

<p>What does it mean to salary sacrifice and how does it affect my tax?</p>	<p>Salary sacrificing (salary packaging) is an arrangement where an employee agrees to reduce the amount of salary considered for PAYG tax (income tax) by electing to receive a portion of their salary as a pre-tax benefit.</p> <p>It is important to note that while salary sacrificing does reduce your taxable income, it may not reduce your HECS liability or your income considered for government benefits.</p>
<p>If I salary sacrifice my child care fees do I still qualify for the childcare benefit or rebate?</p>	<p>Any child care fees paid under CSU's salary sacrifice arrangement will not be entitled to the Childcare Benefit or Childcare Rebate. As such, it is strongly recommended that all employees considering salary sacrificing childcare fees obtain financial advice. For further information please see http://www.humanservices.gov.au/spw/customer/forms/resources/ci011-1407en.pdf</p>
<p>What child care centres are staff eligible to salary sacrifice to?</p>	<p>CSU's children's centres in Albury-Wodonga and Wagga are eligible for fees to be salary sacrificed.</p>
<p>How do I begin salary sacrificing my child care fees?</p>	<p>Complete the salary packaging form and return to Payroll, Building 9, Wagga Campus.</p>
<p>Can I have my fees deducted post tax (not salary packaged)?</p>	<p>Yes, this can be done by sending an email to payroll@csu.edu.au with the amount to be deducted each fortnight and the childcare centre that you wish to make the payment to.</p> <p>The amount can be amended or ceased by sending an email 1 week prior to the payday that you wish the change to take effect.</p>
<p>Further Details</p>	<p>Salary Packaging Guidelines</p> <p>Charles Sturt University Enterprise Agreement (2013 – 2016)</p>