



Australian Government



# Tax and the BSWAT Payment Scheme

What it means for you

Easy Read version

Revised edition 04/04/2017



## How to use this document



This information is written in an easy to read way.  
We use pictures to explain some ideas.



This document has been written by the Australian Tax Office or ATO. When you see the word 'we', it means the ATO.



Some words are written in **bold**. We explain what these words mean. There is a list of these words on page 17.



This Easy Read document is a summary of another document.



You can find the longer document on our website at [www.ato.gov.au/BSWAT](http://www.ato.gov.au/BSWAT)



You can ask for help to read this document.  
A friend, family member or support person may be able to help you.

## What's in this document?

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## What is this document about?



This document is about tax and the BSWAT Payment Scheme.



The BSWAT Payment Scheme is a one-off payment from the Australian Government.



The payment is for some people who work, or have worked, in **Australian Disability Enterprises** – which are usually called ADEs.

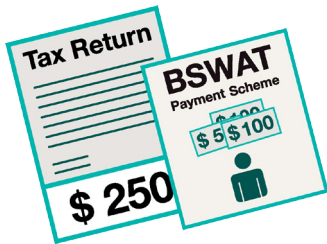
We explain more about the payment scheme on page 6.



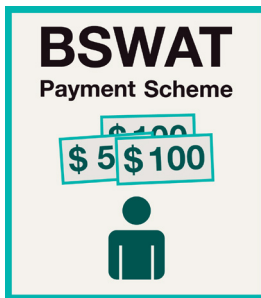
If you get any money from the payment scheme, you may need to pay tax.

This document explains:

- what a tax return is
- how to do your tax return
- how to include information about the payment scheme in your tax return
- when you need to do your tax return.



## What is the BSWAT Payment Scheme?



The BSWAT Payment Scheme has been set up by the Australian Government to provide eligible people with a one-off payment.



The payment is for some people who work, or have worked, in Australian Disability Enterprises – which are usually called ADEs.

Your supported workplace might be an ADE.



The payment is only for people who had their wages worked out using the **Business Services Wage Assessment Tool**.

This tool is usually called the BSWAT.



Your workplace may have used a different tool to work out your wages.

You can ask your manager about this.

You can find out more about the payment scheme:



- On the Department of Social Services website at [www.dss.gov.au](http://www.dss.gov.au)



- You can phone the BSWAT Hotline on **1800 799 515**.

## What is a tax return?



A **tax return** is a form you fill in for us each year.

The form tells us how much money you have earned.



It also tells us how much tax you have already paid (if any).

## Do you need to do a tax return?



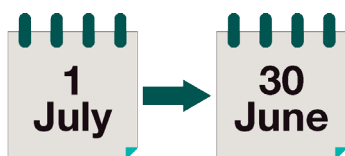
You will need to do a tax return if:



- Tax has been taken out of your wages.
- You have earned more than \$18,200 over the **financial year**.

**\$18,200** ↑

You can ask your employer if you're not sure.



The financial year is different to the calendar year. It runs from 1 July to 30 June.

The \$18,200 includes your wages and any money you are paid from the payment scheme.



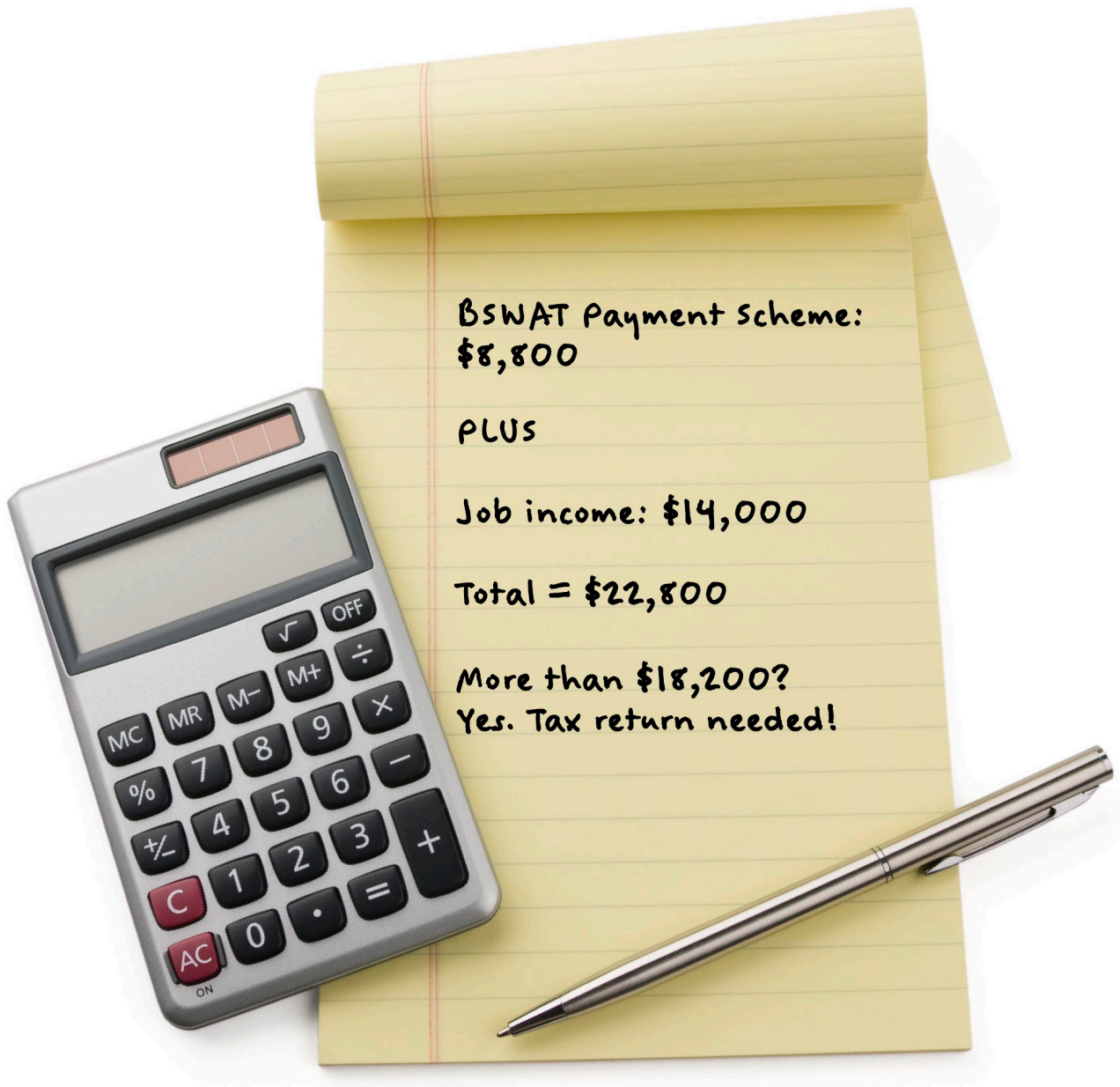
You don't pay tax on your disability pension. So you don't need to include your disability pension when you work out how much you earn.





We have a tool on our website to help you work out if you need to lodge a tax return. You can find it at [www.ato.gov.au/doineedt lodge](http://www.ato.gov.au/doineedt lodge)

Here is an example:



## How will your tax be worked out?



If you receive money from the payment scheme, you may need to tell us about it.



The way to do this is by completing a tax return.



We look at the form and work out if you have paid the right amount of tax.



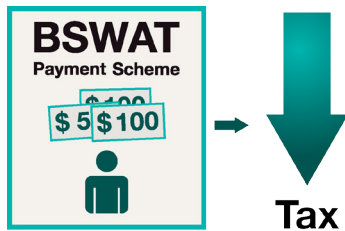
If you have paid too much, we will give you some back.



If you haven't paid enough, we will ask you to pay some more.



When you tell us about your BSWAT payment we will see that you were paid a large amount of money all in one go.



We will make sure you don't pay too much tax on any money paid to you by the payment scheme.



You will get something called a 'lump sum in arrears tax offset'.

## How do you do your tax return?



You, or a person who is helping you, need to fill in a tax return.



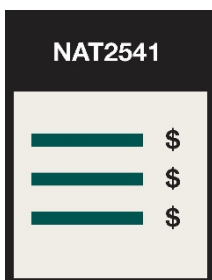
You can fill in a paper form.

To get your paper forms and instructions, phone us from mid-July on **1300 720 092** between 8 am and 6 pm Monday to Friday.

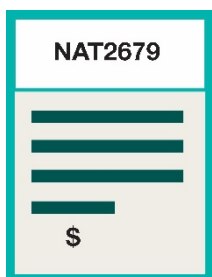
Ask for these documents:



- *Individual tax return instructions*  
The document number is NAT71050



- *Tax return for individuals*  
The form number is NAT2541



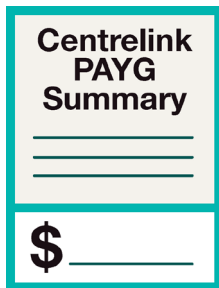
- *Tax return for individuals (supplementary section)*  
The form number is NAT2679.



You need to keep a copy of the **Letter of Offer** you received from the payment scheme, to fill in your tax return.



We use this information to make sure you pay the right amount of tax.



You also need to keep your Centrelink Pay As You Go (PAYG) summary, to fill in your tax return.



It explains how much Centrelink has paid you during the financial year.

Keep it in a safe place in case we need to see it.

## Who can help you with your tax return?



You can ask someone to help you fill in your tax return form.



A family member or friend can help you.



A Tax Help volunteer can help you.

A Tax Help volunteer is someone who has the tax return forms and can help people fill them in.

We train the volunteers.

They help people in their community for free.



You can find out more about Tax Help volunteers on our website at

[www.ato.gov.au/BSWAT](http://www.ato.gov.au/BSWAT)



A registered tax agent can help you.

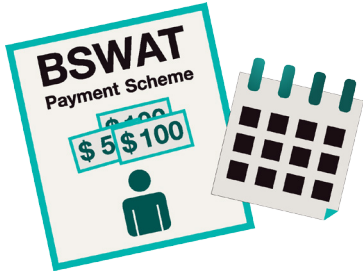
A registered tax agent is a person who can give advice and prepare your tax return for you.

You can find a registered tax agent on this website [www.tpb.gov.au](http://www.tpb.gov.au)

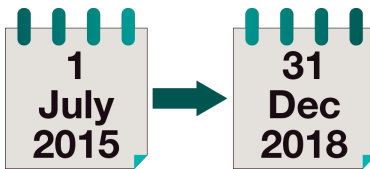
## When do you need to do your tax return?



You need to send your tax return to us between 1 July and 31 October each year.



When you need to tell us about your money from the payment scheme depends on when you get the payment.



The payment scheme starts on 1 July 2015. And ends on 31 December 2018.

The table below explains when you should tell us about your payment.

<b>If you receive your payment between:</b>	<b>You need to include it in your tax return after:</b>
1 July 2015 and 30 June 2016	1 July 2016
1 July 2016 and 30 June 2017	1 July 2017
1 July 2017 and 30 June 2018	1 July 2018
1 July 2018 and 31 December 2018	1 July 2019

## Where can you find more information?

If you would like more information you can:



Go to our website at [www.ato.gov.au/BSWAT](http://www.ato.gov.au/BSWAT)



Phone us from mid-July on 13 28 69 between 8 am and 5 pm Monday to Friday



If you have a hearing or speech impairment, you can phone us through the National Relay Service.

Phone one of these numbers and ask for the ATO number you need:



- TTY call 13 36 77
- Speak and Listen call 1300 555 727
- Internet relay go to [www.relayservice.com.au](http://www.relayservice.com.au)



## Word list



More than just good business

### **Australian Disability Enterprise (ADE)**

Australian Disability Enterprises provide work and support for people with disability. They are often called ADEs.



### **Business Services Wage Assessment Tool**

A tool for working out wages. This tool is usually called the BSWAT.



### **BSWAT Payment Scheme**

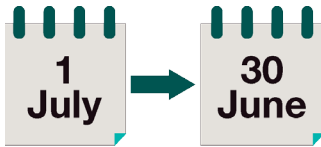
A scheme that has been set up by the Australian Government to provide eligible people with a one-off payment.

Sometimes we call this the 'payment scheme'.

### **Community**



Your community is the place where you live. It is not just your home. It is outside your home as well. It includes the people who live in your area.



## Financial year

The financial year is different to the calendar year. It runs from 1 July to 30 June.



## Letter of Offer

A letter from the government that tells you how much money you will get from the BSWAT Payment Scheme.



## Tax Offset

### Lump sum in arrears tax offset

This tax rule makes sure you pay the right amount of tax when you are paid a large amount of money all in one go.



## Tax return

A form you fill in for us each year.

The form tells us how much money you have earned. And also how much tax you have already paid.



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