

## Private Client Newsletter 2023

Dear Friends,

Welcome to this, our 44<sup>th</sup> Private Client Newsletter, we hope this finds you well. Please find enclosed some tips and strategies to legally save you tax and build wealth, whilst helping you to comply with all your statutory obligations.

### Audit Update/Action

The ATO continues its “granular” (line entry) data program to cover all types of income and expenses. They have also announced that audit target items currently include income earned from gig and sharing economy (e.g., Uber, Airbnb etc.), capital gains events (profits/losses in relation to the sale of shares, crypto, property etc.), working from home deductions, motor vehicle claims (in particular logbook and “work horse vehicle” claims) and rental property deductions.

We bring your attention to Item 3 (Substantiation Declaration) in our 2023 Client Engagement Acknowledgement, Consent, Declaration & Authority (refer to page 4 of this newsletter), please ensure you read this carefully to ensure you are aware of your obligations in relation to expense substantiation.

### Audit Tips - Critical Importance

- Keep a diary note or logbook of all work related car trips for cents per kilometre claims.
- Keep a diary for all private and work related usage of phone/s, internet, computer/s and home office for four consecutive weeks (refer to page 6 of this newsletter).
- Retain all invoices, receipts and credit card statements in relation to deductions claimed.

### What's New in 2023?

- Low and Middle Income Tax Offset (LIMTO) ceased on 30/6/22.
- Working from home expenses can be claimed in one of two ways from 1/7/22:
  - Option 1 – Claim at a rate of \$0.67 per hour, which includes light & power, stationary, computer consumables and phone (but not depreciation).
  - Option 2 – Claim at a rate of \$0.20 per hour for light & power, plus actual costs for phone, stationery, internet and depreciation (furniture, computer, plant & equipment etc.).

Ensure a record of times worked and all invoices are kept, noting it's no longer necessary to have a separate dedicated work area.

- Electric (including PHEV) vehicles Fringe Benefits Tax (FBT) exempt from 1/7/22.
- Removal of the non-deductibility of the first \$250 spent in relation to self-education expenses removed from 1/7/22.
- Superannuation changes from 1/7/22:
  - Work test removed for non-concessional and salary sacrifice contributions up to age 75 (must still be met to make personal concessional contributions), &
  - Downsizer contributions qualification age reduced from 60 to 55 from 1/1/23.
- Stage 3 income tax cuts still to apply from 1/7/24.

### Client Feedback

We always welcome and appreciate your comments, both good and bad. If you have anything that you wish to discuss with our Managing Partner Mr Phil Eddy in this regard, please do not hesitate to contact him. We thank you sincerely for your ongoing support and loyalty, we wish you the best in all aspects of your life and look forward to seeing you soon.

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## Contents of this Newsletter:

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- Tax Changes and Tips.
- Client Engagement Consent.
- Income Tax Preparation Checklist.
- Income/Expense Worksheet.

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### Services available from Philip J Eddy & Partners Pty Ltd:

- Taxation planning & compliance.
- Business advisory & management.
- Remuneration planning & packaging.
- Estate & succession planning.
- Self Managed Superannuation Funds.

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### Services available from Consultum Financial Advisers Pty Ltd:

- Financial Planning & Investment Advice.
- Centrelink assistance.
- All types of personal insurance.

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### Phone:

**Eaglehawk:** (03) 54469855

### Email:

admin@pjeddycpas.com

### Website:

**www.pjeddycpas.com**

**Username:** pjeddy

**Password:** taxation



|     |                             |   |
|-----|-----------------------------|---|
| 13. | <b>Tax Tip</b>              | <u>Consider owning a car jointly</u> (Joint Ownership Declaration critical) to access 5,000km limit twice.  |
| 14. | <b>Tax Tip</b>              | <u>Consider selling 50% interest in individually owned rental property to spouse</u> and use money to pay off private debt. Note: Must consider CGT and stamp duty (from 1/7/17 dutiable unless principal residence) implications.  |
| 15. | <b>Tax Tip</b>              | <u>Consider salary packaging</u> excess motor vehicle operating expenses for FBT calculations and unused employee contribution, noting electric (including PHEV) vehicles FBT exempt from 1/7/22.   |
| 16. | <b>Tax Tip</b>              | <u>Incidental phone use and Home Office "Safe Harbour"</u> applies up to a total of \$50. Note: Rates as follows - Landline 25 cents per call, Mobile 75 cents per call, Text Messages 10 cents per message.  |
| 17. | <b>Planning Tips</b>        | <p><u>Superannuation summary of key issues/factors for 2023 year:</u></p> <ol style="list-style-type: none"> <li>1. Consider splitting concessional superannuation contributions with spouse (critical to equalise balances as much as possible due to new pension transfer limits).</li> <li>2. No work test if superannuation guarantee contribution, aged under 67 years at time of contribution or if aged under 75 years at time of contribution, work test met in the previous financial year and Total Super Balance less than \$300,000 (can only be accessed once).</li> <li>3. Employer can claim excess concessional contributions, but taxpayer must pay excess contributions tax (marginal tax rate and accessible from Fund).</li> <li>4. Annual non-concessional contribution cap of \$110,000 (up to \$330,000 over 3 years) if aged under 67 at 1 July of year of contribution, subject to total superannuation balance of less than \$1.7m at 30/6 of previous year (reduced bring forward cap if total superannuation balance more than \$1.48m).</li> <li>5. Concessional contribution cap \$27,500 (Notice of intent to claim critical).</li> <li>6. Work test (40 hours within a 30 day period) applies to those aged between 67 and 74 at 1 July of year of contribution in relation to personal concessional contributions and from 1/7/22 does not apply for those under age 75 in relation to superannuation guarantee, salary sacrifice or non-concessional contributions.</li> <li>7. Pensions and lump sums (from a taxed source) non-assessable to persons aged 60 years plus. Income derived from pension paying assets tax-free, other than Transition To Retirement Income Stream earnings, which are taxed at 15% in Fund from 1/7/18.</li> <li>8. Death benefits paid to a spouse and/or financial dependent are tax free, but if paid to a non-dependent, taxable component taxed at 15% (plus medicare levy) and untaxed component taxed at 30% (plus medicare levy).</li> <li>9. Employer "ETP" not able to be rolled over into super, unless transitional rules apply, taxable component taxed as follows if under 60 years of age (2023 year): <ul style="list-style-type: none"> <li>• First \$230,000: <ul style="list-style-type: none"> <li>• &lt;preservation age = 30%</li> <li>• Preservation age+ = 15%</li> </ul> </li> <li>• Tax-free component (Pre July 83) = Tax Free</li> <li>• Transitional Rules for Employees with existing contracts</li> </ul> </li> <li>10. Consider withdrawal and re-contribution strategy to increase tax-free component (tax-free component non-assessable on death).</li> <li>11. Consider salary sacrificing maximum into super and possibly reserving contributions.</li> <li>12. Consider a "Transition to retirement pension" if you are preservation age (15% tax on earnings in fund from 1/7/18).</li> <li>13. Concessional super contributions taxed at up to 30% if adjusted income exceeds \$250,000.</li> <li>14. Lifetime CGT cap of \$1.65m on sale of active assets (15 year exemption) or \$500,000 under retirement concession for the 2023 year.</li> <li>15. Excess non-concessional contributions can be refunded.</li> <li>16. If under 60 consider partial commutation/withdrawal and re-contribution of unrestricted non-preserved benefits (up to \$230,000 tax-free cap) to increase tax-free component. Note: commutation cannot qualify as pension payment from 1/7/18.</li> <li>17. Consider utilising government co-contribution if income less than \$57,016.</li> <li>18. Consider making spouse contribution (spouse's assessable income must be below \$40,000).</li> <li>19. Downsizer super contribution up to \$300,000 from 1/7/18 if aged 65+ (60+ from 1/7/22, 55+ from 1/1/23) and sold dwelling (no work test, not assessed against non-concessional cap).</li> <li>20. \$1.9m limit (per person) on transfers to pension phase from 1/7/23.</li> <li>21. Concessional contribution cap carry forward from 1/7/19 if total super balance less than \$500,000 at 30/6 of prior year.</li> </ol> |
| 18. | <b>Tax Tip &amp; BEWARE</b> | <u>Non Commercial Business Losses quarantined</u> for taxpayers with taxable incomes in excess of \$250,000 per annum, unless ATO exercises its discretion (Bentivoglio's case). Unable to salary sacrifice employment expenses, but can salary sacrifice rental and business expenses.   |
| 19. | <b>Tax Warning</b>          | <u>Holding costs on vacant land</u> will cease to be tax deductible from 1/7/19 unless carrying on a business or project built and available for rental.  |

**PLEASE FIND BELOW A COPY OF THE**  
**"2023 CLIENT ENGAGEMENT ACKNOWLEDGEMENT, CONSENT, DECLARATION & AUTHORITY" WHICH YOU WILL**  
**BE ASKED TO SIGN WHEN YOU HAVE YOUR 2023 INCOME TAX RETURN PREPARED.**

**PLEASE READ THIS FORM BEFORE YOUR APPOINTMENT**

**1. ENGAGEMENT:** I/We hereby engage Philip J. Eddy & Partners Pty Ltd to prepare & lodge my/our Income Tax Return/s (& related forms) this year in accordance with my/our written & verbal instructions. I/We also confirm that I/we take full responsibility for all "Department of Human Services, Childcare, Child Support Agency, Family Assistance Office, Land Tax, Super Co-Contribution matters", unless I/we have specifically requested otherwise in writing. I/We also confirm that Philip J. Eddy & Partners Pty Ltd is NOT to undertake any other action, process, enquiry, matter or function unless requested by me/us in writing. Any advice given to you is only an opinion based on our knowledge of your particular circumstances.

**2. CLIENT DECLARATION:** I/We declare that I/we have read the return prepared for me/us & confirm it is true and correct and in accordance with my instructions and I/we have read the Philip J. Eddy & Partners 2023 Private Client newsletter &/or notices in their reception rooms. I/we confirm: -

- A. That I/we have disclosed to you all income, including Net Capital Gains, Family Tax Benefit/s, Paid Parental Leave, Childcare Benefits & Private Health Fund Rebates, which I/we have derived/received (including that of my spouse (if applicable)) for rebate & other purposes for the 2023 Income Year. I/We confirm our understanding and existence of the "Alienation of Personal Services Income" and the "non-commercial loss rules" and the disadvantages of owning assets in Trading Companies (as opposed to own name) from a capital gains tax perspective and if I/we are subject to the alienation rules I/we will pay my/our tax Monthly/Quarterly as required. We expressly take full responsibility for all BAS & GST matters unless we have instructed Philip J. Eddy & Partners to do so in writing. I/We authorise them to use our private details per the PRIVACY ACT.
- B. That I/we have been advised by you that I/we cannot make a claim for an amount which is not allowable for income tax purposes and that I/we must declare income from all sources, **in and out of** Australia (including net capital gains, employee shares received etc) for the year of income in my tax return.
- C. That all the claims for deductions and rebates which have been included in the return are based on my/our specific instructions and advise that I/we satisfy the relevant taxation requirements relating to income, expenses and rebates and I/we confirm that I/we understand the law in relation to all items.
- D. That while I/we did not show the documents to substantiate all my/our claims to this firm, I/we confirm I/we have same & agree to make them available if required by the Tax Office.
- E. That I/we have been advised by you what written evidence (including car/travel records) will be required during an audit and possible penalties (*including prosecution*) that may be applied, if incorrect claims are identified in an audit situation.
- F. I/We authorise you to transmit and/or store our data and information offsite and in any format or medium you choose both inside and outside Australia and to communicate with me via email and or the Tax Office portal including all related entities and use our files for quality assurance purposes with CPA Australia.

**3. SUBSTANTIATION DECLARATION RE: EMPLOYMENT RELATED EXPENSES & CAR & TRAVEL EXPENSES.**

- A. I/We confirm that I/we understand what is meant by "incurred" & "nexus" in relation to making claims and I/we confirm that I/we have incurred all expenses claimed (where applicable).
- B. I/We have been advised by you of the need to OBTAIN ORIGINAL INVOICES/RECEIPTS carrying details of:- Name of supplier, amount of expense, nature of goods and services purchased (noting the specific type of items purchased, or expenditure incurred), date of expense, the date of the documents, taxpayers name (in English), credit card statements and/or electronic records (can be used).
- C. I/We have been told by you of the need to keep that DOCUMENTARY EVIDENCE for at least 5 YEARS plus the current year and for depreciation items 5 YEARS plus the current year AFTER THE LAST CLAIM and 5 YEARS plus the current year after sale of capital gains items.
- D. I/We have been advised of the consequences/penalties which may/will arise if I/we are incorrect, make a mistake or omit anything.
- E. I/We understand what constitutes a RECEIPT acceptable to the Commissioner.
- F. I/We have ALL THE SUBSTANTIATION DOCUMENTS necessary to support all the claims made in my/our income tax return/s.
- G. I/We understand the Tax Laws in relation to **Protective Clothing, Occupation Specific Clothing, Compulsory & Non-Compulsory Corporate Wardrobes & Uniforms, Car, Travel & Other Employment Related Expenses** and confirm that I/we have consumed meals during overtime for which deductions have been claimed (where applicable).
- H. I/We confirm where items are used for both business and private purposes (e.g. car, laundry, mobile phone, home telephone, computer, home office etc), I/we advise I/we have kept appropriate apportionment documents to verify my business usage claim and that my employer will verify that it was necessary to incur such expenditure in earning my assessable income. Further, I/we have instructed you to prepare the return based on my specific instructions on the understanding I/we will be able to produce such information to the satisfaction of the ATO in an audit situation.
- I. I/We have also been advised by you of the additional tax, penalty charge, interest component liability and possible prosecution action, which may/will be initiated by the ATO if I/we provide details which lead to an incorrect tax return being lodged.
- J. I/We further confirm that I/we are also aware:
  - (i) of the procedures to follow if a document is lost or destroyed;
  - (ii) that I/we may be required to verify any income or expense item noted in my/our return in an audit situation; and
  - (iii) that I/we understand the Substantiation schedule I/we should complete for all work, car and travel expense claims under self assessment.

**Furthermore, I/we ACKNOWLEDGE & DECLARE that (a) I/we signed my/our completed draft/hard copy INCOME TAX RETURN prior to the electronic lodgement of my/our return, (b) that I/we will retain all supporting "satisfactory documentary evidence" to comply with the substantiation requirements of the Income Tax Act for the minimum prescribed time. I/We further confirm our consent for our agent to participate in the "Electronic Lodgement Service".**

# PHILIP J. EDDY & PARTNERS PTY. LTD.

## **"INCOME TAX PREPARATION CHECKLIST- 2023"**

With regards to the claiming of deductions, please remember that with a few minor exceptions, all claims must be able to be **"SUBSTANTIATED"** by **satisfactory documentary evidence** (i.e. invoices, receipts, diary notes and the like). All documents must be originals, with your name on them and contain a full description of items purchased, date purchased, date of document, suppliers name and amount.

**NOTE:** Credit card, Bank, Bpay & other electronic statements are now also acceptable.

Records relating to sales caught by the Capital Gains Tax Laws, must be kept for 5 years plus the current year after the time of sale. All other documents relating to income tax matters must be kept for 5 years plus current year (except for depreciation items for which documents must be kept for 5 years plus the current year from the last year depreciation is claimed).

### **TO ASSIST IN ENSURING THAT YOU:**

- (i) Claim every possible legitimate and legal tax deduction and rebate and thus maximise your refund,
- (ii) Keep up to date with the relevant tax changes,
- (iii) Do not commit any offences (e.g., omit income or make a false claim) or incur any penalties (which are now very severe).

**We set out below a checklist of items that would be very helpful if you brought with you when we prepare your 2023 Income Tax Return:**

1. INCOME AND CAPITAL GAINS DOCUMENTS (AUSTRALIA & OVERSEAS).
2. DEPARTMENT OF HUMAN SERVICES (INCLUDING FAMILY TAX BENEFIT, PAID PARENTAL LEAVE & OTHER RECEIVED BY YOU OR YOUR SPOUSE) AND/OR VETERANS AFFAIRS NOTICES/SLIPS, PAYG PAYMENT SUMMARIES (INCLUDING OVERSEAS) ETC.
3. DETAILS OF ANY ALLOWANCES OR REIMBURSEMENTS RECEIVED (INCLUDING REPORTABLE FRINGE BENEFITS, REPORTABLE SUPER CONTRIBUTIONS, JOBKEEPER ALLOWANCE ETC) WHETHER INCLUDED ON YOUR PAYG STATEMENTS OR NOT.
4. FULL DETAILS OF ANY LUMP SUM PAYMENTS RECEIVED ON RETIREMENT, INCLUDING ANY STATEMENTS OF TERMINATION PAYMENTS & ROLLOVER FORMS.
5. LIST OF INTEREST RECEIVED INCLUDING BANK NAME, BRANCH, ACCOUNT NO. & AMOUNT OF INTEREST & T.F.N. TAX PAID (PLEASE USE FORM ON BACK).
6. A LIST OF DIVIDENDS (INCLUDE DIVIDEND SLIPS), BONUS SHARES OR DIVIDEND REINVESTMENT SHARES RECEIVED (PLEASE USE FORM ON BACK).
7. A LIST OF ANY TRUST DISTRIBUTIONS RECEIVED (INCLUDE ANY DISTRIBUTION AND YEARLY STATEMENTS) (PLEASE USE FORM ON BACK).
8. LIFE INSURANCE POLICIES CASHED IN/MATURED (INCLUDING REDEMPTION/MATURITY NOTICE).
9. ANY OTHER INCOME, INCLUDING DISTRIBUTIONS FROM PARTNERSHIPS, ALL TYPES OF OVERSEAS INCOME & TAX PAID.
10. DETAILS OF ALL ASSETS/PROPERTY SOLD IN THE LAST TAX YEAR (INCLUDING: COINS, ANTIQUES, PAINTINGS, STAMPS, LAND, HOUSES, & SHARES).
11. ALL TYPES OF INCOME OF YOUR SPOUSE (IF WE DO NOT PREPARE HIS/HER INCOME TAX RETURN, A COPY OF HIS/HER INCOME TAX RETURN WOULD BE VERY HELPFUL TO DETERMINE & MAXIMIZE YOUR REBATES).
12. PRIVATE HEALTH INSURANCE DETAILS (NAME OF FUND, MEMBERSHIP NO, DATE JOINED AND AMOUNT PAID IN TAX YEAR).
13. DETAILS OF SUPER CONTRIBUTIONS FOR NON-WORKING AND LOW INCOME SPOUSES (SPOUSE CONTRIBUTIONS DO NOT QUALIFY FOR THE CO-CONTRIBUTION).
14. DETAILS OF ALL PLANT, EQUIPMENT, COMPUTERS ETC. PURCHASED (INCLUDING DATE ACQUIRED).
15. DETAILS OF EXPENSES (INCLUDING DATE INCURRED) THAT YOU THINK THAT YOU MIGHT BE ABLE TO CLAIM (PLEASE USE FORM ON BACK).
16. DETAILS (INCOME AND EXPENSES) OF ANY HOBBIES OR PART TIME BUSINESSES.
17. DETAILS OF OVERSEAS EMPLOYMENT INCOME.
18. DETAILS OF YOUR STAY IN AUSTRALIA IF YOU ARE A "TEMPORARY RESIDENT".
19. DETAILS OF ANY EMPLOYEE SHARE ACQUISITION SHARES/OPTIONS.
20. DETAILS OF ALL EXEMPT/TAX FREE PENSIONS AND ANNUITIES.
21. COPY OF YOUR SECTION 290-170 CONFIRMATION IF CLAIMING PERSONAL SUPER CONTRINUTIONS.



Vision Broking Group has continued to achieve fantastic outcomes across a range of services for a number of Philip J. Eddy & Partners clients. The ability for your accountant to work closely with your finance broker is particularly valuable during these difficult times, with a collaborative effort often yielding a superior outcome.

Services offered:

- **Home and Investment Loans.**
- **Equipment Finance (Motor Vehicle, Agricultural and Plant).**
- **Commercial Property Finance.**
- **Term Loans and Overdraft facilities.**
- **Self Managed Superannuation Fund Lending.**
- **Debtor Finance.**
- **Property Development Funding.**

Vision Broking has access to a panel of 20+ lenders, giving the benefit of choice and the ability to provide a solution for almost all circumstances. This, together with the service being offered in the office of Philip J. Eddy & Partners, is designed to make the process of obtaining finance as easy and efficient as possible for clients of Philip J. Eddy & Partners.

## VARIABLE & FIXED RATES

Over the past 12 months the RBA has increased the cash rate significantly to combat inflation. In response, institutions have swiftly increased lending rates, often resulting in existing facilities no longer being competitively priced. As such, if you haven't recently reviewed your home or investment loan, now is an opportune time to do so. Please find below interest rates\* currently available:

| Loan type                              | Variable Rate                 | Fixed Rate (2 years)          |
|--|-------------------------------|-------------------------------|
| Home Loan (Principal & Interest)       | 5.84% (comparison rate 6.09%) | 6.05% (comparison rate 6.13%) |
| Investment Loan (Principal & Interest) | 6.09% (comparison rate 6.34%) | 6.25% (comparison rate 6.37%) |

\*Effective from 26 June 2023, approved loan amount to be \$250,000 or greater, an LVR of 80% or less and subject to lender terms and conditions.

The process of reviewing your existing facilities to ascertain if there are any potential savings is a straightforward one. As a client of Philip J. Eddy & Partners, Simon is happy to conduct an obligation free review of your current facilities for you, so please contact him directly should you wish to take advantage of this opportunity:

**Simon Coutanche Dip FS (FMBM)**



2/57 High Street, Eaglehawk VIC 3556

M 0408 470 088

P 03 5446 3081

F 03 5446 1769

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Philip J. Eddy & Partners Pty Ltd is an indirect shareholder of Bendigo Finance Brokers Pty Ltd ATF Bendigo Finance Brokers Unit Trust T/as Vision Broking Group and as such may receive direct and indirect benefits from Vision Broking Group.

# PHILIP J. EDDY & PARTNERS PTY. LTD.

CERTIFIED PRACTISING ACCOUNTANTS

Client Name:.....

## INSTRUCTIONS TO MY TAX AGENT FOR THE 2023 INCOME TAX YEAR

### A) INCOME

#### 1. DETAILS OF BANK INTEREST RECEIVED (PLEASE OBTAIN A PRINT OUT FROM EACH BANK):

| Name of Bank: | Name/s account in: | Branch: | Account No: | Interest: | TFN tax withheld: |
|---------------|--------------------|---------|-------------|-----------|-------------------|
|               |                    |         |             |           |                   |
|               |                    |         |             |           |                   |
|               |                    |         |             |           |                   |
|               |                    |         |             |           |                   |

#### 2. DETAILS OF COMPANY DIVIDENDS:

| Company name: | Shares owned by: | Date Paid: | Unfranked amount: | Franked amount: | Imputation credits: | TFN tax withheld: |
|---------------|------------------|------------|-------------------|-----------------|---------------------|-------------------|
|               |                  |            |                   |                 |                     |                   |
|               |                  |            |                   |                 |                     |                   |
|               |                  |            |                   |                 |                     |                   |

#### 3. SAMPLE DIARY FOR INTERNET & HOME OFFICE USE (TIME BASED):

| Date | Time commenced | Time finished | Description | Work Use Time | Private Use time |
|------|----------------|---------------|-------------|---------------|------------------|
|      |                |               |             |               |                  |
|      |                |               |             |               |                  |

#### 4. SAMPLE DIARY FOR MOBILE PHONE CALL USAGE (CALL BASED):

| Date | Time of call | Description | Private Call | Business Call |
|------|--------------|-------------|--------------|---------------|
|      |              |             |              |               |
|      |              |             |              |               |

### B) EXPENSES / PAYMENTS

#### 1. MOTOR VEHICLE EXPENSES:

Total distance travelled in producing my income (per Log Book or diary notes):..... kms

Vehicle type:..... Registration number:.....

#### 2. PHONE EXPENSES (PER DIARY):

Total of my phone accounts for one month:..... Total rental paid for the same month:.....

Total number of business calls for one month:..... Total number of private calls for same month:.....

#### 3. COMPUTER USAGE (PER DIARY):

Total number of business hours for one month:..... Total number of private hours for same month:.....

#### 4. INTERNET USAGE (PER DIARY):

Total business hours for one month:..... Total number of private hours for same month:.....

#### 5. LAUNDRY USAGE (PER DIARY):

Number of washes for one month:..... Separate:..... Shared:.....

#### 6. HOME OFFICE USAGE (PER DIARY):

Total number of hours per month (normal): .....

Total number of hours per month (due to coronavirus): .....

#### 7. OTHER PAYMENTS:

List of all other payments made in relation to your job.

#### Useful Links:

- Working from home expenses - <https://www.ato.gov.au/individuals/income-deductions-offsets-and-records/deductions-you-can-claim/working-from-home-expenses/>
- Home phone and internet expenses - <https://www.ato.gov.au/Individuals/Income-deductions-offsets-and-records/Deductions-you-can-claim/Tools-computers-and-items-you-use-for-work/Home-phone-and-internet-expenses/>

**Remember the quality and extent of your documents will dictate the level of your claims and the outcome of a tax office audit. Please retain invoices supporting each expense (e.g., phone, power, internet etc.).**

Signature of Client:..... Date:...../...../.....