Why I think knowing how to declare tax will reduce the cost of living:  
With the [cost-of-living crisis](https://au.yahoo.com/topics/cost-of-living/) gripping everyone's wallets, a decent portion of the population will be relying on their tax return to provide a bit of financial relief.

“People will be desperate to get their hands on their refunds with some needing it just to keep the lights on," Finder personal finance expert Sarah Megginson said. “It’s possible that a tax windfall could make life a lot more comfortable in the short term for millions of households.”

The average Aussie is expecting to receive a tax refund of $1,288, but that will obviously depend on income, deductions and whether having any investments or other salary streams.

There are nearly 20.5 million active tax file numbers registered to individuals in Australia and last tax year the ATO received 13.7 million individual tax return lodgements. This was a 3% increase on the previous year. Of these lodgements more than 5.6 million were lodged by self-preparers and more than 8 million were lodged by tax agents.

[every extra dollar spent on a tax agent](https://theconversation.com/does-paying-for-tax-advice-save-money-only-if-youre-wealthy-184641) only yields an estimated tax savings of 20 cents), and if you have simple tax affairs then it’s relatively easy and quick to do it yourself.

the problem of taxpayers are facing:

* incorrectly claiming work-related expenses
* inflating claims for rental properties
* failing to include all income when lodging

And the poorer you are, the more likely you’ll need but can’t afford some professional help. 30.1%–40.6% of people in financial hardship needing tax advice but unable to access it

First, many respondents observed that technological advancements designed to enhance the efficiency of the taxation system have had implementation problems and unintended consequences. Specifically, many respondents observed that “since the introduction of ro[b]o debt and myGov, tax issues have increased” (R47, R60, R83, R111). Second, although the ATO has introduced options for helping individuals complete their tax returns (ie the Tax Help program), respondents observed that their clients were generally “a little frightened of the ATO” (R2) and have found it difficult “trying to get clear answers from [them]” (R6), and thus, have chosen not to seek their help. Other respondents noted that the ATO Tax Help program was only available from “July – Oct so individual clients after this date can't get free tax help” (R80, R125). Third, a lack of proximate tax advice was attributed to the increasingly unmet need for tax advice. Clients living in rural or remote areas often “have trouble getting to a tax help centre or [accessing any form] of tax help” (R23, R66). One suggestion from a survey participant was that the ATO should have in-person assistance available in rural or remote areas; specifically, “it would be good to have [a] local tax office in major regional centres who people [can] go for face to face assistance” (R52). Examples of rural or remote areas mentioned by survey respondents include Rockhampton, Darwin, Roxby Downs and Coober Pedy.

Tax Accounting for Financial Wellbeing: Quantifying the Unmet Need for Pro Bono Tax Advice, (2022) 51 Australian Tax Review 228

Therefore, it is very important to let low-income people know how to get tax refund and know some basic tax knowledge. I want our team to build an education-and-guidance app, or just a website, where low-income people can get pro bono tax advice. If individuals with low incomes fail to accurately claim their tax refunds, they may be at risk of exacerbating their financial difficulties and facing potential penalties from the Australian Taxation Office (ATO).

Besides, it’s easier to achieve.

When it comes to the implementation of group buying, I find it quite challenging due to the extensive database knowledge required, an area which I have yet to explore. Furthermore, successful group buying necessitates substantial data acquisition that cannot be readily sourced online, thus requiring direct communication with farmers and potential partners. This presents a significant challenge that may exceed the capabilities of a four-person team. Additionally, I harbor reservations regarding pricing in the context of group buying. When engaging directly with farmers, how can one expect to secure lower prices compared to those offered by supermarket giants? Their order quantity are considerable. Instead of creating a group-buying program, develop one that determines if a supermarket is guilty of price gouging. As far as I know, in the past few months, Australian people's trust in Woolworth has decreased because of price fraud, such as opaque promotion activities. Moreover, delivery costs must not be overlooked. While China has seen success in improving logistics distribution for group buying initiatives, replicating this model in Australia is unfeasible given the comparatively less efficient logistics infrastructure. To ensure product freshness, group buying is constrained to local agricultural products only, significantly limiting consumer choice.