

2015 INCOME TAX RETURN – FOR WAGE EARNERS

- ~ Each member of a couple needs to complete their own copy of this form
- ~ Your nominated BAN TACS office will provide you with a Letter of Engagement of which, each member of a couple needs to sign their own.
- ~ If you have a rental property, use the form for rental properties on <http://www.bantacs.com.au/tools.php>
- ~ For Taxpayers who are in business you will need to complete a Business Schedule which is available on the BAN TACS Tools page. Generally there will be additional charges for a business; we will contact you once we have looked at the work involved.

Self Assessment Obligations

Please be aware that under Australian Taxation Office self assessing system, if you are called upon to attend a desk audit, you may be required to provide receipts or other records to substantiate any claims made in your return; please refer to the Substantiation note at the end for help. Records are required to be held for 5 years from the date of lodgment of your return.

Please visit www.bantacs.com.au/aboutus.php to find a BAN TACS office near you

Our objective is to simplify your tax return process not complicate it through long detailed questions. This form sticks to the basics at your appointment we can discuss any tax issues you may have that are outside the ordinary.

Please use this form as a guide and feel free to add information or comment when you are not sure how to address the question. Please provide both your phone number and your e-mail address so we can send you an e-mail if we cannot reach you by phone.

Preferred contact number: _____ Best contact time: morning | afternoon | evening

E-mail address: _____

PERSONAL DETAILS

Your Name: Mr | Mrs | Ms | Miss _____ DOB: ____ / ____ / ____
Was this the name used on your last tax return? YES ☐ NO ☐
Details if no: _____

Existing clients need only provide details of changes that have occurred since you lodged your last income tax return

Tax File Number: _____ Occupation: _____
Residential Address: _____
Postal Address: _____
Has your postal address changed since lodging a tax return? YES ☐ NO ☐
Telephone: ____ (W) ____ (H) ____ (M) _____
Are you a war veteran or widow/widower of a war veteran yet under the Aged Pension age? YES ☐ NO ☐
Do you operate under an ABN? YES ☐ NO ☐ If yes please complete a Business Schedule which is available in the checklists on www.bantacs.com.au/tools.php

Family Details **Note**, this includes same sex couples

Spouse's Name: Mr | Mrs | Ms | Miss _____ DOB: ____ / ____ / ____
Was this their name used on your last tax return? YES ☐ NO ☐
Details if no: _____
Spouse's TFN: _____ Spouse's Occupation: _____
Spouses adjustable taxable income if we are not doing their tax return: \$ _____
If married / de facto in 2013/2014, what date did this occur: ____ / ____ / ____
~ If you share care for your own children, please advise the % of care allocated to you by the Family Assistance Office: _____ %

TAX AGENT DETAILS

Attach a copy of your previous return if this is the first time using the services of this BAN TACS Office

Did an accountant prepare your last Income Tax Return? YES ☐ NO ☐
If yes please provide contact details of previous accountant: _____
Bank Account Details for Direct Deposit of Refunds BSB: _____ ACCT NO: _____
Note the ATO no longer post cheques Acct Name: _____
Do you have a will? YES ☐ NO ☐
Do you have an Enduring Power of Attorney? YES ☐ NO ☐
Do you feel comfortable that your financial affairs are under control? YES ☐ NO ☐
If not would you like to discuss any of the areas listed below with us, or one of our affiliated service providers?
☐ Income Protection Insurance ☐ Life Insurance ☐ Superannuation ☐ Financial Planning Strategies

INCOME

Did you receive income from Salary or Wages **YES** ☐ **NO** ☐

Did you receive any allowances, directors' fees, bonuses, cents per kilometre, reimbursements and tips etc. **YES** ☐ **NO** ☐

DESCRIPTION OF ALLOWANCE:

Please attach copies of payment summaries from all employers

If amounts are not included on your payment summaries please provide details below.

AMOUNT:

Did you receive an Employment termination payments **YES** ☐ **NO** ☐

Did you receive an Aust Gov't allowances or payments e.g. Newstart, Youth Allowance, or Sickness Benefit? **YES** ☐ **NO** ☐

Did you receive an Aust. Government pension or other similar benefits **YES** ☐ **NO** ☐

Did you receive income from Australian Annuities or Superannuation income streams? **YES** ☐ **NO** ☐

Did you receive any Australian super lump sum payments? **YES** ☐ **NO** ☐

Did you receive Interest from bank accounts or investments? **YES** ☐ **NO** ☐

ACCOUNT DETAILS:

Please attach ETP Summary

Please attach Copies of Payment Summary from relevant Department eg. Centrelink

Please attach Copies of Payment Summary from relevant Department eg. Centrelink

Please attach payment summary received from super fund or life insurance company or friendly society.

NB: see payment summary- superannuation lump sum received from super fund.

Please provide details of Bank Accounts and Interest received

INTEREST AMOUNT:

Did you receive any Dividend income? **YES** ☐ **NO** ☐

Did you receive income from partnerships and/or trusts? **YES** ☐ **NO** ☐

Did you receive any business income? **YES** ☐ **NO** ☐

Is your business Subcontracting? Did you earn the majority of your income from one contract? **YES** ☐ **NO** ☐

Have you made deposits to or withdrawals from a farm managed deposit? **YES** ☐ **NO** ☐

Did you have any Capital Gains or losses during the financial year? **YES** ☐ **NO** ☐

Did you receive any income from overseas sources? **YES** ☐ **NO** ☐

DESCRIPTION OF INCOME

Please attach all dividend and investment Tax Statements

If yes we will need to discuss with you what additional information may be required

If yes please complete a Business Schedule available under Additional Forms where you obtained this form on the mail-ins page

If yes you will need to complete an additional Business Schedule: bantacs.com.au/tools.php

Please attach bank statements for your Farm Management Account

If yes please complete a CGT Schedule, available under Additional Forms where you obtained this form on the checklists page

Please provide details below

AMOUNT

Did you receive any income from ownership of a Rental property? **YES** ☐ **NO** ☐

Did you receive any bonuses from life assurance or friendly society policies? **YES** ☐ **NO** ☐

Did you receive income from forestry managed investments? **YES** ☐ **NO** ☐

Have you received any other income such as discounts or share rights through an employee share scheme, royalties, scholarships, jury duty etc. **YES** ☐ **NO** ☐

Description of Income

If Yes you are using the wrong form. A Rental Property form is available where you obtained this form on the checklists page

Please attach statements showing amounts received

Please attach paperwork

Please attach any supporting documents showing type of income & any tax paid. For employee share scheme, include the document that explains the discount received

Amount

DEDUCTIONS – Please see Substantiation notes at the end of this document to help with deductions

Do you use your vehicle for work purposes?	YES <input type="checkbox"/>	NO <input type="checkbox"/>	If yes please provide car details below
Car 1 Make and Model _____			Car 2 Make and Model _____
Car 1 Number Plate _____			Car 2 Number Plate _____
Car 1 Engine Capacity in Litres (cubic capacity)	<input type="checkbox"/> 1.6 litres or less <input type="checkbox"/> over 1.6 up to 2.6litres <input type="checkbox"/> over 2.6 litres		Car 2 Engine Capacity in Litres (cubic capacity) <input type="checkbox"/> 1.6 litres or less <input type="checkbox"/> over 1.6 up to 2.6litres <input type="checkbox"/> over 2.6 litres

If yes to previous question, do you keep a log book for your car?	YES <input type="checkbox"/>	NO <input type="checkbox"/>	If yes, please enclose the log book and all the receipts for expenses. If no, use the kms method; see next.
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To use the kms method, a detailed reasonable estimate of the kms travelled for work is required; eg, a diary for one month which is representative of the whole year or, if spasmodic, a list for each trip. Please provide the total kms for the year here. A car provided by your employer, even if salary sacrificed cannot be claimed here. A simple diary is available at bantacs.com.au/shopping_calculators.php.

Kilometres travelled in car 1 for work _____	kms	Kms travelled in car 2 for work _____	kms
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Do you have any other work related expenses for travel?	YES <input type="checkbox"/>	NO <input type="checkbox"/>	If yes please provide details below or as an attachment. If no please skip the next question
DESCRIPTION (eg, parking tolls or taxi's)			AMOUNT
_____			_____
_____			_____

Do you have a travel diary/itinerary and accommodation receipts?	YES <input type="checkbox"/>	NO <input type="checkbox"/>	If yes please attach receipts If no please provide what you can below.
DESCRIPTION			AMOUNT
_____			_____
_____			_____
_____			_____

Do you have work related uniform and other clothing expenses	YES <input type="checkbox"/>	NO <input type="checkbox"/>	If yes please provide details below
DESCRIPTION			AMOUNT
Protective Clothing: _____			_____
Occupation Specific Clothing: _____			_____
Non Compulsory Uniform: _____			_____
Conventional Clothing : _____			_____
Dry Cleaning: _____			_____
Laundry (we need the number of loads per week) _____			Full loads _____ mixed loads _____

Education: Did you attend any:			
Work related courses at an educational institution?	YES <input type="checkbox"/>	NO <input type="checkbox"/>	
Or any seminars and courses?	YES <input type="checkbox"/>	NO <input type="checkbox"/>	If yes please provide details below
DESCRIPTION			AMOUNT
Student Union Fees (only for educational institution): _____			_____
Course Fees (excluding HELP): _____			_____
Text Books: _____			_____
Stationery: _____			_____
Parking: _____			_____
Other: _____			_____
Travel (see below)			_____

You can claim the travel from home to your place of education or from work to your place of education but you cannot claim for the trip from the place of education to your home if you went to work first. So if you travel from home to the place of education and back home again or for that matter anywhere other than work then you are entitled to claim both legs of the journey.

Car 1 Make and Model _____		Car 2 Make and Model _____	
Car 1 Number Plate _____		Car 2 Number Plate _____	
Car 1 Engine Capacity in Litres (cubic capacity)	<input type="checkbox"/> 1.6 litres or less <input type="checkbox"/> over 1.6 up to 2.6litres <input type="checkbox"/> over 2.6 litres	Car 2 Engine Capacity in Litres (cubic capacity)	<input type="checkbox"/> 1.6 litres or less <input type="checkbox"/> over 1.6 up to 2.6litres <input type="checkbox"/> over 2.6 litres

To use the kms method, a detailed reasonable estimate of the kms travelled for work is required; eg, a diary for one month which is representative of the whole year or, if spasmodic, a list for each trip. Please provide the total kms for the year here. A car provided by your employer, even if salary sacrificed cannot be claimed here. A simple diary is available at bantacs.com.au/shopping_calculators.php.

Kilometres travelled in car 1 for work education _____	kms	Kms travelled in car 2 for work education _____	kms
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Did you incur any expenses in order to work from your home? YES ☐ NO ☐

If yes please complete the following using the information in the Substantiation section to help you.

A simple diary is available at bantacs.com.au/shopping_calculators.php.

AMOUNT

Electricity - can be recorded on an hourly basis: _____

Internet access - apportioned: _____

Stationary: _____

Telephone calls for work: _____

Printer cartridges: _____

Computer depreciation: _____

Is there a room set aside that you use apart from the rest of the family? YES ☐ NO ☐

Keep a diary for one month showing how many hours you spend working in that room

Did you purchase tools and equipment for work? YES ☐ NO ☐

If yes please provide details below

DESCRIPTION (please see substantiation notes)

AMOUNT

Subscriptions, union fees or professional body fees YES ☐ NO ☐

If yes please provide details below

DESCRIPTION

AMOUNT

Journals/periodicals YES ☐ NO ☐

If yes please provide details below

DESCRIPTION

AMOUNT

AMOUNT

Sun protection YES ☐ NO ☐

Any other work deductions YES ☐ NO ☐

If yes please provide details below

DESCRIPTION

AMOUNT

Expenses related to dividend and interest income YES ☐ NO ☐

If yes please provide details below

DESCRIPTION (i.e. interest on a loan to purchase shares)

AMOUNT

Gifts and donations YES ☐ NO ☐

If yes please provide details below

NAME OF DONATION RECIPIENT

AMOUNT

AMOUNT

Cost of managing tax affairs (e.g. tax agent fees): _____

Number of kms travelled to have tax return completed last year: _____

KMs

Which car did you use when you saw your accountant? _____

Make/Model: _____

Do you have any losses carried forward from previous years? YES ☐ NO ☐

AMOUNT

Non-Primary Production carried forward losses: _____

Primary Production carried forward losses: _____

Have you made any personal superannuation contributions in excess of those made for you by your employer?

YES ☐

NO ☐

For example to qualify for the Co Contribution If yes please provide details below

How/When were contributions made: _____

Name of Fund : _____

Policy Number: _____

Amount (if not on PAYG Summary) _____

Did you make any Superannuation contributions on behalf of spouse

YES ☐

NO ☐

If yes please provide details below

How/When were contributions made: _____

Name of Fund & Policy Number: _____

Amount (if not on PAYG Summary) _____

Do you have a Forestry Management Investment Scheme Deduction

YES ☐

NO ☐

Do you have Income Protection Insurance?

YES ☐

NO ☐

If yes please provide details below

Name of Fund & Policy Number: _____

Amount _____

TAX OFFSETS

Did you maintain a person over 16 who is caring for an invalid

YES ☐

NO ☐

Note since 1st July, 2014 the tax offsets (rebates) for dependants, including spouses, have been removed. An offset is only available if you maintain someone who is caring for an invalid.

If yes we will contact you for more information so don't hesitate to tick yes if you are unsure

Do you have Private Health Insurance?

YES ☐

NO ☐

If yes please provide a copy of the Annual Tax Statement issued by your fund.

Does your private health insurance cover all children including ones living with you that are not yours and your children who do not live with you?

YES ☐

NO ☐

If yes please provide details below.

During the financial year did you live in a remote zone or have you served overseas with the Defence Force?

YES ☐

NO ☐

See the map at the bottom of this BANTACS website page to see the area covered by a zone: bantacs.com.au/travelling_workers.php

LOCATION, INCLUDE POSTCODE IF IN AUSTRALIA

NUMBER OF DAYS IF LESS THAN 183

If total days above is less than 183, did you claim a zone rebate last year?

YES ☐

NO ☐

If No please list zones for last year as well

Note: The Abbott government has announced that during the 2014-15 financial year they will not allow a zone rebate for dependants but the necessary legislation had not been created by the end of the financial year so just as we were with depreciation last year we have no idea how the law applies and may have to amend tax returns once retrospective legislation is created.

OTHER

Are you aware of an entitlement to the Medicare exemption/reduction? For example because you were covered by the Defence Force or you received notification from Centrelink that your benefit included an exemption from Medicare. For example temporary residents on a 457 visa.

YES ☐

NO ☐

Did you become a tax resident of Australia during the financial year?

YES ☐

NO ☐

Date: / /

Did you stop being a tax resident of Australia during the financial year?

YES ☐

NO ☐

Date: / /

Has the ATO notified you that you have been selected for an audit or other type of review?

YES ☐

NO ☐

If yes please provide a copy of ATO correspondence

Do you owe any money to any government department (e.g. Child Support, HELP, Family Tax Benefit debts)?

YES ☐

NO ☐

To Whom:

Did you receive any capital returns on any listed company shares?

YES ☐

NO ☐

If yes please provide details

Did you participate in any share buyback scheme? YES ☐ NO ☐

If yes please provide details

Did you sell a property completely covered by the main residence exemption during the year? YES ☐ NO ☐

If your property was not completely covered by the main residence exemption, please fill out our Capital Gain Schedule:
www.bantacs.com.au/docs/m4.pdf

MEDICAL EXPENSES TAX OFFSET -

Do you have net medical expenses over \$2,218 for 2014/2015? Note this does not include cosmetic procedures or alternative therapies that were not referred by a medical practitioner. Does not include any portion of a medical expense for which you have been reimbursed. If you did not claim a medical expenses tax offset last year then you can only include disability aids, costs of attendant care and aged care.

YES ☐ NO ☐

If you answer no then go no further with this section.

Did you qualify for a Medical Expenses tax offset in both the 2012-2013 and the 2013-2014 financial years?

YES ☐ NO ☐

If you answer no then you are only entitled to claim for disability Aids and Attendant and Aged Care costs. They need to total more than \$2,218 or \$5,233 if you are a high income earner

Description

Disability Aids: _____	\$ _____
Attendant and Aged Care: _____	\$ _____
Other Medical Expenses: _____	\$ _____
Doubtful Items please itemise: _____	\$ _____

SUBSTANTIATION

Usually a receipt is required showing the item purchased, the amount, the date and the name of the supplier is required to claim a tax deduction for a work related expense. Private use may need to be apportioned. For more information refer to our wage earners booklet in the Freebies section of the BAN TACS web site: www.bantacs.com.au/booklets/Wage_Earners_Booklet.pdf. Many of the following expenses require a one month diary or similar record. You can purchase all the spreadsheet templates you need to keep these records for just \$5.95 from the BAN TACS website Shopping section: www.bantacs.com.au/shopping_calculators.php.

Laundry – You can claim 50 cents per mixed load and \$1 per full load of qualifying uniforms or protective clothing, up to \$150 per year. Simply take your average loads per week and multiply it by the number of weeks you worked.

Less Than \$300 – If you claim less than \$300 in work related expenses such as self education, tools, uniforms, protective items, stationery, union fees, etc you do not need to substantiate your claim with receipts. Any claim you make for motor vehicle expenses or travel costs (includes tolls and parking) is not counted towards the \$300 limit.

Less Than \$10 – If each individual expense is less than \$10 and the total of all such expenses does not exceed \$200 you do not need to keep a receipt but must have a diary entry showing the name of the supplier, date, amount and a description of the purchase. This also applies when you can't get a receipt such as parking meters.

Allowances – Each year the ATO produces a list of what it considers reasonable travel allowances. If your employer pays you an allowance and you do not claim more than the amount listed by the ATO as reasonable you do not have to substantiate with receipts the amount you incurred. But you do have to have incurred the expense. A diary entry of your food expenses is sufficient. If you are away from home for more than 5 nights you will need to keep a travel diary of what you did each day. You can still claim up to the ATO reasonable amount even if your employer paid you less as long as it was a bona fide allowance (ie not just \$5 per night but sufficient to live off).

The ATO also releases what it considers a reasonable overtime meal allowance each year. Again you can claim up to this amount even if your employer pays you less but you must be paid the allowance under an award.

Electricity – The ATO allows you 45 cents per hour for every hour you are working at home in an office separate from the rest of the family. This covers electricity and maintenance on the room. Keep the diary for 1 month.

Motor Vehicle – By keeping a diary for one month each year you can claim up to 5,000 kilometres per vehicle you own. If you own a car together with another person and it is only their name on the registration papers they can complete a declaration of joint ownership so you can claim it. You are also considered to be the owner of a car even if it is registered in the name of another family member but you are the one who pays all the expenses relating to it.

Telephone – To claim STD and mobile calls from your home phone go through one month's itemised account and work out the numbers that are work related. This percentage of work related calls can be applied to the mobile and STD calls in the other months. Local calls can be apportioned by keeping a diary for one month noting the ratio of private to work related local calls. Line rental can also be apportioned.

Mobile Phones – Analyse one month's statement and apply its ratio of work to private calls to the rest of the year.

Commissioner's Discretion – If you have sufficient evidence that you have incurred the expense and would be have been entitled to a deduction if you had a receipt then the ATO must still allow you the deduction but it needs to be beyond doubt that you incurred the expense.

Work related Travel – Wage earners can claim their motor vehicle expenses when they meet the substantiation requirements and they travel as follows:

1) **Bulky Equipment** – Home to work travel is claimable if there is no safe storage at work and as a result you transport bulky equipment between home and work. Safe storage is defined as similar to your own personal locker. Therefore a container on a building site to which all and sundry has a key is not safe storage. Case S29 prescribed more than 20kg was bulky. Taxpack gives the example of a ladder and drum kit not because they weigh more than 20kg but because they fulfill the difficulty to carry side of bulky.

2) **Abnormal workplace**, this is defined in Taxpack as:

From your normal workplace to an alternative workplace – for example, a client's premises – while still on duty and back to your normal workplace or directly home. From your home to an alternative workplace for work purposes and then to your normal workplace or directly home.

This includes being sent to another branch or shop to relieve providing you were not employed predominantly to relieve. It covers seminars and visits to customers. It also includes work related tasks performed on the way home or to work but, note MT 2027, the task cannot be insignificant such as dropping off the mail. But if you have to travel out of your way to drop off the mail you can claim for this extra distance. For more refer TD 96/42 & TD 96/43.

3) **Between Jobs** – note this includes travel from home when home is the base of operations or work begins there. Home can be considered a base of employment if employment related duties have begun before leaving there, providing those employment related duties did not begin merely for the convenience of the taxpayer.

4) **Itinerant work** – Your job involves travelling to more than one place or work each day.

For more information refer our Claiming a Motor Vehicle Booklet which is in the Freebies section of the BAN TACS web site, www.bantacs.com.au/booklets/Claiming_A_Motor_Vehicle_Booklet.pdf.