



## 2025 Individual Income Tax Return Checklist

To assist in preparing your Income Tax Return, please complete this simple checklist. Completing this checklist will ensure we maximise your Tax refund.

Full name	
Address	
Date of birth (DOB)	
Tax file number	
Contact number	
Email address	

### 1. Income

<input type="checkbox"/>	Income Statements (formally known as Group Certificates & PAYG Payment Summaries)
<input type="checkbox"/>	Eligible Termination Payments
<input type="checkbox"/>	Did you receive interest income throughout the year?
<input type="checkbox"/>	Did you receive any Dividend income throughout the year?
<input type="checkbox"/>	Did you sell &/or transfer any investments (including Crypto) throughout the year?
<input type="checkbox"/>	Did you receive any Distribution from a Partnership or a Trust?
<input type="checkbox"/>	Did you receive any Government payments (Not including Family Tax Benefits)?
<input type="checkbox"/>	Did you receive any Foreign income throughout the year?
<input type="checkbox"/>	Did you receive any Business income throughout the year?
<input type="checkbox"/>	Did you receive any Rental income throughout the year?

### 2. Rental Income/Investment Property checklist

<input type="checkbox"/>	Rental statements (incl. annual summary)	<input type="checkbox"/>	Borrowing expenses
<input type="checkbox"/>	Bank fees	<input type="checkbox"/>	Cleaning and maintenance expenses
<input type="checkbox"/>	Interest on mortgage	<input type="checkbox"/>	Insurance premiums
<input type="checkbox"/>	Council rates	<input type="checkbox"/>	Land tax details
<input type="checkbox"/>	Water charges	<input type="checkbox"/>	Depreciation schedule
<input type="checkbox"/>	Agent's fees & Advertising fees	<input type="checkbox"/>	Purchase price and date (if applicable)
<input type="checkbox"/>	Body corporate fees	<input type="checkbox"/>	Selling price and date (if applicable)

**Please note:** This checklist only covers the most common items in a tax return. Should you wish to discuss this checklist or any other tax or accounting matter, please contact our office.



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### 3. Tax Deductions

This checklist contains a general list of employment-related deductions and should be used as a guide only. The results may vary depending on individual circumstances.

#### Three Golden Rules:

1. **You have spent the money yourself and you were not reimbursed**
2. **The expense was directly related to earning your income**
3. **You have a record to prove the expense**

Tax Deduction	Y/N	Amount
<b>Admission fees:</b> For lawyers and other professionals. Disallowed as capital cost.	No	
<b>Airport lounge membership:</b> Deductions to the extent used for work-related purposes.	Yes	
<b>Annual practising certificate:</b> Applies to professional persons and other contractors who must pay an annual fee to practice in their chosen field.	Yes	
<b>Bank charges:</b> Deductions are allowed if account earns interest. Not private transaction fees.	Yes	
<b>Briefcase:</b> If used for work and/or business purposes the cost is fully deductible if \$300 or less. If more than \$300, it must be depreciated.	Yes	
<b>Calculators and electronic organisers:</b> If used for work and/or business purposes the cost is fully deductible if \$300 or less. If more than \$300, it must be depreciated.	Yes	
<b>Car:</b> See <i>Travel</i> .		
<b>Child care fees</b>	No	
<b>Cleaning:</b> Of protective clothing and uniforms.	Yes	
<b>Clothing, uniforms and footwear</b>	Yes	
Compulsory uniform: Uniform must be unique and particular to an organisation (e.g. corporate uniform).		
Non-compulsory uniform: If on a register kept by the Department of Industry, Science and Tourism.		
Occupational specific: The clothing identifies a particular trade, vocation or profession (e.g. chefs and nurses).		
Protective: Must be used to protect the person or their conventional clothing.		
May include sunscreen.		
<b>Conventional clothing</b>	No	
<b>Club membership fees</b>	No	
<b>Coaching classes:</b> Allowed to performing artists to maintain existing skills or obtain related skills.	Yes	
<b>Computers and software:</b> Software is deductible if it costs less than \$300, otherwise deductible over 2.5 years.	Yes	
<b>Conferences, seminars and training courses:</b> Allowed if designed to maintain or increase employee's knowledge, skills or ability.	Yes	
<b>Depreciation:</b> Tools, equipment, and plant used for work purposes for each item costing more than \$300. Items costing \$300 or less are deductible outright in the year of acquisition.	Yes	



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Tax Deduction	Y/N	Amount
<b>Donations:</b> You can only claim a tax deduction for gifts or donations to organisations that have the status of Deductible Gift Recipients (DGRs).	Yes	
<b>Driver's licence:</b> Cost of acquiring and renewing.	No	
<b>Dry cleaning:</b> Allowed if the cost of the clothing is also deductible.	Yes	
<b>Education:</b> See <i>Self-education</i>		
<b>Election expenses of candidates:</b> No limit for Federal, State and Territory. Limit of \$1,000 for local government.	Yes	
<b>Employment agreements:</b> Existing employer (see TR 2000/5). Not available for new business/employer.	Yes	
<b>Fines:</b> Imposed by court, or under law of Commonwealth, State, Territory or foreign country (s26-5).	No	
<b>First Aid course:</b> Provided it is directly related to employment activities.	Yes	
<b>Gaming licence:</b> Hospitality and gaming industry.	Yes	
<b>Gifts of \$2 or more:</b> If made to approved "deductible gift recipient" body/fund. See ato.gov.au for a full list. Gifts to clients are deductible if employees can demonstrate a direct connection with earning assessable income.	Yes	
<b>Glasses and contact lenses (prescribed):</b> These would qualify as medical expenses. Deductible if "protective clothing".	No	
<b>Glasses and goggles:</b> Protective only.	Yes	
<b>Grooming</b>	No	
<b>HELP/HECS repayments</b>	No	
<b>Home office expenses:</b> Utility expenses (for example, heat, light, power and depreciation on depreciating assets). To be eligible to claim a deduction for working from home expenses, you must incur <u>additional</u> running expenses as a result of working from home, be working from home to fulfil your employment duties and keep records at the time you work to prove you incur the cost.  To calculate your working from home expenses, you can use the fixed rate method or the actual cost method. The fixed rate Working From Home (WFH) method allows you to claim a deduction of 70 cents for each hour you worked from home. This includes electricity, gas, your phone costs, your internet costs, computer consumables and stationery (such as printer ink and paper). You can claim a separate deduction for the decline in value and repair of home office furniture and of technology/computer equipment. To claim the fixed rate WFH method, you need to have records that show all your hours worked from home between 1 July and 30 June (including your start and finish time, each time you worked from home). This can be recorded through a diary, spreadsheet, rosters or timesheets.	Yes	
<b>Occupancy expenses:</b> For example, rent, insurance, rates and land tax. Deductible only if it is necessary for you to work from home because your employer doesn't provide you with an alternative place to work and the area of your home that you use for work is exclusively used for work purposes.	Yes	
<b>Income continuance &amp;/or sickness or accident insurance:</b> Allowed only if the proceeds/benefits would be assessable income. Such as income protection insurance (Not deductible if held in Superannuation)	Yes	





Tax Deduction	Y/N	Amount
<b>Interest:</b> Allowed if money borrowed for work-related purposes or to finance income earning assets. From 1 July 2025, ATIO general interest charged for an underpayment of tax or late payment is no longer deductible.	Yes	
Fines and administrative penalties are not deductible. Interest on capital protected loans deductible except for non-deductible capital protection component.		
<b>Internet and computer equipment:</b> Expenses allowed to the extent incurred in deriving individual's work-related income, carrying on a business or earning investment income (e.g: share investing).	Yes	
<b>Laundry and maintenance:</b> Allowed if the cost of clothing is allowable (see Work related clothing). Reasonable claims of laundry expenses up to \$150 do not need written evidence, such as diary entries and receipts.	Yes	
<b>Legal expenses:</b> Renewal of existing employment contract.	Yes	
<b>Life Insurance:</b> If benefits capital in nature.	No	
<b>Meals</b>		
Eaten during normal working day.	No	
Meals acquired when travelling overnight for work-related purpose.	Yes	
Meals when travelling (not overnight).	No	
<b>Overtime meals:</b> If allowance received under award.	Yes	
<b>Medical examination:</b> Only if from the referral of a work-related business licence.	Yes	
<b>Motor vehicle expenses:</b> See <i>Travel expenses</i> .		
<b>Newspapers:</b> Claims may be allowed in limited cases if the publication is directly related to income-producing activities.	No	
<b>Overtime meal expenses:</b> Only if award overtime meal allowance is received.	Yes	
<b>Parking fees and tolls:</b> Includes bridge and road tolls (but not fines) paid while travelling for work-related purposes.	Yes	
<b>Photographs</b> (performing arts – with income producing purpose)		
Cost of maintaining portfolio.	Yes	
Cost of preparing portfolio.	No	
<b>Practising certificate:</b> Applies to professional employees.	Yes	
<b>Prepaid expenditure for tax shelter arrangements:</b> They must be spread over the period in which the services are provided.	Yes	
<b>Prepaid expenses:</b> Non-business individuals and SBE taxpayers claim is fully deductible if services are to be performed in period not exceeding 12 months.	Yes	
All other taxpayers must apportion claim over the period of service.	Yes	
<b>Professional association and membership fees:</b> Maximum of \$42 if no longer gaining assessable income from that profession. Up front joining fees are generally capital in nature, so would not be deductible. Annual deductions may also be available in the same year, where the criteria is satisfied.	Yes	
<b>Professional library (books, CDs, videos etc.)</b> Established library (depreciation allowed)	Yes	
<b>New books:</b> Full claim if cost \$300 or less	Yes	
<b>New books:</b> Depreciation if cost over \$300	Yes	





Tax Deduction	Y/N	Amount
<b>Protective equipment:</b> Includes harnesses, goggles, safety glasses, breathing masks, helmets, and boots. Claims for sunscreens, sunglasses and wet weather gear allowed if used to provide protection from natural environment.	Yes	
<b>Removal and relocation costs</b> If paid by the employer, may be exempt from FBT, but not deductible.	No	
<b>Repairs</b> (income producing property/or work-related equipment).	Yes	
<b>Self-education costs:</b> Claims for fees, books, travel (see below) and equipment etc. allowed if there is a direct connection between the course and the person's income earning activities.	Yes	
<b>Seminars</b> Including conference and training courses if sufficiently connected to work activities.	Yes	
<b>Social functions</b>	No	
<b>Stationery</b> (diaries, log books etc.)	Yes	
<b>Subscriptions</b>	Yes	
Publications. If a direct connection between publication and income earned by taxpayer.	Yes	
Sports clubs.	No	
<b>Sun protection</b> Claims for sunglasses, hats and sunscreen allowed for taxpayers who work outside.	Yes	
<b>Superannuation contributions:</b> You may be eligible to claim a personal super contributions tax deduction in this financial year (i.e. before 30 June 2025). This tax deduction could be as high as \$30,000, less any super contributed by your employer and any salary sacrificed super contributions.	Yes	
<b>Tax agent fees</b> (deduction can be claimed in the income year the expense is incurred).	Yes	
Travel and accommodation expenses if for travel to a tax agent or other recognised tax adviser to obtain tax advice, have returns prepared, and be present at audit or objecting against an assessment.	Yes	
Cost of other incidentals if incurred in having tax return prepared, lodging an objection or appeal or defending an audit.	Yes	
<b>Technical and professional publications</b>	Yes	
<b>Telephones and other telecommunications equipment</b> (including mobiles, and pagers.) Cost of telephone calls (related to work purposes).	Yes	
<b>Installation or connection.</b>	No	
<b>Rental charges</b> (if "on call" or required to use on regular basis).	Yes	
<b>Silent telephone number.</b>	No	
<b>Tools</b> (work related only) If cost is \$300 or less.	Yes	
If cost more than \$300, the amount would be depreciable, and the amount deductible equals to the decline in value).	Yes	
<b>Trauma insurance</b> If benefits capital in nature.	No	





Tax Deduction	Y/N	Amount
<b>Travel expenses:</b> Including public transport, motor vehicles and motor cycles, fares, accommodation, meals and incidentals.	<b>Yes</b>	
For Motor Vehicles you can use the Actual method or the Cents per kilometre method. The Actual method requires you to keep a logbook (once every 5 years for a 12 week continuous period) that will determine your business use as a percentage of the total kilometres travelled. The Actual method allows you to claim fuel expenses, repairs (including servicing), interest on the motor vehicle finance, lease repayments, insurance premiums & depreciation.  The Cents per kilometre method allows you to claim 88 cents per kilometre, up to a maximum of 5000 kilometres. You must keep a record of the total business kilometres travelled.	<b>Yes</b>	
Travel between home and work.	<b>No</b>	
Where employee has no usual place of employment (e.g. Sales Rep)	<b>Yes</b>	
If "on call".	<b>No</b>	
Must transport bulky equipment (eg: builder with bulky tools).	<b>Yes</b>	
Travel between two work places.	<b>Yes</b>	
<b>Travel in course of employment: Note substantiation rules.</b>	<b>Yes</b>	
<b>Travel accompanied by relative</b> (may be allowed if relative is also performing work-related duties).	<b>No</b>	
<b>Union and professional association fees</b>	<b>Yes</b>	
<b>Vaccinations</b>	<b>No</b>	
<b>Watch:</b> Normally not deductible, unless job specific, such as a nurse's job watch.	<b>Yes</b>	
<b>Work from Home:</b> See <i>Home Office Expenses</i>		

#### 4. Tax offsets and rebates

- |   |  |
|---|--|
| <input type="checkbox"/> Private health insurance tax statement | <input type="checkbox"/> Did you live in a remote area for work? |
| <input type="checkbox"/> Spouse contributions to superannuation | <input type="checkbox"/> Superannuation pension rebates          |

#### 5. Other

- ☐ Do you have a HELP/SFSS debt? If yes, current debt amount
- ☐ Did you have a spouse during the financial year? If so, please provide:
- |                           |                          |                             |
|---------------------------|--------------------------|-----------------------------|
| Name <input type="text"/> | DOB <input type="text"/> | Income <input type="text"/> |
|---------------------------|--------------------------|-----------------------------|

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For your convenience:

- Visit [nationaltaxation.com.au](http://nationaltaxation.com.au) to make an appointment and/or
- Send us your documentation and we will organise an in person, Zoom or telephone appointment.



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