



## ENJOY TAX-FREE, DAY TO DAY EXPENSES

Salary packaging your General Living Expenses simply allows you to use your pre-tax income for all those expenses you are already paying. As a result, you pay less income tax so your pay stretches further.

**\$15,900  
GENERAL  
LIVING  
EXPENSES  
BENEFIT**

*(\$611.54 per fortnight  
pre tax*

**1st April to 31 March FBT year**  
*(this can be pro-rated to maximise your benefit)*

**Next step...**

Depending on what you choose to spend your benefit on will depend on how we set it up. Please contact us for your free consultation and we will show you how much you will be personally saving by taking up this benefit.

*The information contained in this document has been prepared for general purposes only. NSP recommends you seek qualified financial advice before acting on any of the information contained in this document.*

**What** you need  
to know...

**GENERAL LIVING  
EXPENSES INCLUDE:**

- Rent or mortgage repayments
- Credit card and personal loan payments
- Household utility costs such as gas, electricity and water
- Car expenses including petrol and registration (check out a Novated or Associate Lease for even more tax savings)
- Health insurance premiums
- Personal loan or car loan repayments
- Private health insurance
- Educational fees
- Rates (council rates and water)
- Credit Card payments
- Medical and dental expenses (net of any rebate / claim)
- Pay your gas, electricity and telephone bills
- Pay your council rates and water rates
- Purchase theatre and movie tickets
- Shop for clothes