

# General Living Expenses

By salary packaging general living expenses you can use your pre-tax income to pay for items such as credit cards, mortgage, rent, utilities, and other household expenses. This reduces your taxable income, resulting in lower tax payments, and an increase in your take-home pay.

NSW Health employees can salary package **\$9,009** worth of general living expenses each year. To start, follow these steps:

- 1. Determine the general living expenses you want to package** up to a value of \$9,009. Examples of expenses that are often salary packaged include rent, mortgage repayments, health insurance, utility bills, and credit cards.
- 2. Collect the necessary documentation.** You will need to provide evidence to show that the expenses are legitimate and meet the Australian Tax Office (ATO) guidelines. This may include purchase receipts or loan statements that prove you are paying these expenses.
- 3. Complete a salary packaging application.** Once you have collected the necessary documentation, [click here](#) or scan the QR code below to apply online in under 2 minutes. Alternatively call SalaryPackagingPLUS and complete an application over the phone.

SCAN HERE TO APPLY  
FOR SALARY PACKAGING



**Scan QR to apply now, or call us on 1300 402 523 to speak with a salary packaging expert about your options.**

For NSW Health employees including:

- NSW Health Local Health Districts
- NSW Ambulance
- NSW Health Pathology
- HealthShare NSW
- Sydney Children's Hospitals Network