



# Government super contributions workbook 2023

## When to use this workbook?

Use this workbook only if question **A3 Government super contributions** in *Individual tax return instructions 2023* told you to.

- This workbook will help you complete item **A3** in your tax return 2023.
- Do not use any of the worksheets in *Individual tax return instructions* to complete item **A3**.
- Use this workbook only and keep it with your tax records.
- Do not lodge this workbook with your 2023 tax return.

Throughout this workbook when we refer to 'item X' we mean the item numbered X in your tax return 2023. This includes the *Tax return for individuals 2023* and may also include the *Tax return for individuals (supplementary section) 2023*.

See the glossary for the specific meaning of the following terms for the purposes of this workbook:

- adjusted taxable income
- business deductions
- business income
- eligible income
- employment income
- government super contribution
- ineligible income
- joint income
- joint income group
- low income super tax offset
- solely earned income
- super co-contribution
- temporary resident
- total income.

## Why we need information at A3

We use item **A3** to ensure we correctly calculate your entitlement to a Government super contribution. We need to work out your eligible income and assessable income.

For example, we will treat your partnership distributions shown at item **13** as ineligible income unless you tell us otherwise by completing item **A3**.

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This publication was current at **June 2023**.

## How to use this workbook

Worksheets 1, 2, 3, 4 and 5 help you complete the summary on **worksheet 6** that shows what you need to write at item **A3** in your tax return.

You must complete at least **worksheets 1, 2 and 6**.

### Foreign source income and foreign entities income

If you deducted expenses when you worked out the net foreign source income at item **20**, show:

- the gross foreign income amounts from item **20** – labels **E** and **F** in **worksheet 1**, column (b), row 6
- the expenses amount you deducted for the amounts shown at item **20** – labels **T, L, D, R** and **M** in **worksheet 2**, column (b), row 7.

If part or all of your foreign source income or foreign entities income is from a partnership, and you included other income of that partnership at item **13**, show:

- the foreign income from the partnership in **worksheet 3**, row 3, (not in **worksheet 1**)
- any related expenses in **worksheet 4**, row 4 (not in **worksheet 2**).

### Forestry managed investment scheme

If you show amounts for forestry managed investment schemes (FMIS) at item **23** or **D14** in your tax return 2023, you need to establish whether:

- you were an investor in the FMIS
- you were carrying on a business
- your investment was solely or jointly owned.

If we issued a product ruling for the FMIS, it could state whether we consider that you are carrying on a business.

### Farm management deposits and repayments

If you show amounts for farm management deposits and repayments at item **17**, show:

- the total repayments amount from **N** and **R** in **worksheet 1**, column (b), row 4
- the total deductible deposits amount from **D** in **worksheet 2**, column (b), row 6.

For each worksheet, apportion the total amount in column (b) into columns (c) and (d) depending on the original source of that primary production income. If the income came from:

- a trust, show it in column (c)
- you individually, show it in column (d)
- a partnership, show it in column (d).

### Other income

If you show an amount at item **24** you need to include it in **worksheet 1**. Some of that income might be eligible employment or business income.

Read the definitions of business income, eligible income and employment income in the glossary.

## Completing the worksheets

Read the definition of joint income group. Work out how many joint income groups you have. If you have more than 3, you will need to duplicate the (e) and (f) columns on **worksheets 1** and **2** for each extra joint income group.

### Worksheet 1: working out your sole and joint income

**Worksheet 1** helps you to complete:

- item **A3** – label **F** by separating joint income from solely earned income
- item **A3** – label **G** by separating employment or business income from non-employment or business income.

**Step 1** Complete column (b) in **worksheet 1** by transferring the appropriate amount from your tax return 2023 for the items listed in column (a).

**Step 2** For each amount in column (b), write the amounts in columns (c), (d), (e) or (f).

Apportion each amount in column (b) into columns (c), (d), (e) and (f) depending on the source of that income. If the income came from:

- a trust, show it in column (c)
- you individually, show it in column (c) or (d) as appropriate
- a partnership, show it in Worksheet 3
- a joint income group, show it in column (e) or (f) as appropriate.

If you have more than three joint income groups, duplicate columns (e) and (f) on a separate sheet of paper.

**Worksheet 1: Working out your sole and joint income**

		From (b) work out how much of your income is solely earned and jointly earned across these columns.		Income group 1		Income group 2		Income group 3	
(a)	(b)	(c)	(d)	(e)	(f)	(e)	(f)	(e)	(f)
Income shown at the following:		Solely earned income		Jointly earned income		Jointly earned income		Jointly earned income	
		that is not from employment or business	from employment or business	that is not from employment or business	from business	that is not from employment or business	from business	that is not from employment or business	from business
1	Interest (from item 10 – label L)								
2	Dividends (from item 11 – labels S, T and U)								
3	Share of net income from trusts (from item 13 – labels L, U and C)								
4	Farm management repayment (from item 17 – labels N and R)								
5	Foreign entities (from item 19 – labels K and B)								
6	Gross foreign source income (from item 20 – labels E and F)								
7	Gross rent (from item 21 – label P)								
8	Bonuses from life insurance companies and friendly societies (from item 22 – label W)								
9	Forestry managed investment scheme income (from item 23 – label A)								
10	Other income (from item 24 – labels Y, X and V)								
Total gross income (Add up each column.)									
<b>Step 3</b> Transfer totals to:		(a) worksheet 6	(b) and (c) worksheet 6	(j) worksheet 2	(k) worksheet 2	(j) worksheet 2	(k) worksheet 2	(j) worksheet 2	(k) worksheet 2

## Worksheet 2: working out your sole and joint deductions

Worksheet 2 helps you to complete item A3 – labels F, G and H by separating out deductions from joint income and identifying business deductions.

**Step 1** Complete column (b) in **worksheet 2** by transferring the appropriate amount from your tax return 2023 for the items listed in column (a).

**Step 2** For each amount in column (b), write the amounts in columns (c), (d), (e) or (f).

Apportion each amount in column (b) into columns (c), (d), (e) and (f) depending on the source of the income to which the deduction applies. If the deduction relates to income that came from:

- a trust, show the amount in column (c)
- you individually, show the amount in column (c) or (d) as appropriate
- a partnership, show the amount in Worksheet 4
- a joint income group, show the amount in column (e) or (f) as appropriate.

If you have more than three joint income groups, duplicate columns (e) and (f) on a separate sheet of paper.

### Worksheet 2: Working out your sole and joint deductions

		From (b) work out how much of that deduction relates to solely earned and jointly earned income across these columns		Income group 1		Income group 2		Income group 3	
(a)	(b)	(c)	(d)	(e)	(f)	(e)	(f)	(e)	(f)
Deductions shown at the following:		Deductions from solely earned		Deductions from jointly earned		Deductions from jointly earned		Deductions from jointly earned	
		Non-business income	Business income	Non-business income	Business income	Non-business income	Business income	Non-business income	Business income
1	Low value pool deduction (from item D6 – label K)								
2	Interest deductions, such as bank fees (from item D7 – label I)								
3	Dividend deductions (from item D8 – label H)								
4	Cost of managing tax affairs (from item D10 – labels N, L and M)								
5	Other deductions relating to distribution (amount from item 13 – labels X and Y that relates to share of net income from trusts only)								
6	Farm management deductible deposits (from item 17 – label D)								

		From (b) work out how much of that deduction relates to solely earned and jointly earned income across these columns		Income group 1		Income group 2		Income group 3	
(a)	(b)	(c)	(d)	(e)	(f)	(e)	(f)	(e)	(f)
Deductions shown at the following:		Deductions from solely earned		Deductions from jointly earned		Deductions from jointly earned		Deductions from jointly earned	
		Non-business income	Business income	Non-business income	Business income	Non-business income	Business income	Non-business income	Business income
<b>7</b>	Foreign source income deductions (you included when calculating the amount shown at item <b>20</b> – labels <b>T, L, D, R, and M</b> )								
<b>8</b>	Rent (from item <b>21</b> – labels <b>Q, F and U</b> )								
<b>9</b>	Forestry managed investment scheme deductions (from item <b>D14</b> – label <b>F</b> )								
<b>10</b>	Other deductions (from item <b>D15</b> – label <b>J</b> )								
<b>11</b>	Personal services income deductions (from item <b>P1</b> – labels <b>K and L</b> )								
Total deductions: add up each column except (c)			(g)	(h)	(i)	(h)	(i)	(h)	(i)
Total gross income for each joint income group (transfer amounts from <b>Worksheet 1</b> )				(j)	(k)	(j)	(k)	(j)	(k)
Joint income; for each joint income group, take (h) away from (j) and (i) from (k).			Transfer amount at (g) to (d) on worksheet 6.	(l)	(m)	(l)	(m)	(l)	(m)
(n) is the total net income for each income group: add (l) and (m).				(n)		(n)		(n)	

**Step 3** For each separate joint income group, you will have an (n) on **worksheet 2** that is either positive or negative. For each income group you need to separately translate the **worksheet 2** results to **worksheet 6** using the instructions in **table 1** or **table 2** below as appropriate.

If the amount at (n) for a joint income group is positive use **table 1**, if the amount at (n) is negative use **table 2**.

**Table 1: Amount at (n) on worksheet 2 is positive**

Result	Action 1	Action 2
Amount at (m) is negative or 0.	Transfer amount at (n) to (e) on <b>worksheet 6</b> and write 0 at (g) on <b>worksheet 6</b> , next to the correct joint income group.	Write 0 at (f) on <b>worksheet 6</b> , next to the correct joint income group.
Amounts at (l) and (m) are positive.	Transfer amount at (n) to (e) on <b>worksheet 6</b> and write 0 at (g) on <b>worksheet 6</b> , next to the correct joint income group.	Transfer amount at (m) to (f) on <b>worksheet 6</b> , next to the correct joint income group.
Amount at (l) is negative and (m) is positive.	Transfer amount at (n) to both (e) and (f) on <b>worksheet 6</b> , next to the correct joint income group.	Write 0 at (g) on <b>worksheet 6</b> , next to the correct joint income group.

**Table 2: Amount at (n) on worksheet 2 is negative**

Result	Action 1	Action 2
Amount at (m) is negative and (l) is 0.	Write 0 at the joint income group for both (e) and (f) on <b>worksheet 6</b> , next to the correct joint income group.	Transfer as a positive figure the amount at (n) to (g) on <b>worksheet 6</b> , next to the correct joint income group.
Amount at (l) is positive and (m) is negative.	Write 0 at both (e) and (f) on <b>worksheet 6</b> , next to the correct joint income group.	Transfer as a positive figure the amount at (n) to (g) on <b>worksheet 6</b> , next to the correct joint income group.
Amount at (l) is negative and (m) is positive or 0.	Write 0 at both (e) and (f) on <b>worksheet 6</b> , next to the correct joint income group.	Write 0 at (g) on <b>worksheet 6</b> , next to the correct joint income group.
Amount at (l) is negative and (m) is negative.	Write 0 at both (e) and (f) on <b>worksheet 6</b> , next to the correct joint income group.	Transfer as a positive figure the amount at (m) to (g) on <b>worksheet 6</b> , next to the correct joint income group.

### Worksheet 3: working out your partnerships distribution

If you show partnership income at items **13**, **19** or **20**, then you must complete **worksheet 3** and you may have to complete **worksheet 4**. Otherwise do not complete **worksheets 3** and **4** and go to **working out your adjustments**.

**Worksheet 3** helps you to complete item **A3** – labels **G** and **H** by splitting your partnership income into business income and investment income.

**Step 1** Complete column (b) in **worksheet 3** by transferring the appropriate amount from your tax return 2023 for the items listed in column (a).

**Step 2** Write in columns (c), (d) and (e) the amounts derived from a partnership that you have shown at items **13**, **19** and **20** in column (b). The sum of (c), (d) and (e) must equal (b).



### Worksheet 3: Working out your partnerships distribution

	(a) Gross income amounts	(b) Amount shown	(c) Partnership (1)	(d) Partnership (2)	(e) Partnership (3)
1	Primary production amount (from item 13 – label N)				
2	Non-primary production amount (from item 13 – label O)				
3	Partnership related foreign income (from items 19 and 20)				
Total partnership distribution (Add up each column)			(f)	(f)	(f)

**Step 3** You need to work out for **each** partnership (including distributions your partnership received from another partnership) whether the income earned by the partnership was:

- all from carrying on a business, see **table 3**
- all investment, see **table 4**
- a mixture of both, see **table 5**.

You have finished **worksheet 3** when you have taken these actions for each partnership.

**Table 3: Income for a partnership is all business**

Result	Action
Amount at (f) for the partnership is positive.	Transfer amount at (f) to (h) and (i) on <b>worksheet 6</b> , next to the correct partnership.
Amount at (f) for the partnership is negative.	<ul style="list-style-type: none"> <li>• Write <b>0</b> at (h) and (i) on <b>worksheet 6</b> for that partnership</li> <li>• Write as a positive figure the amount at (f) on <b>worksheet 4</b>, next to the correct partnership.</li> </ul>

**Table 4: Income for a partnership is all investment**

Result	Action
Amount at (f) for the partnership is positive.	Transfer amount at (f) to (h) on <b>worksheet 6</b> for that partnership. Write <b>0</b> at (i) and (j) in <b>worksheet 6</b> , next to the correct partnership.
Amount at (f) for the partnership is negative.	Write <b>0</b> at (h), (i) and (j) on <b>worksheet 6</b> , next to the correct partnership.

**Table 5: Income for a partnership that is partly carrying on a business and partly non-business investments**

Result	Action
Amount at (f) for the partnership is positive.	<p>Transfer amount at (f) to (h) in <b>worksheet 6</b>.</p> <p>Transfer that part of the positive amount that is attributable to the partnership carrying on a business to (i) on <b>worksheet 6</b>.</p> <p>The amount transferred to (i) should not exceed the amount at (f).</p> <p>Write it next to the correct partnership.</p>
Amount at (f) for the partnership is negative.	<p>Write <b>0</b> at (h) and (i) in <b>worksheet 6</b> for that partnership.</p> <p>Write as a positive figure that part of the partnership loss that is attributable to carrying on a business at (f) on <b>worksheet 4</b>.</p> <p>The amount transferred to (f) should not exceed the amount at (f) on <b>worksheet 3</b>.</p> <p>Write it next to the correct partnership.</p>

## Worksheet 4: working out your partnership business deductions

You must complete **worksheet 4** if, in your tax return 2023, you show:

- a partnership loss, where the partnership is carrying on a business, at items **13**, **19** or **20**, or
- business deductions from partnership income.

Otherwise do not complete **worksheet 4**. Go to **worksheet 5**.

**Worksheet 4** helps you to complete item **A3** – label **H** by identifying business deductions related to partnerships.

Include expenses in this worksheet only to the extent that they are related to a partnership that is carrying on business. Do not include expenses already shown as business deductions in **worksheet 2**.

**Step 1** Complete column (b) in **worksheet 4** by transferring the appropriate amount from your tax return 2023 for the items listed in column (a).

**Step 2** For each amount in column (b) write the amounts in columns (c), (d) or (e) for each partnership. The sum of (c), (d) and (e) must equal (b).

Exclude any deductions that relate to trust distributions.

### Worksheet 4: Working out your partnership business deductions

	(a)	(b) Amount shown that relates to business income	(c) Partnership (1)	(d) Partnership (2)	(e) Partnership (3)
1	Partnership loss (transferred from <b>Table 3</b> and <b>Table 5</b> if so instructed)		(f)	(f)	(f)
2	Partnership and trusts: landcare and water facilities (included in amount shown at item <b>13</b> – labels I and J)				
3	Partnership and trusts: other deductions relating to distributions (included in amount shown at item <b>13</b> – labels X and Y relating to partnership distribution only)				
4	Other deductions relating to partnership distributions (that you have not shown as business deductions on <b>worksheet 2</b> )				
	<b>Total business expenses</b> (Add up each column.)		(j)	(j)	(j)

**Step 3** Transfer the amounts at (j) to (j) **worksheet 6**, next to the correct partnership.

## Worksheet 5: working out your adjustments

You must complete **worksheet 5** if you show any of the following amounts:

- income at items **1, 2, 3, 4** (other than death benefits), item **12** – label **B, IT1** or **IT2** that is not attributable to employment in 2022–23 (for example, because you ceased work for that employer before 1 July 2022)
- 2022–23 employment income or business income on your tax return, which you do not show at
  - **worksheets 1** or **3**
  - items **1, 2, 3, 4** (other than death benefits)
  - items **12** – label **B, IT1** or **IT2** in your tax return 2023, or
  - items **P1** or **P8** in your *Business and professional items schedule for individuals 2023*
- deductions in relation to business income that are not shown at items **P8** in your *Business and professional items schedule for individuals 2023*, and that you do not show in **worksheets 2** or **4**
- personal services income at item **P1** of your *Business and professional items schedule for individuals 2023* which is not related to your employment or the carrying on of a business, or income at item **P8** that is not related to you carrying on a business.

If you do not need to complete **worksheet 5** continue to complete **worksheet 6**: Summary.

### Step 1 Additional eligible income

Calculate the total of any employment income from 2022–23 or business income that you do not show:

- at items **1, 2, 3, 4** (other than death benefits), **12** – label **B, IT1** or **IT2** or
  - as income on your *Business and professional items schedule for individuals 2023*, or
- on **worksheets 1** or **3**.

Write the total at (k) on **worksheet 5** and at (k) on **worksheet 6**.

### Step 2 Ineligible income

Calculate the total of any income that was not from employment in 2022–23 or from business, which you show:

- at items **1, 2, 3, 4** (other than death benefits), **12** – label **B, IT1** or **IT2**, or
- as income in your *Business and professional items schedule for individuals 2023*.

This includes income from employment that ceased before 1 July 2022.

Write the total at (q) on **worksheet 5** and at (q) on **worksheet 6**.

### Step 3

Calculate any other adjustments that are needed to accurately reflect your total income, eligible income or business deductions.

For example, if you have any business deductions other than those you included in the deduction items at item **P8** in the *Business and professional items schedule for individuals 2023*, or which are taken into account as business deductions in **worksheets 2** or **4**, these should be added at (n) on **worksheet 5** and at (n) on **worksheet 6**.

An adjustment may also be appropriate if at an income item you have shown an amount that is net of deductible expenses, rather than recording your full assessable income, or if you have recorded an expense at a deduction item that is net of assessable income, rather than recording your full deduction.

If this is the case, you need to include these amounts at (l), (m), or (n) on **worksheet 5** and **worksheet 6** to make adjustments to item **A3** for labels:

- **F** (to adjust for assessable income)
- **G** (to adjust for eligible income)
- **H** (to adjust for business deductions).

#### Worksheet 5: Working out your adjustments

Additional eligible income	(k)
Ineligible income	(q)
Amount to include in total income	(l)
Amount to include in eligible income	(m)
Amount to include in business deductions	(n)

Transfer the amounts at (k), (q), (l), (m) and (n) from here to (k), (q), (l), (m) and (n) on **worksheet 6**.

## Worksheet 6: summary

You must complete **worksheet 6**. It shows the amounts you need to enter at item **A3** – labels **F**, **G** and **H**.

Completing item **A3** – label **G** ensures our super co-contribution and low income super tax offset systems correctly calculates your employment income or income earned from carrying on a business.

### Worksheet 6: Summary

Calculation element	Amount to include in total income	Amount to include in eligible income	Amount to include in business deductions
Solely earned income that is not from employment or business	(a)		
Solely earned employment or business income	(b)	(c)	(d)
Joint income group 1	(e)	(f)	(g)
Joint income group 2	(e)	(f)	(g)
Joint income group 3	(e)	(f)	(g)
Partnership 1	(h)	(i)	(j)
Partnership 2	(h)	(i)	(j)
Partnership 3	(h)	(i)	(j)
Additional eligible income from <b>worksheet 5</b>		(k)	
Adjustments from <b>worksheet 5</b>	(l)	(m)	(n)
Total each column	(x)	(p)	(z)
Ineligible income from <b>worksheet 5</b>		(q)	
Take (q) away from (p).		(y)	

Transfer the amount at:

- (x) to item **A3** – label **F** in your tax return 2023 and if **0** write **C** in the **code** box
- (y) to item **A3** – label **G** in your tax return 2023; if this amount is negative write **L** in the **loss** box
- (z) to item **A3** – label **H** in your tax return 2023.

## Glossary

The glossary provides specific meanings of the following terms for the purposes of this workbook.

### Adjusted taxable income (ATI)

The following amounts are included in the calculation of your ATI when determining eligibility for a low income super tax offset (LISTO):

- your taxable income (excluding any assessable First home super saver released amount)
- your reportable employer superannuation contributions
- your deductible personal superannuation contributions
- your adjusted fringe benefits
- certain tax-free government pensions or benefits you received
- your target foreign income
- your net financial investment loss
- your net rental property loss

#### less

- any child support payments you provided to another.

### Business deductions

Business deductions are deductions which relate to a business that you carry on. This includes your share of a loss, from carrying on a business in a partnership, and any deductions relating to expenses that you incur in relation to a distribution from a business partnership.

### Business income

Business income is income you earn from carrying on a business either solely or in partnership. For Government super contributions purposes, distributions of business income from a trust or from a company in which you hold shares are not regarded as your business income.

Most business income is included in the *Business and professional items schedule for individuals 2023* at item **P8**. However, that schedule instructs that some types of income should be included in other items in your tax return 2023. In order to determine eligibility for Government super contributions we need to know your total business income, not just the amounts included at item **P8**. Accordingly, we ask you to calculate these amounts in **worksheets 1, 3 and 5**.

### Eligible income

To be eligible for Government super contributions, 10% or more of your total income (without a reduction for allowable business deductions) must be from eligible income, which is income from running a business, eligible employment or a combination of both.

To get a Government super contribution for 2022–23, you must be an employee or in business during 2022–23. Common examples of eligible income are salary, allowances, lump sum payments, employment termination payments, reportable fringe benefits and reportable employer super contributions.

Personal services income you show at item **P1** of your *Business and professional items schedule for individuals 2023* is treated as eligible income if the income is attributed to employment or business. However, if your personal services income does not relate to employment or the carrying on of a business, then it is ineligible income.

### Employment income

To be eligible for Government super contributions, 10% or more of your total income (without a reduction for allowable business deductions) must be from eligible income. Eligible income must be attributable to employment that you carry on in 2022–23.

For the purposes of working out your employment income for item **A3**, an employee, in addition to its ordinary meaning, also includes a person who:

- works under a contract that is wholly or principally for their labour
- is paid as a member of an executive body of a company (for example, a director of the company)
- is paid to perform or present, or to participate in the performance or presentation of, any music, play, dance, entertainment, sport, display or promotional activity or any similar activity involving the exercise of intellectual, artistic, musical, physical or other personal skills, or provides services in connection with such activities
- is paid to perform services in, or in connection with, the making of any film, tape or disc or of any television or radio broadcast
- holds an appointment, office or position under a Commonwealth, state or territory law, or under the Constitution
- is in the service of the Commonwealth, or a state or territory (including members of the defence forces, or police force)
- is a member of parliament (Commonwealth, state or territory).

A person who holds office as a member of a local government council is not necessarily regarded as an employee of the council. They are only regarded as an employee if the local government council has decided that the salary of its members is subject to pay as you go (PAYG) withholding.

For the purposes of determining eligibility for Government super contributions income that is attributable to employment is included as eligible income. This means that eligible income can include amounts that are compensatory (for example, lost earnings) or Government incentives (for example, paid parental leave), where there is a connection between the employment activities and the payment. However, these payments are only eligible income for 2022–23 if the person remains an employee of the relevant employer for at least some part of 2022–23.

### Government super contributions

Government super contributions include both super co-contributions and low income super tax offset.

### Ineligible income

To be eligible for Government super contributions, 10% or more of your total income (without a reduction for allowable business deductions) must be from eligible income. Eligible income is from running a business, employment or a combination of both. For the purposes of filling out item **A3**, income is either eligible or ineligible. Ineligible income includes income from your investments.

## Joint income

Joint income is income you earned in conjunction with another person or entity. This may be interest from a jointly held bank account, dividends from jointly owned shares or rental income from a jointly owned rental property.

Income you earn with another person is treated as partnership income for income tax purposes. In many cases, a partnership return should be lodged, and individuals should show the partnership income less deductions at item 13. However, if you were not in a partnership carrying on a business, you show your share of the income and expenses at the appropriate item in your own tax return. This would be the case if the only income derived jointly (or in common) with another person was:

- rent from a jointly owned property
- interest from a jointly held account
- dividends from jointly held shares.

For practical purposes, **worksheets 1 and 2** allow for the identification of joint income or deductions in relation to some other joint investments which you may have shown at other items.

## Joint income group

You are in a joint income group if you owned income-producing assets with another person or persons. For example, you are in 2 joint income groups if:

- your parents and you have a joint bank account, and
- your spouse and you co-own rental properties.

## Low income super tax offset

This is a government measure to boost super savings. If your ATI does not exceed \$37,000 and concessional contributions are made to your super account, you may be able to receive a low income super tax offset. The payment is 15% of the amount of your concessional contributions up to a maximum of \$500. If the calculated amount is less than \$10, then the payment is \$10.

Concessional contributions include:

- employer (super guarantee) contributions
- other family and friends' contributions
- salary sacrifice contributions
- personal contribution amounts where you have been allowed a deduction
- notional taxed contributions for individuals with a defined benefit interest

**but** do not include

- contributions to constitutionally protected funds.

For more information on 'concessional' contributions, see *Super contributions – too much super can mean extra tax*.

You are eligible for a low income super tax offset if all of the following apply:

- a concessional contribution is made by you or on your behalf, to a complying super fund or retirement savings account after 1 July 2012 (concessional contribution is as defined in the *Income Tax Assessment Act 1997*)
- your adjusted taxable income is \$37,000 or less
- 10% or more of your total income (without allowable business deductions) is from employment income, carrying on a business or a combination of both
- you do not hold an eligible temporary resident visa at any time during the year, unless you are a New Zealand resident or holder of a prescribed visa.

## Solely earned income

Income you earned that was not joint income.

## Super co-contribution

A government measure to boost super savings. If your total income is below \$57,016 you may be eligible for the government super co-contribution by making personal super contributions to your fund.

Personal super contributions are amounts you choose to contribute to your super fund from after-tax income. This is in addition to any employer contributions, however it does not include contributions made through a salary sacrifice arrangement, and does not include an eligible Downsizer contribution.

You are eligible for the super co-contribution if all of the following apply:

- you did not exceed your non-concessional contributions cap for 2022–23
- your total superannuation balance at 30 June 2022 was less than \$1,700,000
- you made a personal super contribution by 30 June 2023 into a complying super fund or retirement savings account (RSA) and didn't claim a deduction for all of it
- your total income was lower than \$57,016
- 10% or more of your total income (without allowable business deductions) was from employment income, carrying on a business or a combination of both
- you were less than 71 years old on 30 June 2023
- you did not hold an eligible temporary resident visa at any time during 2022–23, unless you were a New Zealand resident or holder of a prescribed visa
- you lodge your tax return 2023.

## Temporary resident

You are eligible for super co-contributions and low income super tax offset only if you did not hold an eligible temporary resident visa at any time during the year, unless you were a New Zealand resident or holder of a prescribed visa.

If you were a non-resident, the income attributable to employment outside Australia is not counted as eligible income.

## Total income

Total income for the purposes of super co-contribution equals:

- your assessable income **plus**
- your reportable fringe benefits total **plus**
- the total of your reportable employer super contributions (RESC) for the income year **less**
- any allowable business deductions **less**
- any assessable First home super saver released amount.

Total income for the purposes of the low income super tax offset equals:

- your assessable income **plus**
- your reportable fringe benefits total **plus**
- the total of your reportable employer super contributions (RESC) for the income year **less**
- any assessable First home super saver released amount.

