

# STEPHEN LE COULLIARD & ASSOCIATES

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PUBLIC ACCOUNTANTS

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30<sup>th</sup> June 2015

Dear Valued Client,

**Re: 2015 TAX YEAR**

Tax time is upon us once again, it seems to come around quicker and quicker each year.

As always we like to help our valued clients out where possible, therefore we have attached your '2015 Tax Return Guide' to assist you in organising and gathering the required information to allow our friendly staff to complete your income tax return. Please make sure that you remember to include all PAYG Payment Summaries received throughout the financial year. Please detail all income & deductions either on the attached guide or alternatively attach a hand written or word processed summary.

We can attend to your income tax obligations through these options:-

- You can forward your information to this office via **Tax by Email/Tax By Mail/ Tax by Fax** , we endeavour to process these returns as soon as possible.
- You are welcome to make an appointment **Tax by Interview** to see a client manager.

**Options:-**

- **Tax By E-Mail** –E-mail your details through to this office on [stephen@bestaccountants.com.au](mailto:stephen@bestaccountants.com.au)
- **Tax By Mail** – Please forward all your documents including the attached checklist to the below address: -  

**Stephen Le Couilliard & Associates**  
**PO Box 43**  
**Narre Warren VIC 3805**
- **Tax By Fax:** - Fax your documents including the attached check list to fax - (03) 9796 6711
- **Tax By Interview** – For an interview with one of our client managers to complete your income tax return phone on (03) 9704 7661

We will thoroughly check the information you have provided and if required your assigned Client Manager will contact you.

## **Payment of Fees:**

***Payment is required at time of consultation by cash/credit card/fees paid out of refund***

Please remember to refer to our **WEBSITE** located at [www.bestaccountants.com.au](http://www.bestaccountants.com.au) for valuable tax information & tips. We have also posted the attached '2015 Tax Return Guide' onto our website, for you to pass on to your family and friends.

We would like to take this opportunity to thank you for your loyalty and support over the years and look forward to continuing our professional relationship well into the future.

Yours faithfully,

**STEPHEN LE COULLIARD & ASSOCIATES**



Tax agent  
40596003

# 2015 individual income tax return interview checklist

Tax File Number: ..... ABN: .....

Are you an Australian resident? YES/NO/UNSURE.....

Name: .....

Mr/Mrs/Ms/Miss: .....

Name changed since last return? YES/NO

If YES, previous name:.....

Postal Address: .....

.....

Postal address changed from last tax return? YES/NO

Address:.....

.....

Date of birth: ...../...../.....

Telephone: (H) ..... (W) ..... (M) .....

Email: .....

Occupation: .....

Spouse details (if applicable): .....

Do you want to use Electronic Funds Transfer? YES/NO

If YES, provide bank details BSB: ..... Account Number: .....

Account name: .....

**Notes:**

Please circle **YES** or **NO** for each of the items listed below:

## **INCOME – Please provide evidence**

1. Salary or wages .....YES/NO
2. Allowances, earnings, tips, director's fees etc.....YES/NO
3. Employer lump sum payments.....YES/NO
4. Employment termination payments .....YES/NO
5. Australian Government allowances and payments like Newstart, youth allowance and Austudy payments.....YES/NO
6. Australian Government pensions and allowances.....YES/NO
7. Australian annuities and superannuation income streams.....YES/NO
8. Australian superannuation lump sum payments.....YES/NO
9. Attributed personal services income .....YES/NO
10. Gross Interest.....YES/NO
11. Dividends.....YES/NO
12. Employee share schemes.....YES/NO
13. Distributions from partnerships and/or trusts .....YES/NO
14. Personal services income (PSI).....YES/NO
15. Net income or loss from business (as a sole trader) .....YES/NO
16. Deferred non-commercial business losses.....YES/NO
17. Net farm management deposits or repayments .....YES/NO
18. Capital gains.....YES/NO
19. Foreign entities:
  - Direct or indirect interests in controlled foreign company .....YES/NO
  - Transfer of property or services to a non-resident trust .....YES/NO
20. Foreign source income (including foreign pensions) and foreign assets or property .....YES/NO
21. Rent.....YES/NO
22. Bonuses from life insurance companies or friendly societies.....YES/NO
23. Forestry managed investment scheme income.....YES/NO
24. Other income (please specify below).....YES/NO

**DEDUCTIONS – Please provide evidence**

**D1. Work related car expenses**

- cents per kilometer method (up to a maximum of 5,000 kms) ..... YES/NO
- log book method ..... YES/NO
- one-third of actual expenses method ..... YES/NO
- 12% of actual cost method ..... YES/NO

**D2. Work related travel expenses**

Employee domestic travel with reasonable allowance ..... YES/NO

- If the claim is more than the reasonable allowance rate, do you have receipts for your expenses?..... YES/NO

Overseas travel with reasonable allowance ..... YES/NO

- Do you have receipts for accommodation expenses? ..... YES/NO
- If travel is for 6 or more nights in a row, do you have travel records? (e.g. a travel diary)... YES/NO

Employee without a reasonable travel allowance ..... YES/NO

- Did you incur and have receipts for airfares?..... YES/NO
- Did you incur and have receipts for accommodation? ..... YES/NO
- Do you have receipts for hire cars (if applicable)? ..... YES/NO
- Did you incur and have receipts for meals and incidental expenses? ..... YES/NO
- Do you have any other travel expenses? ..... YES/NO

Other work-related travel expenses (e.g., a borrowed car) ..... YES/NO  
*(please specify)*

.....  
.....

**D3. Work related uniform and other clothing expenses**

Protective clothing ..... YES/NO

Occupation specific clothing ..... YES/NO

Non-compulsory uniform ..... YES/NO

Compulsory uniform ..... YES/NO

Conventional clothing ..... YES/NO

Laundry expenses (up to \$150 without receipts) ..... YES/NO

Dry cleaning expenses ..... YES/NO

Other claims such as mending/repairs, etc (please specify) ..... YES/NO

.....  
.....

#### **D4. Work related self-education expenses**

Course taken at educational institution:

- union fees .....YES/NO
- course fees .....YES/NO
- books, stationery .....YES/NO
- depreciation .....YES/NO
- travel .....YES/NO
- other (please specify) .....YES/NO
- .....
- .....

#### **D5. Other work related expenses**

- Home office expenses .....YES/NO
- Computer and software .....YES/NO
- Telephone/mobile phone .....YES/NO
- Tools and equipment .....YES/NO
- Subscriptions and union fees .....YES/NO
- Journals/periodicals .....YES/NO
- Depreciation .....YES/NO
- Sun protection products (i.e., sunscreen and sunglasses) .....YES/NO
- Seminars and courses not at an educational institution:
- course fees .....YES/NO
- travel .....YES/NO
- other (please specify) .....YES/NO
- Any other work related deductions (please specify) .....YES/NO
- .....
- .....

#### **Other types of deductions**

- D6. Low value pool deductions .....YES/NO
- D7. Interest deductions .....YES/NO
- D8. Dividend deductions .....YES/NO
- D9. Gifts or donations .....YES/NO
- D10. Cost of managing tax affairs .....YES/NO
- D11. Deductible amount of undeducted purchase price of a foreign pension or annuity .....YES/NO

**Other types of deductions (continued)**

- D12. Personal superannuation contributions .....YES/NO  
Full name of fund: .....  
Account no: .....  
Fund ABN: ..... Fund TFN: .....  
Do you pass the 10% test? Income from employment is 10% or less of total income.....YES/NO  
Have you provided the fund a notice of intention to deduct the contribution? .....YES/NO  
Has this notice been acknowledged by the fund?.....YES/NO
- D13. Deduction for project pool .....YES/NO
- D14. Forestry managed investment scheme deduction .....YES/NO
- D15. Other deductions (please specify) .....YES/NO  
.....  
.....
- L1. Tax losses of earlier income years .....YES/NO

**Tax offsets/rebates – Please provide evidence**

- T1. Are you a senior Australian or a pensioner .....YES/NO
- T2. Did you receive an Australian superannuation income stream? .....YES/NO
- T3. Did you make superannuation contributions on behalf of your spouse? .....YES/NO
- T4. Did you live in a remote area of Australia or serve overseas with the Australian defence force or the UN armed forces in 2015? .....YES/NO
- T5. Did you have net medical expenses in 2015?.....YES/NO  
If so, do these medical expenses include expenses relating to disability aids, attendant care or aged care expenses? .....YES/NO  
Did you claim for NMETO in 2013 and 2014.....YES/NO
- T6. Did you maintain a dependant who is unable to work due to invalidity or carer obligations?.....YES/NO
- T7. Are you entitled to claim the landcare and water facility tax offset? .....YES/NO
- T8. Other non-refundable tax offsets (please specify) .....YES/NO  
.....  
.....
- T9. Other refundable tax offsets (please specify).....YES/NO  
.....  
.....

## Other relevant information

- A. Are you entitled to the Medicare levy exemption or reduction in 2015? YES/NO  
(If yes, please specify): .....
- B. Did you have private health insurance in 2015?.....YES/NO  
(If yes, please provide the annual statement received from your health fund)
- C. Were you under the age of 18 on 30 June 2015? .....YES/NO
- D. Did you become an Australian tax resident at any time during the 2015 income year? .....YES/NO
- E. Did you cease to be an Australian tax resident at any time during the 2015 income year? ...YES/NO
- F. Did you make a non-deductible (non-concessional) personal super contribution?.....YES/NO
- G. Do you have a HECS/HELP liability or a student financial supplement loan debt? .....YES/NO
- I. Did a trust or company distribute income to you in respect of which family trust distribution tax (FTDT) was paid by the trust or company? .....YES/NO
- J. Do you have a loan with a private company or have such a loan amount forgiven? YES/NO  
(If yes, please specify) – (reviewer consider if deemed dividend in year under Division 7A):  
.....  
.....
- K. Did you receive any benefit from an employee share acquisition scheme? .....YES/NO
- L. Family Tax Benefit ('FTB'):  
– Did you have care of a dependent child in 2015? .....YES/NO  
– Did you or your spouse receive FTB through the DHS in 2015? .....YES/NO
- M. Income tests information:  
– Do you have any Total reportable fringe benefits amounts in 2015? .....YES/NO  
– Do you have any Reportable employer superannuation contributions in 2015?.....YES/NO  
– Did you receive any tax-free government pensions in 2015? .....YES/NO  
– Did you receive any target foreign income in 2015? .....YES/NO  
– Did you have a net financial investment loss in 2015?.....YES/NO  
– Did you have a net rental property loss in 2015? .....YES/NO  
– Did you pay child support in 2015?.....YES/NO  
– Number of dependent children: \_\_\_\_\_

N. Spouse details (if applicable)

- Did you have a spouse for the full year from 1 July 2014 to 30 June 2015? .....YES/NO  
If you had a spouse for only part of the income year, please specify the dates between 1 July 2014 to 30 June 2015 when you had a spouse:  
From \_\_\_\_ / \_\_\_\_ / \_\_\_\_\_ to \_\_\_\_ / \_\_\_\_ / \_\_\_\_\_
- What was your spouse's taxable income for the 2015 income year?..\$ .....
- Does your spouse have a share of trust income on which the trustee is assessed under section 98 that has not been included in your spouse's taxable income? .....YES/NO
- Did a trust or company distribute income to your spouse in respect of which family trust distribution tax was paid by the trust or company for the 2015 income year? .....YES/NO
- Did your spouse have any reportable fringe benefits amounts for the 2015 income year? .....YES/NO
- Did your spouse receive any Australian Government pensions or allowances (not including exempt pension income) in the 2015 income year? .....YES/NO
- Did your spouse receive any exempt pension income in the 2015 income year? .....YES/NO
- Does your spouse have any reportable super contributions for the 2015 income year? ...YES/NO
- Did your spouse receive any tax-free government pensions paid under the *Military Rehabilitation and Compensation Act 2004*?.....YES/NO
- Did your spouse receive any 'target foreign income' in the 2015 income year? .....YES/NO
- Did your spouse have a total net investment loss (i.e., the total of any financial investment loss and a rental property loss) for the 2015 income year?.....YES/NO
- Did your spouse pay child support during the 2015 income year?.....YES/NO
- If your spouse is 55 to 59 years old, did they receive a superannuation lump sum (other than a death benefit) during the 2015 income year which included a taxed element that does not exceed their low rate cap? .....YES/NO

Dated the ..... day of .....20.....

Signature of taxpayer: .....

Name (print): .....



### Gross interest Worksheet

Taxpayer's name \_\_\_\_\_

Tax file number \_\_\_\_\_

Year ended \_\_\_\_\_

Address \_\_\_\_\_

1. Did you receive any interest during 2015 income year? YES/NO
- If **no**, you do not have to complete the remainder of this questionnaire and **no** amount gets shown at **Item 10** of the 2015 income tax return form.

2. Please provide details of any interest received for bank accounts in **your name only**:

Bank/Finance Institution	Account number	Interest	TFN withholding
Total			

*Note: If you are a non-resident and no withholding tax has been deducted, you should declare the interest in your tax return. When your tax return is processed, a tax liability based on the withholding tax that should have been withheld, will result.*

3. Did you receive any interest in joint names? If yes, then provide details: YES/NO

Bank/Finance Institution	Account number	Share of interest	TFN withholding
Total			



## Rental Property Worksheet

Taxpayer's name \_\_\_\_\_  
 Tax file number \_\_\_\_\_  
 Year ended \_\_\_\_\_  
 Address of property \_\_\_\_\_  
 \_\_\_\_\_

Date that first income producing: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

Number of weeks property rented: \_\_\_\_\_ weeks

Was there any private use of the property? YES/NO

If **yes**, what percentage was the private use throughout the year of income: \_\_\_\_\_ %

**Note:** The ATO will generally calculate the percentage as follows:  $\frac{\text{Days available for private use}}{365}$

### Income

Gross rental income \$ .....  
 Other rental-related income \$ .....  
 Total income \$ .....

### Less: rental property expenses

Interest on property loan	\$ .....	
Building write off	\$ .....	
(2.5% x \$            )		
Advertising	\$ .....	
Agent inspection fees	\$ .....	
Bank charges	\$ .....	
Borrowing expenses	\$ .....	
Cleaning	\$ .....	
Council Rates	\$ .....	
Depreciation	\$ .....	
Insurance	\$ .....	
Land Tax	\$ .....	
Pest control	\$ .....	
Postage & sundries	\$ .....	
Travel expenses	\$ .....	
Water Rates	\$ .....	
Gardening/mowing	\$ .....	
Repair & Maintenance	\$ .....	
Purchase of assets	\$ .....	
Rental property expenses	\$ .....	\$ .....

**Less:** private use - \$ \_\_\_\_\_  
 (Total rental expenses x private use percentage)

**Net rental income/loss** \$ \_\_\_\_\_

# STEPHEN LE COULLIARD & ASSOCIATES

## 2015 FINANCIAL HEALTH CHECK

Clients Name: .....

Address: .....

Telephone: ..... Email: .....

***As part of our commitment to ensuring your financial wellbeing we can give you assistance if you complete the checklist below:***

**Please tick "yes" or "no" and write answers in Notes where relevant**

**Yes No Notes**

**Do you have tax deductible Income Protection Insurance?**

Income Protection Insurance covers you 24 hours in a day, at work or home, even on your holidays. Pay you a wage if you become ill or unable to work, and unlike worker compensation it only covers you at work.

**Do you have life insurance or Trauma Insurance?**

**Do you have a home mortgage?**

IF YES – how many years to go? And what's current interest rate? AND  
IF NO – Do you plan on purchasing a new home in the near future?

**Do you have a car loan/lease/Hire Purchase?**

IF YES – how many years to go? And what's current interest rate. AND  
if NO Do you plan on purchasing a new car in the near future?

**Are you interested in minimising your tax via negative gearing or salary sacrifice?**

**When do you plan on retiring?**

Within 6 months  
6 months to 2 years  
2 years to 5 years  
5 years and over

**Do you have superannuation? If YES, are you happy with its performance?**  
Have you roll-over all of your super into one?

**Do you have a Will (both private and business)?**

**Are you a Business Owner?**

Turning over or potential to turn over more than \$20,000 pa

**Taxable Income for 2015 of \$180,000 and over?**

Max tax rate for 2015

**Are you a Rental Property Investor?**

Presently or in the near future?