

# Working in Australia

## Factsheet

When you work in Australia and you are employed, you get paid and you have to pay tax on the money you earn.

### Getting paid for work

When you get paid you get a pay slip. Your pay slip shows you how much you were paid, how much tax you paid and how much superannuation money was put into your superannuation fund.

### Tax

When you work in Australia you pay tax to the Australian Government so the government has money to provide services the community needs, like hospitals, schools, roads and public transport (buses and trains).

### Tax file number

Everyone in Australia has their own tax file number. You need a tax file number to work in Australia. When you start a job, you have to provide your tax file number to your employer.

### Superannuation

This is money being saved for when you are old and do not work anymore. It is put into a superannuation fund by your employer.

### Remember

- ▶ When you work in Australia and you are employed, you get paid.
- ▶ When you work in Australia, you pay tax (money) to the Australian Government.
- ▶ Superannuation is money being saved for when you are old and do not work anymore.
- ▶ Your employer usually has to pay an extra 9.5% of the money you earn into a superannuation fund for you. This is money in addition to your pay.

### Where to get help and more information

For more information on superannuation, visit ASIC's MoneySmart website, [moneysmart.gov.au](http://moneysmart.gov.au), or call 1300 300 630.

If you are having problems with your employer or want to know more about your rights as a worker, contact Fair Work Australia's website, [fwa.gov.au](http://fwa.gov.au), or call 1300 799 675.



### Michael starts his new job

Michael has been unemployed for the last 3 months and has been receiving a Centrelink payment to help him buy the things he needs.

He saw an advertisement for a salesperson at a local clothing store. He applied, went for an interview and got the job.

Michael then got a letter from his new employer with details about his new job.

Michael read the letter. It said that his employer's name is Jack Smith and the company is called Clothes for Us. The letter also said that the job is called 'clothing salesperson', that Michael will get paid \$16 an hour and will be working part-time for 25 hours each week.

After working for 2 weeks, Michael received his first pay. He was also given his pay slip. He could see how much he had been paid, how much tax he paid and the amount of superannuation his employer paid into Michael's superannuation fund.

On his pay slip, Michael saw that he earned \$800 for working for 2 weeks and that he paid \$85 in tax. He also saw his employer paid \$72 into a special fund for his superannuation.

The next week, Michael received his payment from Centrelink.

Michael knew it was important to tell Centrelink about his new job so they can change the amount they pay him. Not telling Centrelink means Michael could be paid too much money by Centrelink and would then have a debt. He would have to pay them back or get into trouble.

Michael phoned Centrelink to tell them about his new job and he sent them a copy of the letter from his employer.

