



SMART TAX HACKS

For Every Stage of Life

Young Adults & Students

- Claim work-related deductions (uniforms, tools, WFH).
- Education expenses if directly linked to income.
- Boost super contributions (government co-contribution).

Couples & Newlyweds / First Home Buyers

- Spouse super contributions for a tax offset.
- Consider investment income splitting.
- FHSSS to save for a deposit.
- Income protection.

Small Business Owners

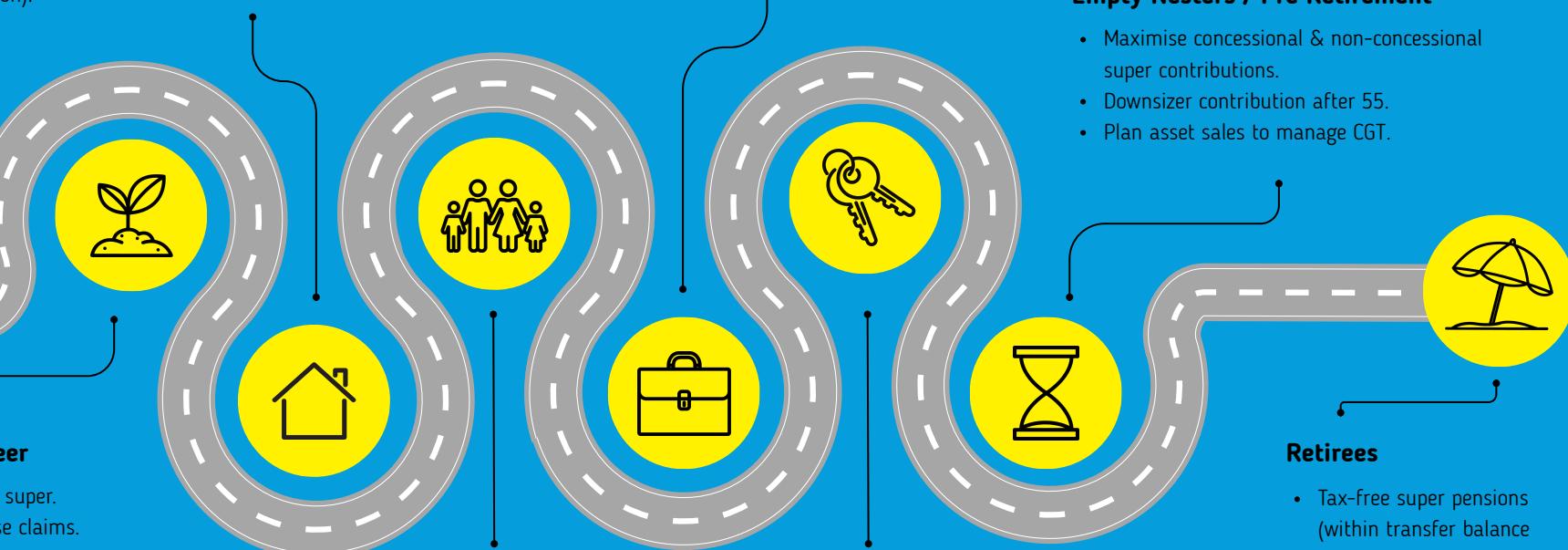
- Deductible business expenses.
- Instant asset write-off & depreciation.
- Pay yourself strategically (salary vs dividends).
- Business structuring for tax minimisation.
- CGT Small Business Concessions.

Empty Nesters / Pre Retirement

- Maximise concessional & non-concessional super contributions.
- Downsizer contribution after 55.
- Plan asset sales to manage CGT.

Singles / Early Career

- Salary sacrifice into super.
- Work-related expense claims.
- First Home Super Saver Scheme (FHSSS).
- HECS compulsory repayments.



Growing Families

- Family tax benefits & childcare subsidies.
- Private health insurance to avoid surcharge.
- Income & investment tax planning.

Property Investors / Landlords

- Claimable expenses: interest, rates, insurance, management fees.
- Depreciation schedule for buildings & fixtures.
- CGT planning and timing sales.

Retirees

- Tax-free super pensions (within transfer balance cap).
- Maximise franking credits & manage other investments.
- Consider part-time work vs Age Pension thresholds.