



CASUAL EMPLOYEES AND SALARY PACKAGING

Casual employees working at The Salvation Army can now salary package too!

That means you can elect to receive a portion of your pay as a tax-free amount – either paid directly into your bank account or onto a salary packaging debit card for you to spend wherever you want.

Contact SalaryPackagingPLUS now to find out how to take advantage of this opportunity.

What is salary packaging?

Salary packaging is an Australian Tax Office approved way of using concessions available to your employer to reduce the amount of tax you pay.

As an employee of The Salvation Army, you're entitled to salary package up to \$15,900 of your pay each year: meaning you can receive this salary as a tax free amount. Casual employees can also salary package an additional \$2,650 if they regularly incur costs in relation to restaurant meals and holiday accommodation.

The result? A lower taxable salary and an increase in your take-home pay.

By how much can I increase my take-home pay?

The amount you save depends on your annual taxable income:

| Annual Taxable Income | Extra take-home pay |
|---------------------------|---------------------|
| \$0 - \$18,200 | \$0 - \$18,200 |
| From \$18,201 to \$45,000 | Up to \$3,500 p.a. |
| Over \$45,000 | Up to \$6,400 p.a. |

**these amounts are an estimate of the potential increase to take-home pay resulting from salary packaging and should not be taken as a substitute for independent financial advice. The calculation is based on the 2021-22 income tax rates, and results will vary if you have a Study and Training Support Loan (previously known as HECS/HELP) or are otherwise claiming or paying benefits via Centrelink. Additional fees will apply if you elect to use a salary packaging card product.*

How do I start?

Contact SalaryPackagingPLUS and we'll help you figure out what salary packaging options and opportunities are right for you. It's easy to sign up - so get in touch today and start taking home more pay!

Simply complete your salary packaging application to start saving!



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