below and select all the code letters that applied to you at any time in 2023–24.

Seniors and pensioners tax offset code letters	
You were single, separated or widowed.	A
You and your spouse:	B
• were both eligible for the seniors and pensioners tax offset, and	
• <b>had to live apart due to illness</b> or lived apart because one of you was in a nursing home.	
Your spouse was not eligible for the seniors and pensioners tax offset, and you and your spouse	C
• <b>had to live apart due to illness</b> , or	
• lived apart because one of you was in a nursing home.	
You and your spouse:	D
• lived together, and	
• were both eligible for the seniors and pensioners tax offset.	
You and your spouse:	E
• lived together, and	
• your spouse was not eligible for the seniors and pensioners tax offset.	

**'Had to live apart due to illness'** refers to situations where you and your spouse did not live together because one or both of you had an indefinitely continuing illness or infirmity and, as a result, your combined living expenses were increased.

### Did more than one code letter from the previous table apply?

- No** Go to step 2.
- Yes** Use the first code letter that applied to you from the previous table, unless one of the 2 circumstances below applied to you.
- Both **A** and **B** applied, and your spouse's taxable income was less than **\$18,334** use code **B**.
  - Both **A** and **D** applied, and your spouse's taxable income was less than **\$12,494** use code **D**.

Your spouse's taxable income is the amount you show at label **O** on page 9 of your tax return.

- 2** Print your code letter in the **TAX OFFSET CODE** box at question **T1 – label N**.

### Are you or your spouse a veteran, war widow or war widower?

- No** Go to step 4.
- Yes** Select the veteran code letter that applies to you.

### Veteran code letters

You were a veteran, war widow or war widower.	V
Your spouse was a veteran, war widow or war widower.	W
Both codes <b>V</b> and <b>W</b> applied to you.	X

Print the code letter in the **VETERAN CODE** box at question **T1 – label Y**.

- 4** You must read **Income tests** on pages 58–63 and complete all Income tests questions.

- 5** If you had a spouse during 2023–24 you must complete **Spouse details – married or de facto** in your tax return.

### Any unused portion of tax offset

If both you and your spouse are eligible for the seniors and pensioners tax offset and one of you does not use it all, the unused portion may be available for transfer to the other person. We will work this out automatically and transfer any entitlement.

To work out whether there is any unused spouse's seniors and pensioners tax offset available to transfer to you, we don't take your spouse's other credits and tax offsets into account.

# T2

## Australian superannuation income stream

**Have you shown income from an Australian superannuation income stream at question 7 in your tax return?**

**No** Go to **Tax offsets in your supplementary tax return**.

**Yes** You may be entitled to a tax offset. Read on.

### Answering this question



You must go to [ato.gov.au/taxreturninstructions2024](http://ato.gov.au/taxreturninstructions2024) and read question T2 if any of the following apply.

You received:

- a capped defined benefit income stream, and
  - you turned 60 years old during 2023–24, or
  - you were 60 years old or older on 1 July 2023 and started that income stream for the first time during 2023–24, or
  - you were under 60 years old on 30 June 2024 and that income stream is a death benefit income stream where the deceased was 60 years old or older.
- a superannuation income stream lump sum payment in arrears.
- a superannuation income stream (including a death benefit income stream) with an untaxed element which is not a capped defined benefit income stream and you are aged 60 years old or older.

2

**Did you include an amount at Assessable amount from capped defined benefit income stream at question 7 – label M?**

**Yes** You are not entitled to a tax offset on your untaxed element. Go to **Tax offsets in your supplementary tax return**.

**No** Complete **worksheet 1**.

### Worksheet 1

(a) Defined benefit income cap

\$ 118,750

(b) Your total taxed element and tax free components

\$

(c) Subtract (b) from (a)

\$

(d) Your total untaxed element

\$

(e) Write the lesser of (c) and (d)

\$

(f) Multiply (e) by 10%.

\$

Transfer the amount at row (f) to question T2 – label S.

### Completing your tax return

1

**Were you under 60 years old at any time in 2023–24?**

**Yes** Add up the tax offsets shown on your payment summaries. Write the total at question T2 – label S. Go to **Tax offsets in your supplementary tax return**.

**No** Read on.

## Tax offsets in your supplementary tax return

### Are you entitled to any tax offsets that are shown in your supplementary tax return?

If you are unsure, read **Do you need the supplementary tax return instructions 2024?** on page 3.

**No** Go to **Total tax offsets**.

**Yes** You must complete the relevant tax offset questions in the *Tax return for individuals (supplementary section) 2024*, then read on.

## Total tax offsets

### Completing your tax return

**1** Add up all the tax offset amounts you claimed at questions **T2** and **T** in your tax return. (We work out the amounts at question **T1** automatically.)

If you did not claim any tax offsets in the *Tax return for individuals (supplementary section) 2024*, you will not have an amount at question **T**.

**2** Write the total at **TOTAL TAX OFFSETS** – label **U** in your tax return.

### Completing your tax return

**1** Transfer the amount you wrote at **TOTAL SUPPLEMENT TAX OFFSETS** in your supplementary tax return to the **Tax offsets** section in your tax return – question **T**.

## Medicare levy reduction or exemption

Australian residents for tax purposes are subject to a Medicare levy of 2% of their taxable income unless they qualify for a reduction or exemption.

If you were not an Australian resident for tax purposes for all of 2023–24, you may be exempt from the Medicare levy. See Part B to work out whether you are exempt.

For the meaning of Australian resident for tax purposes, see **Definitions** on page 69.

A Medicare levy reduction is based on your taxable income. A Medicare levy exemption is based on specific categories. You need to consider your eligibility for a reduction or an exemption separately.

### Part A – Medicare levy reduction

#### Answering this question

Your eligibility for a Medicare levy reduction is based on your taxable income, your spouse's taxable income and the number of dependent children you have.

Your taxable income must be equal to or less than the relevant upper threshold in **table 1** for you to qualify for a reduction. If your taxable income is equal to or less than the relevant lower threshold, you don't pay the Medicare levy.

We will work out any reduction for you.

**Table 1**

Medicare levy thresholds		
Category	Lower threshold	Upper threshold
Taxpayers entitled to seniors and pensioners tax offset	\$41,089	\$51,361 <sup>(1)</sup>
All other taxpayers	\$26,000	\$32,500

1 The entitlement to the seniors and pensioners tax offsets ceases when rebate income reaches \$50,199.

If you have a spouse, you may not get the seniors and pensioners tax offset even if you meet all the eligibility conditions as the amount of the tax offset is based on your individual rebate income, not your combined rebate income. If you don't get the offset, merely being eligible for it will not entitle you to a Medicare Levy reduction. For the meaning of spouse, see **Definitions** on page 72.

If you were single and you had no dependent children during 2023–24, go to **Part B – Medicare levy exemption**.

A dependent child is any child:

- who was an Australian resident whom you maintained in 2023–24, and
- whose adjusted taxable income (ATI) was less than the relevant ATI amount.

For the meaning of dependent child, see **Definitions** on page 70.

#### **Reductions based on family income**

Family taxable income is:

- the combined taxable incomes of you and your spouse (including a spouse who died during 2023–24), or
- your taxable income if you were a sole parent with a dependent child or dependent children.

Your family taxable income must be equal to or less than the limits in **table 2** for you to qualify for a reduction:

**Table 2**

<b>Family taxable income limit</b>	
Taxpayers entitled to seniors and pensioners tax offset	\$71,497
All other taxpayers	\$54,807
Increase the family taxable income limit by \$5,034 for each dependent child.	

If you are a sole parent, you can increase your family taxable income limit for a dependent child only if the family tax benefit is payable to you for that dependent child.

You will need to read question **M1** for information on how the following affects your taxable income or family taxable income, if, in 2023–24, you:

- received a superannuation lump sum, and
- had reached your preservation age and were under 60 years old when you received the superannuation lump sum.

Go to [ato.gov.au/taxreturninstructions2024](http://ato.gov.au/taxreturninstructions2024)

For the meaning of preservation age, see **Definitions** on page 71.

### Is your family taxable income below the relevant limit?

- No** You don't qualify for a Medicare levy reduction based on family taxable income. Read **Part B – Medicare levy exemption** to see if you qualify for an exemption.
- Yes** Go to step 1.

### Completing your tax return

- 1 Write the number of your dependent children at question **M1** – label **Y**.
- 2 Read **Part B – Medicare levy exemption** to see if you qualify for an exemption.

## Part B – Medicare levy exemption

### Answering this question

You may qualify for an exemption from paying the Medicare levy if you were in any of the following 3 exemption categories at any time in 2023–24:

- medical
- foreign resident
- not entitled to Medicare benefits.

### Were you in one of the above exemption categories at anytime in 2023–24?

**No** Leave question **M1** – label **V** and **W** blank. Go to question **M2**.

**Yes** Read on.

For the meaning of dependant and maintaining a dependant, see **Definitions** on pages 69 and 70.

### Category 1: Medical

#### In 2023–24, did one of the following circumstances apply to you?

- You were a blind pensioner
  - You were entitled to full free medical treatment for all conditions under defence force arrangements or Veterans' Affairs Repatriation Health Card (Gold Card).
- No** You don't qualify for an exemption under **Category 1**. Go to **Category 2**.
- Yes** Read on.

During the period the **Category 1** circumstance applied to you, you must also meet one of the following conditions:

Condition	Exemption that applies
You had no dependants.	Full
Each of your dependants (including your spouse if you had one): <ul style="list-style-type: none"> <li>• was in one of the exemption categories, or</li> <li>• had to pay the Medicare levy.</li> </ul>	Full
You had dependent children who were not in an exemption category but who were also dependants of your spouse, and your spouse: <ul style="list-style-type: none"> <li>• had to pay the Medicare levy, or</li> <li>• met at least one of the <b>Category 1</b> circumstances and you have completed a <b>family agreement</b> (see <b>Definitions</b> on page 70) stating that your spouse will pay the half levy for your joint dependants.</li> </ul>	Full
You had at least one dependant (for example, a spouse) who: <ul style="list-style-type: none"> <li>• was not in an exemption category, and</li> <li>• did not have to pay the Medicare levy.</li> </ul>	Half
You were single or separated and you: <ul style="list-style-type: none"> <li>• had a dependent child who was not in a Medicare levy exemption category, and</li> <li>• were entitled to FTB Part A or the rental assistance component of FTB Part A for that child, and</li> <li>• were in a shared-care arrangement (see <b>Definitions</b> on page 72).</li> </ul>	
Then exemption from the Medicare levy is on the following basis: <ul style="list-style-type: none"> <li>• for the days that you <b>had care</b> of your dependent child</li> <li>• for the days that you <b>did not have care</b> of your dependent child.</li> </ul>	Half Full
You had a spouse who met at least one of the <b>Category 1</b> circumstances and you had a dependent child who: <ul style="list-style-type: none"> <li>• was not in an exemption category, and</li> <li>• was dependent on both of you.</li> </ul>	Full or Half
In this case, either you or your spouse can claim a full exemption and the other can claim a half exemption by completing a <b>family agreement</b> (see <b>Definitions</b> on page 70).	

### Did you qualify for a Category 1 exemption for all or any of 2023–24?

- No** You don't qualify for a Medicare levy exemption under **Category 1**. Go to **Category 2**.
- Yes** You qualify for a Medicare levy exemption for that period. Go to **Completing your tax return – Medicare levy exemption**.

### Category 2: Foreign residents

#### Were you a foreign resident for tax purposes at any time during 2023–24?

- No** You don't qualify for a Medicare levy exemption under **Category 2**. Go to **Category 3**.
- Yes** Read on.

If you were a foreign resident for tax purposes for all of 2023–24, you can claim a full exemption for the year (366 days).

If you were a foreign resident for tax purposes for only part of 2023–24, you can claim a full exemption for that period if:

- you did not have any dependants for that period, or
- all your dependants were in an exemption category for that period.

Go to **Completing your tax return – Medicare levy exemption**.

### **Category 3: Not entitled to Medicare benefits**

#### **In 2023–24:**

- did you have a Medicare entitlement statement because you were a temporary resident for Medicare purposes, or
- were you a member of a diplomatic mission or consular post in Australia (or a member of such person's family and you were living with them) and
  - you don't ordinarily live in Australia, and
  - you were not an Australian citizen

and

- you did not have any dependants for that period, or
- all your dependants were in an exemption category for that period?

**No** You don't qualify for a Medicare levy exemption under **Category 3**. Leave question **M1** – labels **V** and **W** blank.

You have now finished this question. Go to question **M2**.

**Yes** You qualify for a full exemption. Read on.

### **Completing your tax return – Medicare levy exemption**

- 1** Work out the number of days for which you can claim a full exemption and the number of days for which you can claim a half exemption.

The maximum number of days you can claim is 366. If you have overlapping qualifying periods, count the days in those overlapping periods only once. If a full exemption period overlaps a half exemption period, count the overlapping days as a full exemption period.

- 2** Write the number of days you qualify for a full exemption at question **M1** – label **V**.

Write the number of days you qualify for a half exemption at question **M1** – label **W**.

If you were a temporary resident for Medicare purposes and have a Medicare entitlement statement from Services Australia covering a period in 2023–24 (see Category 3), print **C** in the **CLAIM TYPE** box. Otherwise leave the **CLAIM TYPE** box blank.

We will work out your exemption entitlement.

# M2

## Medicare levy surcharge

### This question is compulsory.

The Medicare levy surcharge (MLS) is in **addition** to the Medicare levy. Depending on your income for MLS purposes, the MLS rate is 1%, 1.25% or 1.5% of:

- your taxable income
- your total reportable fringe benefits, and
- any amount on which family trust distribution tax has been paid.

You may have to pay the MLS if:

- you or your dependants (including your spouse, even if they had their own income) did not have an 'appropriate level of private patient hospital cover' for the whole of 2023–24, and
- your income for MLS purposes was above a certain amount.

If you are not sure whether you had an 'appropriate level of private patient hospital cover' during 2023–24, contact your health insurer. You can also ask your health insurer for a statement showing the number of days that you and all your dependants had an appropriate level of health cover. For the meaning of appropriate level of private patient hospital cover, see **Definitions** on page 69.

### Dependants

For this question, your dependants (regardless of their income) are your:

- spouse, even if they worked during 2023–24 or had their own income
- children under 21 years old
- children 21 to 24 years old who are studying full time at school, college or university.

Your dependants must have been Australian residents for tax purposes in 2023–24 and you must have contributed to their maintenance. For the meaning of Australian resident for tax purposes and maintaining a dependant, see **Definitions** on pages 69 and 70.

### Did you and all your dependants have an 'appropriate level of private patient hospital cover' for the whole of 2023–24?

- Yes** Print X in the **Yes** box at question M2 – label E.  
You have finished this question.  
Make sure you complete **Private health insurance policy details**.
- No** Print X in the **No** box at question M2 – label E.  
Read on.

### Answering this question

#### Medicare levy surcharge exemptions

You are exempt from MLS for the whole of 2023–24 if you fit into one of the categories in **table 1** which depend on your circumstances and your income for MLS purposes.

To work out your income for MLS purposes, use **worksheet 1** on page 46 or go to [ato.gov.au/incometestcalculator](http://ato.gov.au/incometestcalculator)

**Table 1**

Exemption categories
For the <b>whole of 2023–24</b> , you and all of your dependants either: <ul style="list-style-type: none"> <li>had an appropriate level of private patient hospital cover, or</li> <li>were in a Medicare levy exemption category (see question <b>M1</b>).</li> </ul>
You were <b>single</b> for the <b>whole of 2023–24</b> , and: <ul style="list-style-type: none"> <li>for the whole of 2023–24 you did not have a dependent child, and</li> <li>your income for MLS purposes was <b>\$93,000 or less</b>.</li> </ul>
You were <b>single</b> for the <b>whole of 2023–24</b> , and: <ul style="list-style-type: none"> <li>you had a dependent child for the whole of 2023–24, and</li> <li>your income for MLS purposes was <b>\$186,000 or less</b> (plus \$1,500 for each dependent child after the first).</li> </ul>
You were <b>single</b> for <b>part of 2023–24</b> , and: <ul style="list-style-type: none"> <li>for the whole of 2023–24 you did not have a dependent child</li> <li>your <b>spouse</b> did not die during the year, and</li> <li>your income for MLS purposes was <b>\$93,000 or less</b>.</li> </ul>
You had a <b>spouse</b> (with or without dependent children) <b>for the whole of 2023–24</b> , and your combined income for MLS purposes was: <ul style="list-style-type: none"> <li><b>\$186,000 or less</b> (plus \$1,500 for each dependent child after the first), or</li> <li>greater than \$186,000 (plus \$1,500 for each dependent child after the first) but your own income for MLS purposes was \$26,000 or less.</li> </ul>
If you had a spouse on 1 July 2023, your spouse died during 2023–24 and you did not have another spouse on or before 30 June 2024, assume that you had a spouse for the whole of 2023–24 when you work out your MLS income.



You must go to [ato.gov.au/taxreturninstructions2024](http://ato.gov.au/taxreturninstructions2024) and read question **M2** if you did not fit into any of the categories in **table 1** above and:

- you were single for part of the year
- you were widowed during the year
- you became or ceased to be a sole parent
- you or any of your dependants were covered for only part of the year, or
- you are an overseas visitor with health cover.

## Completing your tax return

**1** If you had private patient hospital cover for any part of the year, you must complete **Private health insurance policy details**. See pages 47–9 and then read on below.

If you and all your dependants had an appropriate level of private patient hospital cover for the whole of 2023–24, print **X** in the **Yes** box at question **M2** – label **E**. You have now finished this question.

If you or any of your dependants did not have private patient hospital cover or only had cover for part of the year, print **X** in the **No** box at the right of question **M2** – label **E**.

Go to step 2.

**2** If you were in an exemption category (see **table 1** on page 45) for the whole of 2023–24, print **X** in the **Yes** box to the left of 'You do not have to pay the surcharge' and write **366** at question **M2** – label **A**. You have now finished this question. Go to **Private health insurance policy details**.

If you were not in an exemption category, print **X** in the **No** box to the left of 'You may have to pay the surcharge' and read on.

**3** Write at question **M2** – label **A** the number of **days for which you don't have to pay MLS**.

If you **don't** have to pay MLS for any days during the period 1 July 2023 to 30 June 2024, write **366** at question **M2** – label **A**.

If you have to pay MLS for:

- the whole period 1 July 2023 to 30 June 2024, write **0** (zero) at question **M2** – label **A**
- part of the period 1 July 2023 to 30 June 2024, write the number of **days for which you don't have to pay MLS** at question **M2** – label **A**.

**4** Write the number of dependent children you had during 2023–24 at question **IT8** – label **D**.

Make sure you complete:

- Income tests** on page 8 of your tax return, and
- Spouse details** if you had a spouse during the year, in your tax return.

### Working out income for MLS purposes

Complete **worksheet 1** below to work out your income and your spouse's income (if you had one during the year) for MLS purposes. You can also go to [ato.gov.au/incometestcalculator](http://ato.gov.au/incometestcalculator)

If you received exempt foreign employment income, add it to taxable income at row (a).

### Worksheet 1

Row	Working out income for MLS purposes	You	Spouse
(a)	Taxable income from <b>TAXABLE INCOME OR LOSS</b> (excluding any assessable First home super saver released amount).	\$	\$
(b)	Total reportable fringe benefits amount (the sum of question <b>IT1</b> – labels <b>N</b> and <b>W</b> ).	\$	\$
(c)	Amount on which family trust distribution tax has been paid (from question <b>A5</b> – label <b>X</b> supplementary tax return).	\$	\$
(d)	Net financial investment loss (from question <b>IT5</b> – label <b>X</b> ).	\$	\$
(e)	Net rental property loss (from question <b>IT6</b> – label <b>Y</b> ).	\$	\$
(f)	Reportable employer superannuation contributions (from question <b>IT2</b> – label <b>T</b> ).	\$	\$
(g)	Deductible personal superannuation contributions (from question <b>D12</b> – label <b>H</b> supplementary tax return).	\$	\$
(h)	Your spouse's share of the net income of a trust on which the trustee must pay tax and which has not been included at row (a) (from <b>Spouse details</b> – label <b>T</b> ).	\$	
(j)	Add the amounts from row (a) to row (h) in each column.	\$	\$
(k)	If you or your spouse were aged from your preservation age to under 60 years old, write here the taxed element amount of superannuation lump sums (other than a death benefit) received during 2023–24 that don't exceed you or your spouse's low rate cap. To work out the taxed element, you must go to <a href="http://ato.gov.au/taxreturninstructions2024">ato.gov.au/taxreturninstructions2024</a> and read question <b>M2</b> . For the meaning of preservation age, see <b>Definitions</b> on page 71.	\$	\$
(l)	Subtract row (k) from row (j). This is each individual's income for MLS purposes.	\$	\$
(n)	Add the amount from row (l) in your column to the amount from row (l) in your spouse's column.		\$
	Your income for MLS purposes when you are single is the amount at row (l) in your column.		
	Your combined income for MLS purposes is the amount at row (n).		

If your spouse received a lump sum payment in arrears which is either foreign income (shown at question **20**) or other income (shown at question **24**), then you must complete a schedule of additional information. You must go to [ato.gov.au/taxreturninstructions2024](http://ato.gov.au/taxreturninstructions2024) and read question **M2** to find out how to complete the schedule.

# Private health insurance policy details

## At any time during 2023–24:

- were you covered by a private health insurance policy, or
- did you pay for a dependent-person-only policy?

If you don't have your own policy, you may be covered as a dependent person on your family policy if you were under 32 years old or have a disability.

For this question, the definition of a dependent person is affected by the rules of your health fund. If you are unsure about whether this applies to you, check your family private health insurance policy details or contact your insurer.

**No** Go to question A1.

**Yes** Read on.

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

For more information about the private health insurance rebate, go to [ato.gov.au/privatehealthinsurance](http://ato.gov.au/privatehealthinsurance)

## Answering this question

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

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

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

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

If you are an overseas visitor who is not eligible for Medicare, and therefore not entitled to any private health insurance rebate, don't complete **Private health insurance policy details** in your tax return. For more information, go to [ato.gov.au/privatehealthinsurance](http://ato.gov.au/privatehealthinsurance)

## Completing your tax return

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

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

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

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

If you have more than 4 rows of information on your statement, you will need to provide additional information. Go to [ato.gov.au/taxreturninstructions2024](http://ato.gov.au/taxreturninstructions2024) and read **Private health insurance policy details** for further instructions.

- 1** Transfer the health insurer ID shown at **B** on your statement to label **B Health insurer ID** in your tax return.
- 2** Transfer your private health insurance membership number shown at **C** on your statement to label **C Membership number** in your tax return.

**3**

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

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

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

You have now finished this question.  
Go to question **A1**.

**No** Read on

- 4** Transfer the whole dollar amount shown at **J** on your statement to label **J Your premiums eligible for Australian Government rebate** in your tax return. Don't show percentage figures at label **J**.
- 5** Transfer the whole dollar amount shown at **K** on your statement to label **K Your Australian Government rebate received** in your tax return. Don't show percentage figures at label **K**.
- 6** Transfer the number shown at **L** on your statement to label **L Benefit Code** in your tax return.

### Working out your tax claim code

**7**

#### On 30 June 2024, were you?

Single

Go to step 8.

Married or de facto? (If your spouse died during 2023–24 and you did not have another spouse on or before 30 June 2024, you are treated as if you had a spouse on 30 June 2024.)

Go to step 9.

**8**

Select the code that best describes your circumstances.

**A** You have no dependants.

**B** You have a dependent person (they can be your child or a sibling who is dependent on you for economic support), or you paid for a dependent-person-only policy.

If you are a single parent with a dependent child, select tax claim code **B** to ensure that we apply the family thresholds when income testing your private health insurance rebate entitlement.

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

You have now finished this question. Go to question **A1**.

9

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

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

Both of you:

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

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

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

Go to step 11.

**No** Read on.

11

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

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

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

When you have finished entering information from your spouse's statement, the number of rows with **Tax claim code D** must equal the number of rows with **Tax claim code C** for the same health insurer ID and membership number.

For example, if there are 2 rows with the same health insurer ID and membership number with **Tax claim code C**, there should also be 2 rows having the same ID and membership number with **Tax claim code D**.

10 Select the code that best describes your circumstances.

**C** You are claiming your share of the rebate, or you are a parent claiming for a dependent-person-only policy.

**E** Your spouse is claiming your share of the rebate.

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

You have now finished this question. Go to question **A1**.

# A1

## Under 18

If you were under 18 years old on 30 June 2024, you must complete this question or you may be taxed at a higher rate.

### Were you under 18 years old on 30 June 2024?

**No** Go to question A2.

**Yes** Read on.

### Answering this question

#### Did any of the following categories apply to you on 30 June 2024?

- You were working full time, or you had worked full time for 3 months or more in 2023–24 (ignoring full-time work that was followed by full-time study), and were intending to
  - work full time for most or all of 2024–25, and
  - not study full time in 2024–25.
- You were entitled to a disability support pension or someone was entitled to a carer allowance to care for you.
- You were permanently blind.
- You were disabled and were likely to suffer from that disability permanently or for an extended period.
- You were entitled to a double orphan pension, and you received little or no financial support from your relatives.
- You were unable to work full time because of a permanent mental or physical disability, and you received little or no financial support from your relatives.
- You were the main beneficiary of a special disability trust.

**No** Go to step 2.

**Yes** Read on.

### Completing your tax return

- 1** Write **0** (zero) at question A1 – label J. Print **A** in the **TYPE** box at label J.

You have now finished this question. Go to question A2.

- 2** Add up the following income amounts which you have shown in your tax return:

- employment income
- taxable pensions or payments from Centrelink or the Department of Veterans' Affairs
- compensation, superannuation or pension fund benefits
- income from a deceased person's estate
- income from property transferred to you
  - as a result of another's death or family breakdown, or
  - to satisfy a claim for damages for an injury you suffered
- income from your own business
- income from a partnership in which you were an active partner
- net capital gains from the disposal of any of the property or investments referred to above
- income from investment of amounts referred to above.

- 3** Add up all your deductions that relate to the income from step 2 (see the **Deductions** section on pages 23–34). Subtract the total of those deductions from the total income you worked out at step 2.

- 4** Write the amount from step 3 at question A1 – label J.

If the amount from step 3 is \$0, or a negative amount, or you don't have any of the income listed at step 2, write **0** (zero) at question A1 – label J.

- 5** Print **M** in the **TYPE** box at question A1 – label J.

If the amount from step 4 included income from primary production, you will need to provide a schedule of additional information. Go to [ato.gov.au/taxreturninstructions2024](http://ato.gov.au/taxreturninstructions2024) and read question A1 – step 6 to find out how to complete the schedule.

## A2

### Part-year tax-free threshold

#### In 2023–24 did you:

- become an Australian resident for tax purposes, or
- stop being an Australian resident for tax purposes?

If you are not sure whether you are an Australian resident for tax purposes, see **Definitions** on page 69.

**No** Go to question A3.

**Yes** Read on.

#### Did you receive any Australian Government pension or allowance, which you showed at question 5 or question 6?

**No** Go to Completing your tax return.

**Yes** Read on.

#### Was this amount only for:

- youth allowance
- JobSeeker payment, or
- a special benefit?

**Yes** Go to Completing your tax return.

**No** You are entitled to the full tax-free threshold.

You don't need to answer this question.

Go to question A3.

#### Completing your tax return

- 1 Write the date you became, or stopped being, an Australian resident for tax purposes in the **Date** box at question A2.
- 2 Write at **N** the number of months that you were an Australian resident for tax purposes up to 30 June 2024, counting the month during which you became, or stopped being, a resident for tax purposes.

For example:

- if you became a resident for tax purposes in November 2023 and remained a resident for the rest of the income year, you write **8**.
- if you stopped being a resident for tax purposes in September 2023, you write **3**.

# A3

## Government super contributions

### Super co-contribution

#### Did all of the following apply to you?

- You made an eligible personal super contribution to a complying super fund or retirement savings account. Eligible personal super contributions don't include amounts which you are claiming as a deduction and don't include an eligible Downsizer contribution.
- You did not exceed your non-concessional contributions cap.
- Your total superannuation balance at 30 June 2023 was less than \$1,700,000.
- You were under 71 years old on 30 June 2024.
- Your **total income** for 2023–24, was less than \$58,445.
- 10% or more of your total income was from employment or business income (including from a partnership) or a combination of both.
- You did not hold a temporary visa at any time during 2023–24 (unless you are a New Zealand citizen or it was a prescribed visa).

**Total income** for the purposes of super co-contribution is the:

- sum of your assessable income, reportable fringe benefits total, and total reportable employer super contributions (RESC)
- less, any assessable First home super saver (FHSS) released amount and any allowable business deductions.

Your total RESC is reduced (but not below zero) by any excess concessional contributions included in your assessable income.

Assessable income is your income before taking deductions into account.

You can go to [ato.gov.au/taxreturninstructions2024](http://ato.gov.au/taxreturninstructions2024) to find out about eligible personal super contributions, contribution caps and your total superannuation balance.

**No** You are not eligible for a super co-contribution.  
Go to **Low income super tax offset**.

**Yes** Go to **Answering this question**.

### Low income super tax offset

#### Did all of the following apply to you?

- Your adjusted taxable income (ATI) was less than or equal to \$37,000.
- Concessional contributions were made to your complying super fund.
- 10% or more of your total income was from employment or business income (including from a partnership) or a combination of both.
- You did not hold a temporary visa at any time during 2023–24 (unless you are a New Zealand citizen or it was a prescribed visa).

**Total income** for the purposes of the low income super tax offset is the:

- sum of your assessable income, reportable fringe benefits total, and total RESC
- less, any assessable FHSS released amount.

Your total RESC is reduced (but not below zero) by any excess concessional contributions included in your assessable income.

Assessable income is your income before taking deductions into account.

You can go to [ato.gov.au/taxreturninstructions2024](http://ato.gov.au/taxreturninstructions2024) to find out about concessional contributions and calculating your ATI.

**No** You are not eligible for a low income super tax offset. Go to question **A4**.

**Yes** Read on.

#### Did you show income from a partnership at question 13 in your supplementary tax return?

**No** You may be eligible for a low income super tax offset. We will work out the amount for you.  
Go to question **A4**.

**Yes** Read on.

## Answering this question

### Did you show any of the following in your supplementary tax return?

- an amount at questions **14, 15 or 16**
- a loss at question **13** – label **N** or **O**.

**Yes** You should lodge your tax return using myTax or a registered tax agent. If you are unable to use myTax or a registered tax agent, contact us on **13 28 66** and we will mail you a paper tax return and Business and professional items schedule.

**No** Read on.

### Did you show income from any of the following in your supplementary tax return?

- deposits or repayments from the farm management deposits scheme (question **17**)
- forestry managed investment scheme income (question **23**) or deductions (question **D14**)
- other income (question **24**).

For information on these types of income, go to [ato.gov.au/taxreturninstructions2024](http://ato.gov.au/taxreturninstructions2024)

**No** Go to **Completing your tax return**.

**Yes** Before you answer this question, you must complete the *Tax return for individuals (supplementary section) 2024*.

To answer this question, you must use the *Government super contributions workbook 2024* (NAT 73495).

To get a copy of this publication, go to [ato.gov.au/taxreturninstructions2024](http://ato.gov.au/taxreturninstructions2024), then read on.

## Completing your tax return

### Do any of the following apply to you?

- You had income from a partnership shown at question **13** (supplementary tax return).
- You were in a joint income group and you have deductions for 2023–24 for any of the following joint income:
  - interest shown at question **10**
  - dividends shown at question **11**
  - distributions from trusts shown at question **13** – labels **L, U** or **C** (supplementary tax return)
  - foreign entities income shown at questions **19** – labels **K** or **B** (supplementary tax return)
  - foreign source income shown at question **20** – labels **E** or **F** (supplementary tax return)
  - rental income shown at question **21** – label **P** (supplementary tax return)
  - bonuses from life insurance companies and friendly societies shown at question **22** – label **W** (supplementary tax return).

You were in a joint income group if you owned income-producing assets with another person or persons. For example, if you had a joint bank account or co-owned a rental property.

**No** Go to step 4.

**Yes** Read on.

## 1 Complete **worksheet 1**.

You will need to transfer amounts from your tax return.

### Worksheet 1

#### Interest and dividend income

(a) Amount from question 10 –  
label L

(b) Amount from question 11 –  
label S

(c) Amount from question 11 –  
label T

(d) Amount from question 11 –  
label U

#### Trust distributions (supplementary tax return)

(e) Amount from question 13 –  
label L

(f) Amount from question 13 –  
label U

(g) Amount from question 13 –  
label C

#### Foreign entities income (supplementary tax return)

(h) Amount from question 19 –  
label K

(j) Amount from question 19 –  
label B

#### Foreign source income (supplementary tax return)

(k) Amount from question 20 –  
label E

(l) Amount from question 20 –  
label F

#### Rental income (supplementary tax return)

(m) Amount from question 21 –  
label P

#### Bonuses (supplementary tax return)

(n) Amount from question 22 –  
label W

(p) Add all amounts from  
rows (a) to (n).

## 2

### Were you in a joint income group in 2023–24?

No Go to step 3 and write 0 (zero) at **worksheet 3** – row (v).

Yes Complete **worksheet 2**.

### Worksheet 2

For each joint income group you were in, write:

- your share of income in column (q)
- your share of deductions in column (r)
- the **lesser amount** from columns (q) and (r) in column (s).

If you showed partnership distributions at question 13, don't include them in **worksheet 2**.

Transfer the amount at row (p) to **worksheet 3** – row (u).

Then work through steps 2 to 8.

## Worksheet 2

Joint income group	(q) Income	(r) Deductions	(s) Lesser amount
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
Add your lesser amounts.			\$ (t)

Transfer the amount at row (t) to **worksheet 3** – row (v).

### 3 Complete **worksheet 3**.

Add all distributions of income from partnerships that you showed at question 13 – labels N and O in your supplementary tax return. Don't include your share of any partnership loss.

Write the total at row (x).

### Worksheet 3

Amount from row (p) in <b>worksheet 1</b>	\$	(u)
Amount from row (t) in <b>worksheet 2</b>	\$	(v)
Take row (v) away from row (u).	\$	(w)
Distributions of income worked out at step 3	\$	(x)
Add rows (w) and (x).	\$	(y)

Transfer the amount at row (y) to question A3 – label F.  
If row (y) is zero, print C in the **CODE** box at label F.

### 4

**Did you show any 2023–24 employment income or business income in your tax return other than at any of the following?**

- Questions 1, 2, 3, 4 (other than death benefits), 12 – label B, IT1 or IT2 in your tax return
- Questions P1 or P8 in your *Business and professional items schedule for individuals 2024*.

This may include foreign employment income shown at question 20 – labels T and U.

**Yes** Write the total of these amounts at **worksheet 4** – row (z) on page 56 then go to step 5.

**No** Read on.

### 5

**Ignoring any partnership losses distributed to you, did you receive a share of income from a partnership carrying on a business in which you were a partner?**

**Yes** Write the total of these amounts at **worksheet 4** – row (aa) on page 56 then go to step 6.

**No** Read on.

6

**Did you show any amounts in your tax return at questions 1, 2, 3, 4 (other than death benefits), 12 – label B, IT1, IT2, or in the BPI schedule question P1 or P8 for:**

- income other than employment or business income
- employment or business income that related to another income year?

This income may include:

- parental leave pay or dad and partner pay you received in 2023–24 after your employment ceased
- employment or business income you received in 2023–24 that relates to an earlier income year, such as back payments of salary, wages or unused leave paid as a lump sum.

**Yes** Write the total of these amounts at **worksheet 4** – row (cc), then go to step 7.

**No** Read on.

8

**Did you have business deductions in 2023–24 other than those you included in the deduction items at question P8 in the *Business and professional items schedule for individuals 2024*?**

Examples include:

- your share of a partnership loss from a business that was included in the amount at question 13 – label N or O
- deductions at question 13 – label X or Y, which relate to the business income portion of a partnership distribution
- personal service income deductions at question P1 in the *Business and professional items schedule for individuals 2024* which relate to carrying on your business
- deductions included at question D10 for costs involved in managing your business tax affairs as a sole trader or partnership business.

**No** Write 0 (zero) at question A3 – label H, then go to question A4.

**Yes** Write the total amount of these amounts at question A3 – label H on page 7 in your tax return, then go to question A4.

7 Complete **worksheet 4**.

#### **Worksheet 4**

Amount you worked out at step 4	\$ <input type="text"/> (z)
Amount you worked out at step 5	\$ <input type="text"/> (aa)
Add rows (z) and (aa).	\$ <input type="text"/> (bb)
Amount you worked out at step 6	\$ <input type="text"/> (cc)
Take row (cc) away from row (bb).	\$ <input type="text"/> (dd)

Transfer the amount at row (dd) to question A3 – label G. If the amount is negative, print L in the LOSS box at label G. Read on.

# A4

## Working holiday maker net income

Were you on a 417 or 462 working holiday visa at any time during 2023–24?

- No Go to **Income tests**.  
Yes Read on.

### Working holiday makers and visa class changes

If you remained in Australia on a temporary COVID-19 pandemic event 408 visa as a result of your 417 or 462 visa expiring, you will be taxed as if you remained on a 417 or 462 working holiday visa. Complete this question as though you remained on a 417 or 462 working holiday visa.

### Answering this question

Your **working holiday maker net income** is the Australian sourced income you earned while you were on a 417 or 462 working holiday visa, less deductions relating to earning that income.

For more information about working holiday makers (WHMs), go to [ato.gov.au/whm](http://ato.gov.au/whm)

### Working out your WHM net income

- 1** Add up your WHM income, that is salary and wages, that:
- you showed at question **1** in your tax return, and
  - you earned while you were on a 417 or 462 visa.

In most cases, income statements and payment summaries from your employer will show the payment type **H** to indicate that you earned WHM income.

If your income statement or payment summary does not show the payment type **H** but you earned income while you were on a 417 or 462 visa, then include that income in this step.

You must also show the payment type **H** against this income at question 1.

- 2** Add up your WHM income, other than salary and wages, that:
- you showed in your tax return, and
  - you earned during 2023–24 while you were on a 417 or 462 visa.

- 3** Add together the totals from step 1 and step 2 to get your gross WHM income.

- 4** Subtract any deductions at questions **D1** to **D10** that relate to earning your WHM income. The result is your WHM **net income**.

If this amount is less than **0** (zero), your WHM **net income** is **\$0**.

The example below explains how to:

- work out your WHM net income
- complete this question.

### Example: WHM net income and completing your tax return

Kiara, a citizen of Canada, is on a working holiday in Australia, on a 417 visa.

Between September 2023 and June 2024 Kiara worked on a number of farms in NSW and earned a total of \$47,000. Her deductions relating to this income are \$800.

Kiara will show \$46,200 at question **A4** – label **D** (\$47,000 income from the farms less \$800 deductions relating to earning that income).

Kiara will write Canada at question **A4** – label **E**.

Kiara also includes her deductions in the deductions section of their tax return.

### Completing your tax return

- 1** Write at label **D** your WHM net income.
- 2** Write at label **E** your home country. Your home country is where you are from. This will be the country you either:
- are a citizen of
  - have a permanent right to reside.

# Income tests

You must complete all questions in this section of your tax return. Where the amount is zero, write **0**.

We use income tests to work out whether you:

- can claim certain tax offsets and the amount you are entitled to receive
- can receive some government benefits or concessions
- are entitled to a rebate for your private health insurance
- must pay tax
- must pay Medicare levy surcharge
- have a Higher Education Loan Program, VET Student Loan, Student Financial Supplement Scheme, Student Start-up Loan, ABSTUDY Student Start-up Loan or Australian Apprenticeship Support Loan (formerly known as Trade Support Loan) repayment liability.

We may also pass this information to other government agencies, such as Services Australia, to ensure you are receiving your correct entitlement to government benefits. It will also be used to determine any child support payments.

If you need more information on any of the income tests, go to [ato.gov.au/taxreturninstructions2024](http://ato.gov.au/taxreturninstructions2024) and read the Income tests questions.

## IT1

### Total reportable fringe benefits amounts

**Did you receive any reportable fringe benefits amounts of \$3,773 or more?**

**No** Write **0** (zero) at question **IT1** – labels **N** and **W**.  
Go to question **IT2**.

**Yes** Read on.

#### Completing your tax return

**1** Add up all the reportable fringe benefits amounts shown on your:

- payment summaries with **Yes** selected at **Is the employer exempt from FBT under section 57A of the FBTAA 1986?**
- income statements at **Reportable fringe benefits – exempt amount**.

Write the total at question **IT1** – label **N**.

**2** Add up all the reportable fringe benefits amounts shown on your:

- payment summaries with **No** selected at **Is the employer exempt from FBT under section 57A of the FBTAA 1986?**
- income statements at **Reportable fringe benefits – non-exempt amount**.

Write the total at question **IT1** – label **W**.

Go to question **IT2**.

## IT2

### Reportable employer superannuation contributions

#### Did your employer make reportable employer superannuation contributions on your behalf?

**No** Write 0 (zero) at question IT2 – label T.

Go to question IT3.

**Yes** Read on.

These are made in addition to the compulsory contributions your employer must make. An example of a reportable employer superannuation contribution is a salary sacrificed amount.

If your payment summary or income statement shows a reportable employer superannuation contributions amount and you did not get your employer to make superannuation contributions in addition to their compulsory superannuation contributions, you should contact your employer before lodging your tax return to check that the figure is correct.

If your employer has incorrectly calculated the reportable employer superannuation contributions amount, ask them to provide you with a revised payment summary or income statement showing the correct amount.

#### Completing your tax return

- 1 Add up the reportable employer superannuation contributions amounts shown on your:
  - payment summaries
  - income statements.
- 2 Write the total at question IT2 – label T. Go to question IT3.

## IT3

### Tax-free government pensions or benefits

#### Did you receive a tax-free government pension or benefit that is listed in Definitions on page 72?

**No** Write 0 (zero) at question IT3 – label U.

Go to question IT4.

**Yes** Read on.

Don't include at this question amounts you have already shown at questions 5, 6 or 7.

#### Completing your tax return

- 1 Add up the amount of tax-free pensions or benefits you received during 2023–24.
- 2 Write the total at question IT3 – label U. Go to question IT4.

## IT4

### Target foreign income

Target foreign income is:

- income earned, derived or received from sources outside Australia
- a periodical payment by way of gifts or allowances from a source outside Australia
- a periodical benefit by way of gifts or allowances from a source outside Australia

provided that amount has not been included in your taxable income, nor received in the form of a fringe benefit.

You must include 'exempt foreign employment income' from question 20 – label N in your target foreign income total, but don't include any other foreign income amount that you show elsewhere in your tax return.

For more information on target foreign income, go to [ato.gov.au/taxreturninstructions2024](http://ato.gov.au/taxreturninstructions2024) and read question IT4.

#### Did you receive any target foreign income?

**No** Write 0 (zero) at question IT4 – label V.  
Go to question IT5.

**Yes** Read on.

## IT5

### Net financial investment loss

**Did you receive income from, or claim deductions for:**

- shares in a company
- an investment in a managed investment scheme, including a forestry managed investment scheme
- rights or options for shares or managed investment schemes
- distributions from a partnership that included income or losses from an investment listed above
- any investment that is of a similar nature to those listed above?

**No** Write 0 (zero) at question IT5 – label X.  
Go to question IT6.

**Yes** Read on.

The loss you show at this question is the amount your deductions from your financial investments exceed your income from those investments.

When calculating your net financial investment loss, don't include interest from your everyday transaction accounts.

#### Managed investment schemes

The investment manager will be able to tell you whether your investment is a managed investment scheme.

Managed investment schemes include:

- cash management trusts
- property trusts
- Australian equity (share) trusts
- agricultural schemes (which include horticultural, aquaculture and commercial horse breeding schemes).

Investments that are **not managed investment schemes** include:

- regulated superannuation funds
- approved deposit funds
- debentures issued by a body corporate
- franchises
- schemes operated by an Australian bank in the ordinary course of banking business (such as term deposits).

## Deductions

Deductions you can claim for an investment include expenses you pay to:

- borrow money to purchase an investment
- manage your investments
- obtain advice about changes in the mix of your investments.

For more information about Net financial investment loss, go to [ato.gov.au/taxreturninstructions2024](http://ato.gov.au/taxreturninstructions2024) and read question **IT5**.

## Completing your tax return

Complete **worksheet 1** below.

If you are a partner in one or more partnerships, add up your share of all net financial investment income and deduct your share of all net losses from the partnerships' financial investments. The statement of distribution from each partnership should show these amounts. Write the total at row (q).

### Worksheet 1

#### Financial investment income

Dividends from Australian shares from question **11**:

- Unfranked amount  (a)
- Franked amount  (b)
- Franking credit  (c)

Managed investment scheme income included at question **13** – label **U**  (d)

Share of franked distributions and franking credits from managed investment scheme included at question **13** – label **C**  (e)

Dividend income or managed investment scheme income from foreign companies included at question **20** – label **M**  (f)

Australian franking credits from a New Zealand franking company from question **20** – label **F**  (g)

Forestry managed investment scheme income from question **23** – label **A**  (h)

Any other assessable income from a financial investment  (i)

Add all amounts from rows (a) to (i).  (j)

#### Financial investment deductions

Dividend deductions from Australian shares included at question **D8**  (k)

Managed investment scheme deductions included at question **13** – label **Y** and question **D8** – label **H**  (l)

Forestry managed investment scheme deductions from question **D14** – label **F**  (m)

Any other deductions attributable to a financial investment, including debt deductions at question **D15** – label **J**  (n)

Add all amounts from rows (k) to (n).  (o)

Subtract row (o) from row (j). Show a loss as a negative.  (p)

Total partnerships investment net income or loss. Show a loss as a negative.  (q)

Add rows (p) and (q).  (r)

If the amount at row (r) is negative, write this amount at question **IT5** – label **X**. Otherwise write **0** (zero) at label **X** and go to question **IT6**.

# IT6

## Net rental property loss

**Did you earn rental income, claim rental deductions, or receive a partnership distribution that included rental income or losses?**

**No** Write **0** (zero) at question **IT6** – label **Y**.  
Go to question **IT7**.

**Yes** Read on.

### Completing your tax return

**1** Complete **worksheet 1** to work out your net rental property loss.

Show loss amounts in **worksheet 1** as negative amounts (including totals).

At row (c) write your share of net rental property income or loss from the partnership tax return statement of distribution.

At row (d) write the net income or loss from carrying on a rental property business which you take into account in working out the amount at question **P8** – label **Z** of the *Business and professional items schedule for individuals 2024*. If this applies to you, then you should lodge your tax return using myTax or a registered tax agent.

If you are unable to use myTax or a registered tax agent, contact us on **13 28 66** and we will mail you a paper tax return and *Business and professional items schedule*.

At row (f) write the total of the low-value pool deductions relating to your rental properties that you included at question **D6**.

### Worksheet 1

#### Net rental property loss

Net foreign rent (from question **20** – label **R**)  (a)

Net rent (from question **21**)  (b)

Share of net rental property income or loss  (c)

Net income or loss from rental property business  (d)

Add rows (a), (b), (c) and (d).  (e)

Total of the low-value pool deductions  (f)

Any other deductions attributable to a rental property, including debt deductions at question **D15** – label **J**  (g)

Add rows (f) and (g).  (h)

Subtract row (h) from row (e).  (i)

**2** If the amount at **worksheet 1** – row (i) is negative (that is, a loss), write that amount at question **IT6** – label **Y**. Otherwise, write **0** (zero) at label **Y** and go to question **IT7**.

# IT7

## Child support you paid

**Did you pay amounts or provide benefits to another person for the maintenance of your child?**

**No** Write 0 (zero) at question IT7 – label Z.  
Go to question IT8.

**Yes** Read on.

# IT8

## Number of dependent children

**Did you have any dependent children?**

**No** Write 0 (zero) at question IT8 – label D.  
Go to **Spouse details – married or de facto**.  
**Yes** Read on.

For this question, regardless of their income, a dependent child is your child who is:

- under 21 years old, or
- 21 to 24 years old and a full-time student at a school, college or university.

The child must be an Australian resident and you must have contributed to their maintenance. For the meaning of Australian resident for tax purposes and maintaining a dependant, see **Definitions** on pages 69 and 70.

We use this information to determine whether you are entitled to an increase in the income test threshold for the:

- private health insurance rebate
- Medicare levy surcharge.

### Completing your tax return

Write the number of your dependent children at question IT8 – label D, then go to **Spouse details – married or de facto**.

# Spouse details – married or de facto

## Did you have a spouse during 2023–24?

Your spouse includes another person who:

- you were in a relationship with that was registered under a prescribed state or territory law
- although not legally married to you, lived with you on a genuine domestic basis in a relationship as a couple.

**No** Go to **Taxpayer's declaration** on page 10 of your tax return.

**Yes** Read on.

## Answering this question

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

- your spouse
- your spouse's *Tax return for individuals 2024* and *Tax return for individuals (supplementary section) 2024* if your spouse needed to complete them
- your spouse's income statement or *PAYG payment summary – individual non-business*
- if your spouse had child support obligations, the details of the amount of child support they paid (your spouse can get this information from Services Australia).

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

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

Seek the information required at this question from your spouse, whether they need to lodge or not. If you cannot find out any of the amounts required, you can make a reasonable estimate.

You will not be penalised for an incorrect estimate if you acted reasonably and in good faith.

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

## Completing your tax return

- 1** If you had a spouse during 2023–24 you must complete **Spouse details – married or de facto** on pages 8–9 in your tax return.

Print your spouse's name in the boxes provided at **Your spouse's name**.

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

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

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

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

- 3** Complete all the labels relating to your spouse's income in your tax return using the information in the tables below. If an amount is zero, write **0**. If you were unable to obtain the information about your spouse's income, provide the best estimate possible.

If you need more information, go to [ato.gov.au/taxreturninstructions2024](http://ato.gov.au/taxreturninstructions2024) and read **Spouse details – married or de facto**.

Label	Explanation
<b>O</b>	At label <b>O</b> write your spouse's 2023–24 taxable income (excluding any assessable First home super saver released amount). You will usually find your spouse's taxable income on their tax return or notice of assessment. If the amount is a loss, write <b>0</b> (zero).
<b>T</b>	At label <b>T</b> write the amount of net income of a trust that the trustee was liable to pay tax on because your spouse was under a legal disability, for example, they were a person who: <ul style="list-style-type: none"><li>• was bankrupt</li><li>• was declared legally incapable because of a mental condition, or</li><li>• was under 18 years old on 30 June 2024.</li></ul> Don't include an amount that has already been included in your spouse's taxable income; for example, at label <b>O</b> . Check the trust distribution statements.
<b>U</b>	At label <b>U</b> write the amount shown at question <b>A5</b> – label <b>X</b> on your spouse's supplementary tax return.
<b>R</b>	At label <b>R</b> write the amount shown at question <b>IT1</b> – label <b>N</b> on your spouse's tax return.
<b>S</b>	At label <b>S</b> write the amount shown at question <b>IT1</b> – label <b>W</b> on your spouse's tax return.

Label	Explanation
P	At label P write the amount shown at question 6 on your spouse's tax return.
Q	<p>At label Q write the amount of any of the following exempt pension income that your spouse received in 2023–24:</p> <ul style="list-style-type: none"> <li>disability support pension paid under Part 2.3 of the <i>Social Security Act 1991</i></li> <li>youth disability supplement if your spouse received disability support pension</li> <li>carer payment paid under Part 2.5 of the <i>Social Security Act 1991</i></li> <li>invalidity service pension paid under Division 4 of Part III of the <i>Veterans' Entitlements Act 1986</i></li> <li>partner service pension paid under Division 5 of Part III of the <i>Veterans' Entitlements Act 1986</i>.</li> </ul> <p>Make sure you include only your spouse's exempt pension income.</p> <p>Don't include at label Q any of the exempt payments listed at label B below.</p>
A	<p>At label A write the total of the amounts shown at:</p> <ul style="list-style-type: none"> <li>question IT2 – label T on your spouse's tax return, and</li> <li>question D12 – label H on your spouse's supplementary tax return.</li> </ul>
B	<p>At label B write the amount of the following tax-free government pensions your spouse received for 2023–24:</p> <ul style="list-style-type: none"> <li>a special rate disability pension paid under Part 6 of Chapter 4 of the <i>Military Rehabilitation and Compensation Act 2004</i></li> <li>a payment of compensation made under section 68, 71 or 75 of the <i>Military Rehabilitation and Compensation Act 2004</i></li> <li>a payment of the weekly amount mentioned in paragraph 234(1)(b) of the <i>Military Rehabilitation and Compensation Act 2004</i></li> <li>a pension for defence, peacekeeping or war-caused death or incapacity or any other pension granted under Part II or Part IV of the <i>Veterans' Entitlements Act 1986</i></li> <li>income support supplement paid under Part IIIA of the <i>Veterans' Entitlements Act 1986</i>.</li> </ul> <p>Don't include these amounts at label Q above.</p>

Label	Explanation
C	<p>At label C write the amount of any 'target foreign income' of your spouse during 2023–24. Target foreign income is any income, periodic payments or benefits by way of gifts or allowances that were:</p> <ul style="list-style-type: none"> <li>from sources outside Australia</li> <li>not included in your spouse's taxable income, and</li> <li>not fringe benefits.</li> </ul> <p>You must include any exempt foreign employment income shown at question 20 – label N on your spouse's supplementary tax return. All foreign income must be converted to Australian dollars before you complete label C.</p>
D	Add the amounts shown at questions IT5 and IT6 on your spouse's tax return and write the total at label D.
E	At label E write the total amount of child support payments or benefits your spouse provided to another person. Don't count any payments or benefits provided to you by your spouse unless you live apart on a permanent or indefinite basis.
F	At label F write the superannuation lump sum that you included for question M2 Medicare levy surcharge at <b>Worksheet 1</b> – row (k) if it was part of your spouse's taxable income.

- 4 Complete the **Family Assistance consent** section on page 9 in your tax return only if you consent to use part or all of your 2024 tax refund to repay your spouse's Family Assistance debt.
- 5 Complete the **Taxpayer's Declaration** on page 10 in your tax return.

# Checklist

Check you have completed the following before you lodge your tax return:

- the **Individual information** sections in your tax return
- your electronic funds transfer details so any refund owing can be paid directly into your financial institution account
- all questions that are relevant to you, including:
  - **M2** – this question is **compulsory** for all taxpayers
  - **Private health insurance policy details**, if required
  - **A1** if you were under 18 years old on 30 June 2024; this is **compulsory** and if not completed you may be taxed at a higher rate
  - **A4** if you were in Australia on a 417, 462 or temporary COVID-19 pandemic event 408 visa that allowed you to work and holiday; this is **compulsory** and if not completed you may be taxed at a higher rate
  - **IT1 to IT8**
  - **Spouse details – married or de facto**, if required, including
    - **Family Assistance consent** – if you have consented to offset part or all of your tax refund against your spouse's Family Assistance debt, if required
- the letter code boxes, if required, at questions
  - **1 Salary or wages**
  - **3 Employer lump sum payments**
  - **4 Employment termination payments**
  - **8 Australian superannuation lump sum payments**
  - **TOTAL SUPPLEMENT INCOME OR LOSS**
  - **TOTAL INCOME OR LOSS**
  - **D1 Work-related car expenses**
  - **D3 Work-related clothing, laundry and dry-cleaning expenses**
  - **D4 Work-related self-education expenses**
  - **SUBTOTAL**
  - **TAXABLE INCOME OR LOSS**
  - **T1 Seniors and pensioners**
  - **M1 Medicare levy reduction or exemption**
  - **Private health insurance policy details**
  - **A1 Under 18**
  - **A3 Government super contributions**.

written totals at

- **TOTAL TAX WITHHELD**
- **TOTAL SUPPLEMENT INCOME OR LOSS** (if applicable)
- **TOTAL INCOME OR LOSS**
- **TOTAL SUPPLEMENT DEDUCTIONS** (if applicable)
- **TOTAL DEDUCTIONS**
- **SUBTOTAL**
- **TAXABLE INCOME OR LOSS**
- **TOTAL SUPPLEMENT TAX OFFSETS** (if applicable)
- **TOTAL TAX OFFSETS**

a *Trust income schedule* to attach to your tax return, if you have written amounts for trust distributions at

- **13 Partnerships and trusts**
- **18 Capital gains**
- **19 Foreign entities**
- **20 Foreign source income and foreign assets or property**

the **Taxpayer's declaration**, you need to read, complete, sign and date it

attach all documents or schedules the tax return instructions tell you to attach

kept copies of your tax return, all attachments, and relevant papers for your own records.

## When can you expect your notice of assessment?

We aim to process paper tax returns within 50 business days. If you lodged your tax return online using myTax, our standard processing time is 10 business days.

# Definitions

Some of the following definitions apply to all questions, while some only apply to specific questions. Each definition identifies which question it applies to.

## Adjusted taxable income (all questions)

**Adjusted taxable income (ATI)** is an amount that is used most commonly to determine eligibility for certain tax offsets.

The following amounts are used to calculate a person's ATI:

- taxable income (excluding any assessable First home super saver released amount)
  - reportable employer superannuation contributions
  - deductible personal superannuation contributions
  - adjusted fringe benefits total, which is the sum of
    - reportable fringe benefits amounts received from employers exempt from fringe benefits tax under section 57A of the *Fringe Benefits Tax Assessment Act 1986* multiplied by 0.53, and
    - reportable fringe benefits amounts from employers not exempt from fringe benefits tax under section 57A of the *Fringe Benefits Tax Assessment Act 1986*
  - certain tax-free government pensions or benefits received by the person
  - target foreign income
  - net financial investment loss
  - net rental property loss
- less**
- child support payments the person provided to another person.

To work out a person's ATI, go to [ato.gov.au/incometestscalculator](https://ato.gov.au/incometestscalculator) or use the **ATI worksheet** on the next page. If you are using the calculator and you are working out the dependant's ATI for part of the year or the ATI of a deceased person, you need to read the instructions below.

If you are working out the ATI of a person for the whole year, you can get the amounts for the **ATI worksheet** from the person's tax return.

If you are working out a dependant's ATI for part of the year, you cannot use the figures from their tax return. Instead, you must work out the amounts for the period they were a dependant and complete the worksheet using these figures. The instructions at each question will tell you what to do.

If you are completing a tax return for a deceased person, or your spouse died during the year and you need to know their ATI for the whole of 2023–24, their ATI is the amount worked out with the calculator or at row (k):

- divided by the number of days the person was alive in 2023–24, and
- multiplied by 366.

## ATI worksheet

	You	Dependant 1	Dependant 2	Dependant 3
The period for which you need to work out the person's ATI	from: 1/7/2023 to: 30/6/2024			
The person's taxable income from <b>TAXABLE INCOME OR LOSS</b> (excluding any assessable First home super saver released amount). If taxable income is a loss, write 0 (zero).	(a) \$	\$	\$	\$
The person's total reportable fringe benefits amounts from: question <b>IT1</b> – label <b>N</b> , multiplied by 0.53 and rounded down to the nearest dollar, and question <b>IT1</b> – label <b>W</b>	(b) \$	\$	\$	\$
The person's reportable employer superannuation contributions from question <b>IT2</b> – label <b>T</b>	(c) \$	\$	\$	\$
The person's deductible personal superannuation contributions from question <b>D12</b> – label <b>H</b>	(d) \$	\$	\$	\$
The person's tax-free government pensions or benefits from question <b>IT3</b> – label <b>U</b>	(e) \$	\$	\$	\$
The person's target foreign income from question <b>IT4</b> – label <b>V</b>	(f) \$	\$	\$	\$
The person's net financial investment loss from question <b>IT5</b> – label <b>X</b>	(g) \$	\$	\$	\$
The person's net rental property loss from question <b>IT6</b> – label <b>Y</b>	(h) \$	\$	\$	\$
Add all the amounts from (a) to (h).	(i) \$	\$	\$	\$
Child support the person provided to a third party from question <b>IT7</b> – label <b>Z</b>	(j) \$	\$	\$	\$
Subtract (j) from (i). This is the person's ATI for the period.	(k) \$	\$	\$	\$

## Appropriate level of private patient hospital cover (question M2)

An **appropriate level of private patient hospital cover** is cover provided by a registered health insurer for hospital treatment in Australia which has an excess of:

- \$750 or less (for a policy covering only one person), or
- \$1,500 or less (for all other policies).

Excess is the amount you pay before your health insurer pays for any claim you make.

General cover (formerly called ancillary cover) or 'extras' is not private patient hospital cover because it covers only items such as optical, dental, physiotherapy or chiropractic treatment.

## Australian resident for tax purposes (all questions)

Generally, we consider you to be an **Australian resident for tax purposes** if you:

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

If you need help in deciding if you are an Australian resident for tax purposes, go to [ato.gov.au/residency](http://ato.gov.au/residency)

## Child (all questions)

**Child** includes:

- your adopted child, stepchild or ex-nuptial child
- your child born or adopted in 2023–24
- a child of your spouse, and
- someone who is your child within the meaning of the *Family Law Act 1975* (for example, a child who is considered to be a child of a person under a state or territory court order giving effect to a surrogacy agreement).

## Combined rebate income (question T1)

The **combined rebate income** of you and your spouse is the total of:

- your rebate income
- your spouse's rebate income, and
- the amount on which the trustee of a trust was liable to pay tax in respect of your spouse because your spouse was under a legal disability, such as being an undischarged bankrupt or a person who was declared legally incapable because of a mental condition.

## Dependants (question M1 for Medicare levy exemption)

For question **M1**, **dependant** means an Australian resident you maintained who was:

- your spouse
- your child under 21 years old, or
- your child, 21 to 24 years old, who was receiving full-time education at a school, college or university and whose adjusted taxable income (ATI, see pages 67–8) for the period you maintained the child was less than the total of \$282 plus \$28.92 for each week you maintained them.

See **Maintaining a dependant** on page 70.

If the parents of a child lived apart for all or part of the income year and the child was a dependant of each of them, the child is treated as an equal dependant of each parent. However, where a parent receives Family tax benefit (FTB) Part A for the child, including receiving only the rental assistance component, the child is a dependant of that parent for the number of days the child was in their care.

## Dependants (question M2)

For question **M2**, your **dependants** (regardless of their income) are your:

- spouse, even if they worked during 2023–24 or had their own income
- children under 21 years old
- children who are 21 to 24 years old who are studying full-time at a school, college or university.

Your dependants must have been Australian residents in 2023–24 and you must have contributed to their maintenance.

## Dependent child (question M1 for Medicare levy reduction)

A **dependent child** is any child who was an Australian resident whom you maintained in 2023–24 and whose adjusted taxable income (ATI, see pages 67–8) was less than:

Categories of dependent children	ATI if not maintained for the whole year	ATI if maintained for the whole year
Any child under 21 years old you maintained who was not a full-time student	For the first child: \$282 plus \$28.92 for each week you maintained them	For the first child: \$1,786
	For each additional child: \$282 plus \$21.70 for each week you maintained them	For each additional child: \$1,410
Any full-time student aged under 25 years old at a school, college or university	\$282 plus \$28.92 for each week you maintained them	\$1,786

## Family agreement (question M1)

A **family agreement** is a written agreement signed by you and your spouse. You complete a **family agreement** only if both you and your spouse would have to pay the Medicare levy were it not for your exemption category status. You don't need to send this agreement to us. Keep it with your records. The agreement must contain:

- the statement: "We agree that the Medicare levy exemption in respect of our dependants for 2023–24 will be claimed as follows."
- name of person claiming the **full** exemption
- name of person claiming the **half** exemption
- your signature
- your spouse's signature.

The agreement must be signed before the date the person claiming the full exemption lodges their tax return unless the Commissioner allows further time.

## Income statement

If your employer is reporting through Single Touch Payroll, your income statement replaces your payment summary.

You can access your income statement online in myGov. We update your income statement throughout the year when your employer pays you. If your income statement is:

- tax ready**, your employer has finished with your income statement and you can use it to do your tax return
- year to date or not tax ready**, your employer has not finished with your income statement. Your employer must finalise your information by 14 August.

## Incur or incurred (all questions)

You **incur** an expense in an income year when you:

- receive a bill or invoice for an expense that you are liable for and must pay (even if you don't pay it until after the end of the income year), or
- don't receive a bill or invoice but you are charged and you pay for the expense.

## Maintaining a dependant (questions M1, M2 and IT8)

You **maintained a dependant** if any of the following applied:

- you both lived in the same house
- you gave them food, clothing and lodging
- you helped them to pay for their living, medical and educational costs.

If you had a spouse for the whole of 2023–24 and your spouse worked at any time during the year, we still consider you to have maintained your spouse as a dependant for the whole income year.

We consider you to have maintained a dependant even if the 2 of you were temporarily separated, for example, due to holidays or overseas travel.

If you maintained a dependant for only part of the year, you may need to adjust your claim accordingly.

## Pension age (question T1)

Centrelink	• 67 years old or older
Veterans' Affairs	• veteran or war widow/widower • 60 years old or older, and • meets the veteran pension age test

For more information about the veteran pension age test, see page 73.

## Preservation age (questions M1 and M2)

The minimum age a superannuation fund member may be able to access their preserved benefits. Your preservation age depends on when you were born, in accordance with the following table:

Date of birth	Preservation age
Before 1 July 1960	55
1 July 1960 – 30 June 1961	56
1 July 1961 – 30 June 1962	57
1 July 1962 – 30 June 1963	58
1 July 1963 – 30 June 1964	59
From 1 July 1964	60

## Rebate income (question T1 and Do you need to lodge a tax return?)

Your **rebate income** determines whether you are eligible for the seniors and pensioners tax offset at question T1.

To work out your rebate income, go to [ato.gov.au/incometestcalculator](http://ato.gov.au/incometestcalculator) or use the following worksheet.

## Rebate income worksheet

Your taxable income from **TAXABLE INCOME OR LOSS** on page 4 in your tax return (excluding any assessable First home super saver released amount)

If your taxable income is a loss, write **0** (zero).

(a)

Your adjusted fringe benefits total, which is the sum of:

- question **IT1** – label **N** in your tax return multiplied by 0.53 and rounded down to the nearest dollar, and
- question **IT1** – label **W** in your tax return

(b)

Your reportable employer superannuation contributions (from question **IT2** – label **T** in your tax return)

(c)

Your deductible personal superannuation contributions (from question **D12** – label **H** in your supplementary tax return)

(d)

Your net financial investment loss (from question **IT5** – label **X** in your tax return)

(e)

Your net rental property loss (from question **IT6** – label **Y** in your tax return)

(f)

Add up all the amounts from (a) to (f). This is your rebate income.

(g)

## Shared care (question M1 and T4)

You had **shared care** if you, and your spouse if you had one, cared for your child for some of the income year, and someone else, such as a former spouse, cared for the child for the rest of the income year.

If you received family tax benefit (FTB) Part B as part of a shared-care arrangement, you will need to know your FTB shared-care percentage to calculate your spouse offset. Your FTB shared-care percentage is usually not the same as your 'shared care percentage' which appears on correspondence you have received from Services Australia.

If you don't know your FTB shared-care percentage, contact Services Australia (see page 80 for contact details).

## Spouse (all questions)

Your **spouse** includes another person who, for 2023–24:

- you were in a relationship with that was registered under a prescribed state or territory law
- although not legally married to you, lived with you on a genuine domestic basis in a relationship as a couple.

## Tax-free government pensions or benefits that are taken into account in the income tests (question IT3)

If you receive any of the government pensions or benefits listed below, you must include at question **IT3** the part of those pensions and benefits that are exempt from tax. In some cases, all of your pension or benefit could be exempt from tax, and in other cases only part of it might be.

Don't include any part of these pensions and benefits that is a bereavement payment, pharmaceutical allowance, rent assistance or remote area allowance, or language, literacy and numeracy supplement.

Government benefits or payments you may receive include:

- Disability support pension paid by Centrelink to a person who is under age-pension age.
- Youth disability supplement if you receive disability support pension.
- Carer payment under Part 2.5 of the *Social Security Act 1991* (note this is not the 'carer allowance' under Part 2.19 of the *Social Security Act 1991*).
- Pension for defence, peacekeeping or war-caused death or incapacity or any other pension granted under Part II or Part IV of the *Veterans' Entitlement Act 1986*.
- Invalidity service pension where the veteran is under age-pension age.

- Partner service pension where either
  - the partner and the veteran are under the age-pension age and the veteran is receiving an invalidity service pension, or
  - the partner is under age-pension age, the veteran has died and was receiving an invalidity service pension at the time of death.
- Income support supplement paid under Part IIIA of the *Veterans' Entitlements Act 1986*.
- A veteran payment under an instrument made under Part IIIAA of the *Veterans' Entitlements Act 1986*.
- Special rate disability pension under Part 6 of Chapter 4 of the *Military Rehabilitation and Compensation Act 2004*.
- A payment of compensation under section 68, 71 or 75 of the *Military Rehabilitation and Compensation Act 2004*.
- A payment of the weekly amount mentioned in paragraph 234(1)(b) of the *Military Rehabilitation and Compensation Act 2004* (including a reduced weekly amount because of a choice under section 236 of that Act) or of a lump sum mentioned in subsection 236(5) of that Act.

If you are not sure, for the purpose of this question, whether a government pension or benefit you have received is tax-free, phone **13 28 61**.

## Travel expense records (question D2)

	Domestic travel		Overseas travel	
	Written evidence	Travel diary <sup>(1)</sup>	Written evidence	Travel diary <sup>(1)</sup>
<b>If you did not receive a travel allowance:</b>				
• travel less than 6 nights in a row	Yes	No	Yes	No
• travel 6 or more nights in a row	Yes	Yes	Yes	Yes
<b>If you received a travel allowance and your claim does not exceed the reasonable allowance amount:</b>				
• travel less than 6 nights in a row	No	No	No <sup>(2)</sup>	No
• travel 6 or more nights in a row	No	No	No <sup>(2)</sup>	Yes <sup>(3)</sup>
<b>If you received a travel allowance and your claim exceeds the reasonable allowance amount:</b>				
• travel less than 6 nights in a row	Yes	No	Yes	No
• travel 6 or more nights in a row	Yes	Yes	Yes	Yes <sup>(3)</sup>

1 A travel diary is a document in which you record the nature, dates, places, times and duration of your activities and travel.

2 Written evidence is required for overseas accommodation expenses regardless of the length of the trip but not for food, drink and incidentals.

3 Members of international aircrews don't have to keep a travel diary if they limit their claim to the amount of the allowance received.

## Veteran pension age test (question T1)

You meet the **veteran pension age test** if one of the following applied to you and you were eligible for a pension, allowance or benefit under the *Veterans' Entitlements Act 1986*:

- You have eligible war service, that is, service in World War II or operational service as a member of the Australian Defence Force.
- You are a Commonwealth or allied veteran who served in a conflict in which the Australian Defence Force was engaged during a period of hostilities, that is, World War II, or in Korea, Malaya, Indonesia or Vietnam.
- You are an Australian or allied mariner who served during World War II.
- You are the war widow or widower of a former member of the Australian Defence Force.

'Pension, allowance or benefit' includes:

- disability pension
- service pension, and
- white or gold Repatriation health cards for treatment entitlements.

If you are not sure whether you meet the veteran pension age test, go to the Department of Veterans' Affairs at [dva.gov.au](http://dva.gov.au) or phone them on 13 32 54.

For more help understanding terms we use in the tax return instructions, go to [ato.gov.au/taxtimedefinitions](http://ato.gov.au/taxtimedefinitions)

# Amounts that you do not pay tax on

You might have received amounts that you don't need to include as income in your tax return. We classify them into 3 different categories:

- **exempt income**
- **non-assessable non-exempt income**
- **other amounts** that are not taxable and don't affect any calculation in your tax return.

The most common types of exempt income, non-assessable non-exempt income and other amounts that are generally not taxable are listed below. If you are not sure whether a payment you have received is exempt income, non-assessable non-exempt income or is another non-taxable amount, phone **13 28 61**.

## Exempt income

### Exempt Australian Government pensions, allowances and payments

- Carer adjustment payment (CAP)
- Carer payment where
  - **both** the carer **and** the care receiver are under age-pension age, or
  - the carer is under age-pension age and any of the care receivers has died
- Disability support pension paid by Centrelink to a person who is under age-pension age
- Double orphan pension
- Invalidity service pension paid under the *Veterans' Entitlements Act 1986* where the veteran is under age-pension age
- Partner service pension where either
  - the partner (excluding the non-illness separated spouse of a veteran) and the veteran are under age-pension age and the veteran receives an invalidity service pension, or
  - the partner is under age-pension age and the veteran has died and was receiving an invalidity service pension at the time of death
- Veterans' Affairs disability pension and allowances, war widows and war widowers pension

Lump sum bereavement payments received as part of any of the payments in the previous list are exempt only up to the tax-free amount. Phone **13 28 61** to find out how much of your payment is exempt.

### Exempt Australian Government education payments

- Allowances for students under 16 years old, including those allowances paid under ABSTUDY, the Assistance for Isolated Children Scheme and the Veterans' Children Education Scheme
- Australian-American Educational Foundation (Fulbright Commission) grant
- Commonwealth scholarships or bursaries provided to foreign students
- Commonwealth secondary education assistance
- Endeavour awards research fellowships or an Endeavour Executive Award
- Language, literacy and numeracy supplement
- Payments under the Military Rehabilitation and Compensation Act Education and Training Scheme (MRCAETS) for eligible young persons whose eligibility was determined under
  - paragraph 258(1)(a) of the *Military Rehabilitation and Compensation Act 2004* and the eligible young person was under 16 years old, or
  - paragraph 258(1)(b) of the *Military Rehabilitation and Compensation Act 2004*
- Pensioner education supplement and fares allowance paid by Centrelink
- Rent assistance paid to Austudy recipients
- Some scholarships and bursaries received by full-time students
- Supplementary allowances for students paid under the Assistance for Isolated Children Scheme
- The first \$1,000 of an apprenticeship early completion bonus provided under a specified state or territory scheme for occupations with skill shortages

### Other exempt Australian Government payments

- Acute support packages for veterans and their families
- Amounts you received directly, or which are paid to a person on your behalf, under the National Disability Insurance Scheme for approved reasonable and necessary supports funded under your plan
- Australian Government Disaster Recovery Payment
- Back to school bonus and single income family bonus paid under the *A New Tax System (Family Assistance) (Administration) Act 1999*
- Carer allowance paid under the *Social Security Act 1991*
- Child care subsidy
- Additional child care subsidy
- Child disability assistance under Part 2.19AA of the *Social Security Act 1991*
- Economic support payments
- Education entry payment supplement under the *Social Security Act 1991*

- Energy supplement paid under Part 2.25B of the *Social Security Act 1991* or Part VIIAD of the *Veterans' Entitlements Act 1986*
- Family tax benefit
- Household Assistance Package payments which include
  - Clean Energy Advance
  - Energy Supplement payments
  - Essential Medical Equipment payment
  - Single Income Family Supplement
- Loss of earnings allowance paid under the *Veterans' Entitlements Act 1986*
- Lump sum payment made under section 198N of the *Veterans' Entitlements Act 1986*
- Mobility allowance paid under the *Social Security Act 1991*
- Outer Regional and Remote (OR&R) payment made under the Better Start for Children with Disability initiative
- Outer Regional and Remote (OR&R) payment made under the Helping Children with Autism package
- Payment from the Thalidomide Australia Fixed Trust
- Payment for travelling expenses under Part 3 of the *Treatment Benefits (Special Access) Act 2019*
- Payment of pharmaceutical supplement made under Part 4 of the *Treatment Benefits (Special Access) Act 2019*
- Payments from the Commonwealth to Thalidomide survivors under the Support for Australia's Thalidomide Survivors program
- Payments from the National Indigenous Australians Agency under the Territories Stolen Generations Redress Scheme
- Pension bonus and pension bonus bereavement payments under Part 2.2A of the *Social Security Act 1991* or Part IIIAB of the *Veterans' Entitlements Act 1986*
- Pharmaceutical allowances paid under the *Social Security Act 1991*
- Prisoner of War Recognition Supplement payment under Part VIB of the *Veterans' Entitlements Act 1986*
- Quarterly pension supplement paid under the *Social Security Act 1991* or the *Veterans' Entitlements Act 1986*
- Remote area allowance
- Rent assistance
- Stillborn baby payment paid by Centrelink
- Telephone allowance paid under the *Social Security Act 1991*
- The ex-gratia payment from the Australian Government, known as the Disaster Recovery Allowance for special category visa (subclass 444) holders for a disaster
  - that occurred in Australia during 2014–15 and future years, and
  - for which a determination under section 1061L of the *Social Security Act 1991* has been made
- Utilities allowance paid under the *Social Security Act 1991*
- Veterans supplement paid under the *Veterans' Entitlements Act 1986*

## Exempt Australian Defence Force and United Nations payments

- Certain pay and allowances for Australian Defence Force personnel (your employer will advise you if an amount is exempt)
- Compensation payments under the *Safety, Rehabilitation and Compensation Act 1988* for impairment or incapacity resulting from service with a United Nations armed force in an operation area described in Schedule 2 of the *Veterans' Entitlement Act 1986*
- Compensation payments made under the *Military Rehabilitation and Compensation Act 2004*, except those that are income-related payments
- F-111 deseal/reseal ex-gratia lump sum payments
- Pay and allowances for part-time service in the Australian Naval, Army or Air Force Reserve
- Payments in relation to a recommendation by the Defence Force Ombudsman for abuse by a member of Defence
- Some allowances paid to Australian Defence Force personnel who served in prescribed overseas areas (your employer will advise you if an allowance is exempt)

## Other exempt payments

- Certain amounts of interest paid by the Commonwealth on unclaimed money and property
- Certain annuities and lump sums which are paid to an injured person under a structured settlement
- Certain distributions from a pooled development fund
- Certain distributions from an early stage venture capital limited partnership
- Certain payments relating to persecution during the Second World War
- Certain profits or gains from disposal of shares in a pooled development fund
- Japanese internment compensation payments made under the *Compensation (Japanese Internment) Act 2001* or the *Veterans' Entitlements Act 1986*
- Your share of certain profits or gains arising from disposal of investments by a venture capital limited partnership (VCLP), an early stage venture capital limited partnership (ESVCLP) or an Australian venture capital fund of funds (AFOF)

## Non-assessable non-exempt income

The most common types of non-assessable non-exempt income are:

- superannuation lump sum death benefits received by either
  - a dependant
  - someone who is not a dependant but received the benefit because of the death of a member of the Australian Defence Force or an Australian police force (including Australian Protective Services) who died in the line of duty
- tax-free superannuation lump sum benefits paid to a person with a terminal medical condition existing at the time when the lump sum was received or within 90 days after its receipt
- amounts on which family trust distribution tax has been paid (see question **A5** in *Individual supplementary tax return instructions 2024*)
- genuine redundancy payments and early retirement scheme payments shown as 'Lump sum D' amounts on your income statement or payment summary
- National Rental Affordability Scheme payments or non-cash benefits paid (whether directly or indirectly, such as through an NRAS consortium of which you are a member) by a state or territory government or a relevant body established under a state or territory law
- that part of the taxable component of a death benefit employment termination payment (ETP) below the 2023–24 cap of \$235,000 paid to a dependant
- the taxed element of a death benefit superannuation income stream paid from an account-based pension to a death benefit dependant where either
  - the deceased was 60 years old or older at the time of their death
  - the recipient was 60 years old or older when they received the benefit
- the taxed element of a superannuation income stream or lump sum paid from an account-based pension received by a person 60 years old or older
- the tax-free component of a superannuation benefit paid from an account-based pension
- the tax-free component of an ETP.

## Tax-free income for temporary residents

If you are a temporary resident your foreign income is non-assessable non-exempt income, except for income you earn from your employment overseas while you are a temporary resident, which may be taxable.

You are a temporary resident if:

- you hold a temporary visa granted under the *Migration Act 1958*
- you are not an Australian resident within the meaning of the *Social Security Act 1991*, and
- your spouse (if you have one) is not an Australian resident within the meaning of the *Social Security Act 1991*.

If on 6 April 2006, or at any time since, you were an Australian resident for tax purposes but not a temporary resident, you are not entitled to the temporary resident exemptions from that time, even if you later held a temporary visa.

For more information, go to [ato.gov.au/foreignincomeexemption](http://ato.gov.au/foreignincomeexemption)

## Other amounts that you don't pay tax on

You don't pay tax on:

- most child support and spouse maintenance payments
- allowances you received as a volunteer in the Australian government funded Australian Volunteers Program
- government super contributions.

There are other amounts that are generally not taxed, such as lottery winnings and inheritances.

For more information, go to [ato.gov.au/amountsnotincome](http://ato.gov.au/amountsnotincome)

# Important information

## Who can complete your tax return?

You can get someone else to complete your tax return for you:

- **A family member or friend**, but they can't charge you a fee.
- **Tax Help** – a free service provided by community volunteers trained to help people earning around \$60,000 or less and have simple affairs, prepare their tax returns. Tax Help volunteers don't charge a fee for their assistance. Tax Help volunteers can help you online, by phone or in person at a Tax Help centre. To make an appointment, phone **13 28 61** (select option 3, then option 2) for Tax Help services near you.
- **Registered tax agent** can charge you a fee for preparing your tax return.

Regardless of who helps you complete your return:

- you must sign your tax return
- you are legally responsible for the accuracy of the information.

## Lodge your tax return by 31 October 2024

If you're lodging your own tax return, you need to lodge it by 31 October each year.

If you choose to use the services of a registered tax agent, they will generally have special lodgment schedules and can lodge returns for clients later than 31 October. If you are using a registered tax agent, you need to engage them before 31 October.

If you're having difficulties meeting your tax obligations or are unable to lodge by 31 October, contact us as soon as possible.

## Failure to lodge on time penalty

We may apply a penalty for failure to lodge on time if your tax return is not lodged by the due date.

Generally, we apply one penalty unit for every 28 days (or part thereof) that your tax return is overdue, to a maximum of 5 penalty units. For more information regarding penalty units, go to [ato.gov.au/failuretolodgeontimepenalty](http://ato.gov.au/failuretolodgeontimepenalty).

We recognise that sometimes people don't meet their lodgment obligations on time, even with the best intentions. Generally, we don't apply penalties in isolated cases of late lodgment. We consider your circumstances when deciding what action to take.

## Where to send your tax return

### Within Australia

To lodge **online** using myTax, go to [ato.gov.au/lodgeonline](http://ato.gov.au/lodgeonline). Most myTax refunds are issued within 10 business days.

To lodge a **paper** tax return, either:

- mail it in the pre-addressed envelope that came with it
- mail it in your own envelope and address it to  
**Australian Taxation Office**  
**GPO Box 9845**  
(insert the name and postcode of your nearest capital city)  
For example;  
**Australian Taxation Office**  
**GPO Box 9845**  
**SYDNEY NSW 2001**

Most refunds for paper tax returns are processed within 50 business days.

### From overseas

To lodge online using myTax, go to [ato.gov.au/lodgeonline](http://ato.gov.au/lodgeonline). Most myTax refunds are issued within 10 business days.

To lodge a **paper** tax return, either:

- mail it in the pre-addressed envelope that came with it, but first
  - cross out the barcode above the address
  - cross out **IN YOUR CAPITAL CITY**
  - write **SYDNEY NSW 2001, AUSTRALIA**
- mail it in your own envelope and address it to  
**Australian Taxation Office**  
**GPO Box 9845**  
**SYDNEY NSW 2001, AUSTRALIA**

Most refunds for paper tax returns are processed within 50 business days.

## When can you expect your notice of assessment?

Our standard processing time for processing your tax return is:

- 10 business days if you lodge online
- 50 business days if you lodge on paper.

Your notice of assessment will be:

- sent to your *myGov* inbox, if you have a *myGov* account, regardless of whether you lodge online or on paper
- mailed to you, if you don't have a *myGov* account.

To check the progress of your tax return:

- go to [ato.gov.au/progressofreturn](http://ato.gov.au/progressofreturn)
- phone 13 28 61 and
  - choose option 1 then option 1, or
  - ask one of our customer service representatives to do a search for you.

## Our commitment to you

Where you believe we have not met your expectations or not conducted ourselves as outlined in the ATO Charter, we support your right to make a complaint.

We are committed to treating complaints seriously, dealing with them quickly, fairly and learning from them. Making a complaint will not affect your relationship with us.

If you disagree with a technical decision (dispute or object to an ATO decision) we have made about your tax affairs, you have the right to have the decision reviewed through the formal process. For more information, go to [ato.gov.au/disputeorobjecttoATO](http://ato.gov.au/disputeorobjecttoATO)

Before deciding whether to lodge a complaint, a list of potential resolutions is available on [ato.gov.au/complaints](http://ato.gov.au/complaints). These may help you with your issue.

If you're still concerned about an issue, you can:

- discuss it with an ATO officer who will aim to resolve your issue
- try to sort it out with the tax officer you've been dealing with or phone the number you've been given
- talk to that officer's manager if you're not satisfied
- consider making a formal complaint if you're still not satisfied.

## How to make a complaint

To make a complaint:

- go to [ato.gov.au/complaints](http://ato.gov.au/complaints)
- phone our complaints line on 1800 199 010 between 8am – 6pm, Monday to Friday (local time), except national public holidays
- phone the National Relay Service (if you have difficulty hearing or speaking to people on the phone)
- write to  
**Australian Taxation Office**  
PO Box 1271  
ALBURY NSW 2640

If you have previously lodged a complaint and you are not satisfied with the way it is being handled, or with the outcome, you may request for your complaint to be escalated to a more senior officer. To escalate your complaint, contact ATO Complaints on one of the methods listed above.

## Other avenues to make a complaint

Where you're not satisfied with your complaint outcome or the way the ATO handled your complaint, you can get the decision reviewed by contacting the Inspector-General of Taxation and Taxation Ombudsman (IGTO). To contact the IGTO:

- go to [igt.gov.au](http://igt.gov.au)
- phone 1300 448 829
- write to  
**Inspector-General of Taxation and Taxation Ombudsman**  
GPO Box 551  
SYDNEY NSW 2001

# More information

## Website

For information on anything that you read in *Individual tax return instructions 2024*, go to [ato.gov.au/taxreturninstructions2024](http://ato.gov.au/taxreturninstructions2024)

Our tools and calculators can help you complete your tax return, go to [ato.gov.au/calculators](http://ato.gov.au/calculators)

## Publications

To get publications, taxation rulings, practice statements and forms referred to in *Individual tax return instructions 2024* you can:

- go to our website [ato.gov.au/publications](http://ato.gov.au/publications)
- phone our Publications Ordering Service ..... **1300 720 092**

## Phone

We need to establish your identity before discussing or updating your tax record. We'll ask you questions based on information we hold about you, including information from third parties and other government departments. We recommend you have your TFN ready when you phone us.

### Voiceprint

Voice authentication is a fast and easy way to confirm your identity when you phone us. This is the digital representation of the sound, rhythm, physical characteristics and patterns of your voice. Once you have saved it with us, we confirm your identity by matching the characteristics of your voice to your voiceprint.

Our phone lines are open Monday to Friday 8.00am to 6.00pm except on Australian national public holidays. For more information, go to [ato.gov.au/contactus](http://ato.gov.au/contactus) for information on extended hours of service to the community.

### ATO self-help phone services ..... **13 28 65**

Our automated phone service is available 24 hours a day, every day, so you can:

- check the progress of your refund
- search for your lost super
- make a payment arrangement
- apply for a refund of franking credits
- check the progress of your compassionate release of super application.

You need to quote your TFN to use **ATO personal self-help services**.

### **Individuals** ..... **13 28 61**

Phone between 8:00 am and 6:00 pm Monday to Friday.

You can enquire about the following:

- lodging online using myTax
- pay as you go (PAYG), including instalment activity statements
- student and training support loans
- questions in *Individual tax return instructions 2024* or *Individual tax return instructions supplement 2024*
- capital gains, rental income and foreign income
- lodging your return
- your notice of assessment
- your income tax account, payment arrangements and lost refund cheques
- binding oral advice.

### From overseas

Phone ..... **+61 2 6216 1111**  
during our business hours, 8.00am to 5.00pm  
(Australian Eastern Standard or Daylight-saving Time) Monday to Friday. Our phone number may not work from all countries.

### **Indigenous Helpline** ..... **13 10 30**

This service specialises in helping Aboriginal and Torres Strait Islander peoples with their personal tax matters.

### People with a hearing, speech or vision impairment

If you have difficulty hearing or speaking to people who use a phone, you can contact us through the National Relay Service (NRS). For more information, go to [accesshub.gov.au](http://accesshub.gov.au)

For information about *Individual tax return instructions 2024* in accessible formats for people with vision impairment, go to the outside back cover.

### **Business** ..... **13 28 66**

### **Complaints** ..... **1800 199 010**

### **EFT** ..... **1800 802 308**

For enquiries about direct deposit of your tax refund

### Services Australia Families line

(previously Department of Human Services) ..... **13 61 50**

### Superannuation ..... **13 10 20**

### To report phoenix, tax evasion or black economy activity confidentially:

Phone (FREECALL) ..... **1800 060 062**

Go to [ato.gov.au/tipoff](http://ato.gov.au/tipoff)

Mail

Australian Taxation Office  
Tax Integrity Centre  
PO Box 188

**ALBURY NSW 2641**

Mark all letters as 'in confidence'.



If you are from a non-English speaking background, phone the Translating and Interpreting Service (TIS) on 13 14 50 for help.

#### Arabic

إذا كنت لا تجيد التحدث باللغة الإنجليزية وكانت في حاجة إلى مساعدة من مكتب الضريبة، الرجاء الاتصال بخدمة الترجمة الخطية والشفهية (TIS) على الرقم 13 14 50.

#### Assyrian

بَلْ لَكَ مُتَّصِّلَةٌ بِالْمُتَّصِّلَةِ لِتَتَّصِّلَ بِكَ مُتَّصِّلَةٌ ATO، مُتَّصِّلَةٌ. (TIS: Translating and Interpreting Service) بَلْ مُتَّصِّلَةٌ 13 14 50

#### Burmese

အကယ်၍ သင်္ကာ အိုလိုက်ဘာသာကူး ကော်ဗျာမြို့နယ်၏ ATO ထံကလုံး အကျေအိုလိုအောင် ဘာသာဖြန့်နှင့် ဝန်ဆောင်ရွက် (TIS: Translating and Interpreting Service) ၁၃ ၁၄ ၅၀ နှင့် ဖွံ့ဖြိုးဆောင်ရွက်၏။

#### Chinese

如果你的英语说得不好而需要税务局的帮助，请拨打13 14 50 联系翻译及传译服务处。

#### Dari

اگر لسان انگلیسی را خوب گپ نمیزند و به کمک اداره مالیات احتیاج دارید، به اداره خدمت ترجمه کنید. و شفا هی به نمبر ۱۳۱۴۵۰ تیلفون کنید.

#### Dinka

Naa cī ye jam nē thorj ē Dīnēlīth apath ku gör koony tēnē māktāb de tek, ke yī yub Kīdīma de Tarjama ku Wērēthok (TIS) Tälāpūn:  
13 14 50.

#### Hindi

यदि आप अंग्रेजी अच्छी तरह से नहीं बोल पाते और आपको ATO से मदद की ज़रूरत है, तो अनुवाद और व्याख्या सेवा (TIS: Translating and Interpreting Service) को 13 14 50 पर फ़ोन करें।

#### Indonesian

Jika bahasa Inggris Anda kurang baik, dan membutuhkan bantuan dari ATO (Kantor Pajak Australia), teleponlah Layanan Penerjemahan dan Juru Bahasa (TIS: Translating and Interpreting Service) di 13 14 50.

#### Japanese

英語でお困りの方で、国税庁のサポートが必要な場合は、翻訳通訳サービス(TIS)  
13 14 50 にお電話ください。

#### Khmer

ប្រព័ន្ធប្រៃឆ្នោតអូរកម្មិតរៀបចំពិភពលោកនៃក្រសួង នគរបាលប្រៃឆ្នោតកំពើរិយាយពេជ្យាន់ សូមចូរក្នុងទីក្រុងបំព្រឹក (TIS) តាមលេខ 13 14 50.

#### Korean

영어를 잘하지 못하지만 국세청으로부터 도움을 받고자 한다면, 번역 및 통역 서비스 (TIS)  
13 14 50 번으로 전화하십시오.

#### Persian

اگر بخوبی انگلیسی صحبت نمیکنید و به کمک اداره مالیات نیاز دارید، به اداره خدمت ترجمه کنید و شفا هی به شماره ۱۳۱۴۵۰ تلفن فرمائید.

#### Russian

Если Вы недостаточно хорошо говорите по-английски, и Вам требуется помощь Налоговой Службы, позвоните в Службу Переводов (TIS) по телефону 13 14 50.

#### Serbian

Ако не говорите добро енглески и треба вам помоћ од Пореске управе (Tax Office), назовите Службу преводилаца и тумача (TIS) на 13 14 50.

#### Somali

Haddii aadan si fiican ugu hadlin Ingiriiska aadna caawimo uga baahan tahay ATO, wac Adeega Tarjumida Qoraalka iyo Afcelinta (TIS: Translating and Interpreting Service) telefoon 13 14 50.

#### Thai

หากท่านพูดภาษาอังกฤษได้ไม่คล่อง และต้องการความช่วยเหลือจากกรมสรรพากร กรณีติดต่อฝ่ายบริการล้ามและแปลภาษา (Translating and Interpreting Service - TIS) ที่หมายเลข 13 14 50.

#### Turkish

İyi İngilizce konuşamıyorsanız ve Vergi Dairesi'nden yardıma ihtiyacınız varsa, 13 14 50 numaralı telefondan Yazılı ve Sözlü çeviri Servisi'ni (TIS) arayın.

#### Vietnamese

Nếu quý vị không nói rành tiếng Anh và cần sự giúp đỡ của Văn Phòng Thuế Vụ, xin gọi cho Dịch Vụ Thông Ngôn và Phiên Dịch (TIS) ở số 13 14 50.

## Tax Help

Tax Help is a network of community volunteers who provide a free and confidential service to help people with simple tax affairs prepare their tax returns online.

To find a Tax Help centre near you or to make an appointment, phone 13 28 61.

## For people with a vision impairment

You can prepare and lodge your tax return online using myGov. For more information, go to [ato.gov.au/lodgeonline](http://ato.gov.au/lodgeonline)

**Lodge online  
when and where  
you want**

**myTax**

Visit [ato.gov.au/lodgeonline](http://ato.gov.au/lodgeonline)  
You can also use a registered tax agent





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

Yes

Don't know

No

FINAL TAX RETURN

### Your date of birth

If you were under 18 years old on 30 June 2024, you must complete question A1.

Day  Month  Year

Provide your date of birth to avoid delays in the processing of your tax return.

### Electronic funds transfer (EFT)

We need your financial institution details to pay any refund owing to you, even if you have provided them to us before. Write the BSB number, account number and account name below.

BSB number (must be 6 digits)

Account number

Account name (for example, JQ Citizen. Do not show the account type, such as cheque, savings, mortgage offset)

## Income

### 1 Salary or wages

Your main salary and wage occupation

Payer's Australian business number

Tax withheld – do not show cents

\$  ,  ·

Income – do not show cents

C \$  ,  ·  
D \$  ,  ·  
E \$  ,  ·  
F \$  ,  ·  
G \$  ,  ·

TYPE  
TYPE  
TYPE  
TYPE  
TYPE

### 2 Allowances, earnings, tips, director's fees etc

\$  ,  ·

K \$  ,  ·

### 3 Employer lump sum payments

\$  ,  ·

Amount A in lump sum payments box

TYPE  
TYPE

\$  ,  ·

R \$  ,  ·  
5% of amount B in lump sum payments box

TYPE

### 4 Employment termination payments (ETP)

Date of payment Day  / Month  / Year

\$  ,  ·

I \$  ,  ·  
Taxable component

CODE  
CODE

\$  ,  ·

### 5 Australian Government allowances and payments like Newstart, Youth Allowance, JobSeeker and Austudy payments

\$  ,  ·

A \$  ,  ·

### 6 Australian Government pensions and allowances

You must complete question T1 in Tax offsets.

\$  ,  ·

B \$  ,  ·

### 7 Australian annuities and superannuation income streams

Taxable component

Taxed element

J \$  ,  ·

CODE

N \$  ,  ·

CODE

Assessable amount from capped defined benefit income stream

M \$  ,  ·

CODE

Lump sum in arrears – taxable component

Taxed element

Y \$  ,  ·

CODE

Untaxed element

Z \$  ,  ·

CODE



Attach here all documents that the instructions tell you to attach.  
Do not send in your tax return until you have attached all requested attachments.

Your tax file number (TFN)





## Income – continued

### 8 Australian superannuation lump sum payments

Date of payment Day  / Month  / Year

Payer's ABN

Taxable component

Tax withheld – do not show cents  
\$    ,    .

Taxed element

Income – do not show cents  
Q \$    ,    . TYPE

Untaxed element

P \$    ,    .

### 9 Attributed personal services income

\$    ,    .

O \$    ,    .

### TOTAL TAX WITHHELD

Add up the \$ boxes. \$  ,   ,   .

Do not include total income here

### 10 Gross interest

If you are a foreign-resident make sure you have printed your country of residence on page 1.

Gross interest

Income – do not show cents  
L \$  ,   ,   .

Tax file number amounts withheld from gross interest M \$  ,   .

### 11 Dividends

If you are a foreign-resident make sure you have printed your country of residence on page 1.

Unfranked amount

S \$  ,   ,   .

Franked amount

T \$  ,   ,   .

Tax file number amounts withheld from dividends V \$  ,   . Franking credit

U \$  ,   ,   .

### 12 Employee share schemes

Discount from taxed upfront schemes – eligible for reduction

D \$  ,   ,   .

Discount from taxed upfront schemes – not eligible for reduction

E \$  ,   ,   .

Discount from deferral schemes

F \$  ,   ,   .

Total assessable discount amount

B \$  ,   ,   .

TFN amounts withheld from discounts

C \$  ,   ,   .

Foreign source discounts A \$  ,   ,   .

**I** If you completed the **Tax return for individuals (supplementary section) 2024**, write here the amount from TOTAL SUPPLEMENT INCOME OR LOSS on page 15.

\$  ,   ,   . LOSS

**TOTAL INCOME OR LOSS** Add up the income amounts and deduct any loss amount in the \$ boxes on pages 2 and 3.

\$  ,   ,   . LOSS



## Deductions

► You must read the deductions section in the instructions if you are claiming deductions for expenses that relate to your work as an employee at questions D1–D6.

<b>D1 Work-related car expenses</b>	<b>A \$</b> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> · <input checked="" type="checkbox"/> <span style="float: right;">CLAIM TYPE</span>	
<b>D2 Work-related travel expenses</b>	<b>B \$</b> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> · <input checked="" type="checkbox"/>	
<b>D3 Work-related clothing, laundry and dry cleaning expenses</b>	<b>C \$</b> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> · <input checked="" type="checkbox"/> <span style="float: right;">CLAIM TYPE</span>	
<b>D4 Work-related self-education expenses</b>	<b>D \$</b> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> · <input checked="" type="checkbox"/> <span style="float: right;">CLAIM TYPE</span>	
<b>D5 Other work-related expenses</b>	<b>E \$</b> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> · <input checked="" type="checkbox"/>	
<b>D6 Low value pool deduction</b>	<b>K \$</b> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> · <input checked="" type="checkbox"/>	
<b>D7 Interest deductions</b>	<b>I \$</b> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> · <input checked="" type="checkbox"/>	
<b>D8 Dividend deductions</b>	<b>H \$</b> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> · <input checked="" type="checkbox"/>	
<b>D9 Gifts or donations</b>	<b>J \$</b> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> · <input checked="" type="checkbox"/>	
<b>D10 Cost of managing tax affairs</b>	Interest charged by the ATO  Litigation costs  Other expenses incurred in managing your tax affairs	<b>N \$</b> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> · <input checked="" type="checkbox"/> <b>L \$</b> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> · <input checked="" type="checkbox"/> <b>M \$</b> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> · <input checked="" type="checkbox"/>

**D** If you completed the **Tax return for individuals (supplementary section) 2024**, write here the amount from TOTAL SUPPLEMENT DEDUCTIONS on page 15.

► **\$**   ,   ,   ·

**TOTAL DEDUCTIONS**

Add amounts at questions D1 to D

► **\$**  ,  ,  ·

**SUBTOTAL**

TOTAL INCOME OR LOSS less TOTAL DEDUCTIONS

**\$**  ,  ,  · LOSS

## Losses

### L1 Tax losses of earlier income years

Primary production losses carried forward from earlier income years

**Q \$**  ,  ,  ·

Primary production losses claimed this income year

**F \$**  ,  ,  ·

Non-primary production losses carried forward from earlier income years

**R \$**  ,  ,  ·

Non-primary production losses claimed this income year

**Z \$**  ,  ,  ·

**TAXABLE INCOME OR LOSS**

If you were not required to complete L1, write the amount from **SUBTOTAL** above here.

**\$**  ,  ,  ·

If you completed L1, add up the amounts you wrote at F and Z and take the total away from the amount you wrote at **SUBTOTAL**. Write the answer at **\$ TAXABLE INCOME OR LOSS**.

**Make sure that you complete question M2.**

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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## Tax offsets

### T1 Seniors and pensioners (includes self-funded retirees)

If you had a spouse during 2023–24 you must also complete **Spouse details – married or de facto** on pages 8–9.

The ATO will work out this tax offset amount. Print your code letter in the **TAX OFFSET CODE** box.

N **TAX OFFSET**  
 **CODE**  
Y **VETERAN**  
 **CODE**

### T2 Australian superannuation income stream

**S \$**       **·**

**T** If you completed the **Tax return for individuals (supplementary section) 2024**, write here the amount from TOTAL SUPPLEMENT TAX OFFSETS on page 16.

**·** **\$**       **·**

### TOTAL TAX OFFSETS

Add up all the tax offset amounts at questions T2 and **T**.

**U \$**       **·**



# Medicare levy related questions

## M1 Medicare levy reduction or exemption

### ! NOTE

Only certain taxpayers are entitled to a Medicare levy reduction or exemption. Read **M1 Medicare levy reduction or exemption** in the instructions to work out if you are eligible to claim.

### Reduction based on family income

Number of dependent children and students

**Y**

CLAIM  
TYPE

### Exemption categories

Full 2.0% levy exemption – number of days

**V**

Half 2.0% levy exemption – number of days

**W**

If you have completed question **M1** and had a spouse during 2023–24 you must also complete **Spouse details – married or de facto** on pages 8–9.

## M2 Medicare levy surcharge (MLS)

### THIS QUESTION IS COMPULSORY FOR ALL TAXPAYERS.

If you do not complete this question you may be charged the full Medicare levy surcharge.

To help you determine if you have to pay the surcharge read **M2 Medicare levy surcharge** in the instructions.

For the **whole** period 1 July 2023 to 30 June 2024 were **you** and **all** of your dependants (including your spouse) – if you had any – covered by private patient **hospital** cover?

**E** Yes  You **must** complete **Private health insurance policy details** **No**  Read on.

For the whole of 2023–24 were you:

- **a single person** – without a dependent child or children – and your income for surcharge purposes (including your total reportable fringe benefits amounts) was \$93,000 or less or
- **a member of a family** – which may consist of you and your spouse (married or de facto) with or without a dependent child or children; or a sole parent with a dependent child or children – and the combined income for surcharge purposes (including the total reportable fringe benefits amounts) of you and your spouse (if you had one) was \$186,000 or less (plus \$1,500 for each dependent child after the first)?

**No**  You may have to pay the surcharge. Read **M2 Medicare levy surcharge** in the instructions.

**Yes**  You do not have to pay the surcharge. **A**  You must write **366** at **A**.

You must write the following at **A**:

- **0** when you have to pay the surcharge for the whole period 1 July 2023 to 30 June 2024
- **366** when you **don't** have to pay the surcharge for the whole period 1 July 2023 to 30 June 2024
- **the number of days** you do **not** have to pay the surcharge for part of the period 1 July 2023 to 30 June 2024.

Number of days you do **not** have to pay the surcharge **A**

If you had a spouse during 2023–24 complete **Spouse details – married or de facto** on pages 8–9.

If you were covered by private patient hospital cover at any time during 2023–24 you **must** complete **Private health insurance policy details** on the next page. Read the Private health insurance policy details section in the instructions.







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

The information on this page relates to your spouse's income.

You must complete all labels.

Your spouse's 2023–24 taxable income (excluding any assessable First home super saver released amount)

If the amount is zero write 0.  
O \$  ,  ,  .

Your spouse's share of trust income on which the trustee is assessed under section 98, and which has not been included in your spouse's taxable income

T \$  ,  ,  .

Distributions to your spouse on which family trust distribution tax has been paid and which your spouse would have had to show as assessable income if the tax had not been paid

U \$  ,  ,  .

### Your spouse's total reportable fringe benefits amounts

Employers exempt from FBT under section 57A of the FBTAA 1986

R \$  ,  ,  .

Employers not exempt from FBT under section 57A of the FBTAA 1986

S \$  ,  ,  .

Amount of Australian Government pensions and allowances (see **Q6 Australian Government pensions and allowances** in the instructions) that your spouse received in 2023–24 (exclude **exempt pension** income)

P \$  ,  ,  .

Amount of exempt pension income (see **Spouse details – married or de facto** in the instructions) that your spouse received in 2023–24. Do not include any amount paid under the *Military Rehabilitation and Compensation Act 2004*

Q \$  ,  ,  .

Amount of your spouse's reportable superannuation contributions (which is the total of reportable employer superannuation contributions and deductible personal superannuation contributions)

A \$  ,  ,  .

Other specified exempt payments (see **Spouse details – married or de facto** in the instructions) that your spouse received

B \$  ,  ,  .

Your spouse's target foreign income

C \$  ,  ,  .

Your spouse's total net investment loss (total of net financial investment loss and net rental property loss)

D \$  ,  ,  .

Child support your spouse paid

E \$  ,  ,  .

Your spouse's taxed element of a superannuation lump sum for which the tax rate is zero (see **M2 Medicare levy surcharge** in the instructions)

F \$  ,  ,  .

**Family Assistance consent** – Complete this section only if you consent to use part or all of your 2024 tax refund to repay your spouse's Family Assistance debt.

Complete the details below only if:

- you were the spouse of a family tax benefit (FTB) claimant, or the spouse of a child care assistance claimant on 30 June 2024 **and**
- your spouse has given you authority to quote their customer reference number (CRN) on your tax return – if your spouse does not know their CRN, they can contact Services Australia **and**
- your spouse has a Family Assistance debt or expects to have a Family Assistance debt for 2024 **and**
- you expect to receive a refund for 2024 **and**
- you consent to use part or all of your refund to repay your spouse's Family Assistance debt.

Do you consent to use part or all of your 2024 tax refund to repay your spouse's Family Assistance debt?

I consent to the ATO using part or all of my 2024 tax refund to repay any Family Assistance debt of my spouse, whose details I have provided above. I have obtained my spouse's permission to quote their CRN.

Your signature for Services Australia consent purposes only

Date  
Day  / Month  / Year

 If you are completing the supplementary section (pages 13–16) of your tax return, attach it here.

## Taxpayer's declaration

All taxpayers must sign and date the declaration below.

Read and answer the questions below before you sign the Taxpayer's declaration.

- 1 Are you required to complete any of the questions on the *Tax return for individuals (supplementary section) 2024?* To find out, read *Will you need Individual tax return instructions supplement 2024?* in the instructions.

No  Read on. Yes  Attach pages 13–16 to this page and read on.

- 2 Have the instructions asked you to attach further information relating to specific questions?

No  Read on. Yes  Attach the information to page 3 of your tax return and read on.

Make sure you have also attached all other documents that the instructions tell you to.

### Privacy

The ATO is authorised by the *Taxation Administration Act 1953* to request your tax file number (TFN). We will use your TFN to identify you in our records. It is not an offence not to provide your TFN. However if you do not provide your TFN, your assessment may be delayed.

Taxation law authorises the ATO to collect information and to disclose it to other government agencies. For information about your privacy go to [ato.gov.au/privacy](http://ato.gov.au/privacy)

I declare that:

- all the information I have given on this tax return, including any attachments, is true and correct
- I have shown all my income – including net capital gains – for tax purposes for 2023–24
- I have completed and attached the supplementary section, schedules and other attachments – as appropriate – that the instructions told me to provide
- I have completed question **M2 – Medicare levy surcharge**
- I have the necessary receipts and/or other records – or expect to obtain the necessary written evidence within a reasonable time of lodging this tax return – to support my claims for deductions and tax offsets.

### IMPORTANT

The tax law imposes heavy penalties for giving false or misleading information.

### FOR YOUR TAX RETURN TO BE VALID YOU MUST SIGN BELOW.



Date

Day

Month

Year

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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The ATO will issue your assessment based on your tax return. However, the ATO has some time to review your tax return, and issue an amended assessment if a review shows inaccuracies that change the assessment. The standard review period is 2 years, but for some taxpayers it is 4 years. For more information go to [ato.gov.au/notices](http://ato.gov.au/notices)

### WHERE TO SEND YOUR TAX RETURN

Send your completed tax return to:

**Australian Taxation Office**  
**GPO Box 9845**

[insert the name and postcode of your capital city]

For example:

**Australian Taxation Office**  
**GPO Box 9845**  
**SYDNEY NSW 2001**

For more information, read the **Important information section in the instructions**.

