

## Living Away From Home Allowance (LAFHA)

**SALARY PACKAGING** means using some of your pre-tax salary to pay for benefits offered by your employer such as a car, laptop computer or living expenses. It's an arrangement with your employer, where you agree to forgo part of your future salary to pay for these benefits instead of receiving gross salary. This means you will pay less income tax - one of the many advantages to salary packaging with Paradigm.

**Tax effective way to fund living expenses, where you are required to work away from your usual residence.**

**GST Savings.**

**Pay your accommodation pre-tax.**

**Pay your utility bills pre-tax.**

**Pay for your food pre-tax.**

### **WHAT YOU NEED TO KNOW...**

- » You must be required by your employer, to work away from your normal residence
- » If you have a Visa to work in Australia and intend to return to your normal residence, you can benefit from LAFHA
- » You can pay for accommodation using pre-tax dollars
- » You can package the exempt component of your food costs
- » You can package your Gas and / or Electricity
- » You will be required to submit an annual declaration that you are living away from home
- » Your employer must be satisfied that the costs packaged are valid.



### **WHAT TO DO NEXT...**

Check with your employer to see if you are eligible for LAFHA.

**Step 1** Complete a Salary Packaging Application form, and send to Paradigm with your LAFH Agreement and proof of your LAFHA expenses (e.g. rental agreement)

**Step 2** Paradigm will establish your account and send the Salary Packaging Confirmation Document for your completion.

**Step 3** Paradigm will set up deductions from your payroll for the amounts contained on your LAFH Agreement and make payments for your accommodation each pay period.

**CALL NOW ON 1300 138 441**

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