

Tax Time Made Simple: Checklist

✓ 1. Before you start - gather your documents

Make sure you have:

- ☐ Income statement (from all employers – via myGov / ATO)
- ☐ Bank interest statements
- ☐ Centrelink payment summary (if applicable)
- ☐ Records of any freelance / casual / gig work income
- ☐ Private health insurance statement (if applicable)
- ☐ Dividend statements (shares/investments)

💰 2. Know your income

Check that your income is complete:

- ☐ All jobs included (including casual/part-time)
- ☐ Side income (Uber, tutoring, online work, etc.)
- ☐ Interest and investment income
- ☐ Foreign income (if relevant)

👉 Tip: The ATO often pre-fills this - but always double check.

📄 3. Common deductions (Only if you spent your own money)

You may be able to claim:

- ☐ Work-related uniforms or protective clothing
- ☐ Self-education expenses (course fees, textbooks, travel)
- ☐ Laptop, software, or tools used for study/work
- ☐ Phone & internet (work-related portion only)
- ☐ Home office expenses (if studying/working from home)
- ☐ Travel between workplaces (not home-to-work commute)

👉 Rule: You must have **paid for it, used it for study/work, and have a record.**

📄 4. Receipts & record keeping

- ☐ Receipts or digital records saved
- ☐ Logbook for work-related travel (if required)
- ☐ Bank statements to support claims
- ☐ Clear separation of personal vs study/work use

5. HECS-HELP / Student Loans

- ☐ Check your repayment threshold income
- ☐ Confirm employer is withholding extra tax (if requested)
- ☐ Ensure HECS/HELP details are correct in your tax return

6. Superannuation check

- ☐ Employer super contributions received
- ☐ Check fund is correct and active
- ☐ Consider extra voluntary contributions (if able)

7. Common mistakes to avoid

- ☒ Claiming personal expenses as work-related
- ☒ Estimating amounts without evidence
- ☒ Missing multiple income sources
- ☒ Forgetting side jobs or gig income
- ☒ Not keeping receipts for 5 years

8. Final check before lodging

- ☐ All income included
- ☐ Deductions are valid and documented
- ☐ Details match ATO pre-fill data
- ☐ Bank account details correct for refund
- ☐ Reviewed before submitting

Reminder

*This information is **general education only** and does not replace personalised tax advice.*

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