



until you get all of your payment summaries before you lodge your tax return.

3. If there's a reportable fringe benefits amount shown on any of your payment summaries, include the total amount at item 9 on page 2 of your tax return.
4. Include on your tax return any dividends you received and any capital gains you made when you sold shares.
5. Two of the most common types of income left out of tax returns each year are interest earned on investments and government allowances such as Newstart (unemployment benefits).
6. The cost of buying, repairing and laundering compulsory uniforms, registered non-compulsory uniforms and protective clothing is deductible. However, the cost of buying, repairing and laundering everyday clothing worn at work is not.
7. If you want to know whether you can claim a deduction for gifts or donations, see if the information is on the receipt for your gift. If not, contact the organisation for confirmation. If you are participating in a workplace-giving program through your employer, you can be confident that the gift is deductible. You only need the payment summary or other form of advice from your employer showing the total donation amount for the year. Gifts or donations cannot be claimed if something is received in return (for example, greeting cards or art union tickets).
8. If you intend claiming family tax benefit (FTB) through the tax system you must lodge your 2004 FTB tax claim with or after your 2004 tax return and by 30 June 2006. If you received FTB by fortnightly payments throughout the year from the Family Assistance Office you may be entitled to a top-up but you and your partner, if you had one, must also lodge your tax returns (if you need to lodge) by 30 June 2006 to receive entitlements. (Although if you leave it this late you may incur a late lodgment penalty.)
9. The Medicare levy surcharge question on page 5 of the tax return is a compulsory item. If you don't fill it in, we may charge you the full Medicare levy surcharge.
10. If you have private health insurance, your health fund will send you a letter showing the health fund identification

code. You will need to include this code in the private health insurance policy details section of your tax return if you claim a 30% private health insurance tax offset or an exemption from the Medicare levy surcharge.

BABY BONUS

If you had a baby or gained legal responsibility of a child aged under five (for example, through adoption) between 1st July 2001 and 30th June 2004, whether or not you already have other children, you could receive the baby bonus.

The baby bonus is paid whether or not you currently get other family benefits – for example, maternity allowance – and is not income tested.

How much baby bonus you get depends on your taxable income each year.

For more information visit the Tax Office website at www.ato.gov.au or phone us on **13 28 61**.

SUPERANNUATION

Super co-contribution

You may be eligible for the Government Super Co-contribution if:

- your income is less than \$40,000 a year and you make personal contributions to a superannuation fund or retirement savings account
- you lodge an income tax return
- you can't claim a deduction for your personal contributions
- you are under 71 years of age, and
- you have not held a temporary resident visa at any time during the year.

Beware of promoters offering early access to super

The Tax Office is warning people about self-managed superannuation fund (or DIY fund) schemes illegally offering early access to superannuation.

If you are rolling over your superannuation into one of these funds because you have been told that this will let you get early access to it, you may be breaking the law. You should contact the Tax Office Superannuation Infoline on **13 10 20** urgently and tell us about your situation.

It's Tax Time

1 July to 31 October 2004

 For more information visit www.ato.gov.au

It's Tax Time

LOGDE YOUR TAX RETURN EARLY

You have until 31 October 2004 to lodge your tax return, unless it is prepared by a registered tax agent.

The earlier you send in your tax return, the earlier you will receive your refund. Even if you have a tax bill, the earliest you have to pay it is 21 November 2004.

If a tax agent is lodging your tax return they may be able to lodge it later. If you didn't use a tax agent last year or you're changing agents this year, make sure you see them before 31 October 2004.

FORGOTTEN TO LODGE?

If you forgot or couldn't lodge a tax return for a previous year, phone us on **13 28 61** for help or advice.

FAILURE TO LODGE ON TIME PENALTY

If you lodge your return after the due date, we can impose a penalty. However, our policy is not to apply the penalty if you lodge your tax return voluntarily and it doesn't have any tax payable.

SOMETHING MISSING?

If your tax return is incomplete – for example, it's not signed or a payment summary is missing – we may send it back to you. If that happens, we consider that your tax return is lodged on the date it is returned to us complete. This may mean you have to pay the late lodgment penalty.

If you don't have your payment summaries because they are late or lost, or if your payment summary is wrong, contact your payer (usually your employer) as soon as possible. Ask for a signed, certified copy of the missing payment summary or a statement or letter showing the correct details. If you can't get these details from your payer, fill out a statutory declaration (available from the Tax Office) showing:

- the payment period/s covered by the missing documents
- the name/s of your payer/s
- the amounts of tax withheld, and
- the gross amount you earned.

Attach your completed declaration to page 3 of your tax return.

If you haven't received all the statements for your investment income (for example, interest and dividends), contact your investment body as soon as possible.

❗ If you underestimate your income on your tax return, you may have to pay a penalty.

WORK-RELATED DEDUCTIONS

You don't need receipts if your work-related expenses are less than \$301 **but** you must be able to show that the deductions relate to your income and how you calculated the amount you claimed.

If you claim more than \$300 for work-related expenses you will need to keep written evidence to prove the **total amount**, not just the amount over \$300.

You need to keep your records for five years from the date you lodged your tax return – two years if you are eligible for a shorter period of review (see pages 8–9 of *TaxPack 2004* for more information). Don't attach documents to your tax return unless we ask you to; keep them in case they are needed later.

We provide specific information for 16 occupations – known as occupational rulings. To get this information visit our website at www.ato.gov.au click on 'Your industry type', click on 'Individuals' and then click on 'Occupational rulings'. If you are lodging your tax return by e-tax, the occupational rulings are available through the help function.

HOW TO LODGE YOUR TAX RETURN

Lodge online with e-tax

If you are looking for an easy, convenient and free way to do your tax return in 2004, join over 830,000 taxpayers who already use e-tax. It:

- estimates items such as capital gains, family tax benefit and your tax refund or tax debt
- allows you to complete your tax return confidentially and at your leisure, seven days a week
- is available from 1 July 2004.

Online returns generally take only 14 days to process. For more information on e-tax, visit our website at www.ato.gov.au

Other ways to lodge your tax return

Use *TaxPack 2004* and post your tax return to the Tax Office in the enclosed pre-addressed envelope – don't forget to attach a stamp.

Appoint a registered tax agent who will prepare and lodge your tax return for a tax deductible fee.

Need free help with your tax return? If you are on a low income you may qualify for our Tax Help service. We have around 2,000 trained volunteers operating from 1,000 locations across Australia during the tax-time period (July–October), to help you prepare tax returns and baby bonus claims at no cost.

➡ To find out more phone **13 28 61** or visit www.ato.gov.au

Ask a family member or friend to help you – but they cannot charge you a fee.

In all cases, you are still legally responsible for the accuracy of the information in your tax return.

Help us to help you

Make sure your tax return is complete and that you have signed it before sending it to us. Incomplete tax returns will be returned to you.

If due to circumstances beyond your control you won't be able to lodge by 31 October 2004, phone the Tax Office on **13 28 61** as soon as possible to find out if you can lodge later.

For more information about lodging your tax return, visit our website at www.ato.gov.au

HELPFUL HINTS FOR TAX TIME

1. Double check your name, tax file number, date of birth and signature (if you are lodging a paper tax return) on your tax return before you lodge it to make sure your refund is not delayed.
2. Check your employment history for the year against a calendar. Make sure every day of the year is accounted for. Use your calendar to make a list of all the payers you have worked for during the income year and wait