

Want to increase your pay?

Increase your take-home pay by 6-12% with salary packaging



Salary packaging is the easiest way to increase your income without working longer hours. Salary packaging is the ATO approved way for employees to purchase goods and services with tax-free dollars. Community Business Bureau (CBB) will ensure you can access the maximum benefits available to provide you with the highest possible take home pay.

How will salary packing help me?

In a practical sense, salary packaging can help you manage your finances and open up a whole new world of savings. But don't just take our word for it: here's some quotes from our customers about how salary packaging has helped them:



It means I can pay off my HECS debt faster, so I can focus on saving for a house deposit.

Having a salary packaging card is the best thing ever. I don't know how I could live without it now. I pay most, if not all of my expenses, fuel and groceries on my card. It has definitely put me in a better financial position.

I don't have to worry about paying my rent as it's done automatically, allowing me to focus on other payments.

As I am the only one working in our family, it has made it easier for the mortgage payments to be made.



How much can I salary package?

Your exact additional take home pay will depend on your total annual salary. The table below shows the indicative financial benefits for different salaries, alternatively you can use our [salary packaging calculator](#).

Annual salary	Annual benefit	Fortnightly benefit
\$25,000	\$1,512	\$58
\$30,000	\$2,842	\$109
\$40,000	\$3,691	\$142
\$50,000	\$4,014	\$154
\$60,000	\$5,364	\$206
\$65,000+	\$5,485	\$211

As you saw from the quotes, you can use your tax-free money to pay for a range of things, including debts (e.g. rent or mortgage, personal loans or credit cards). If you'd like to use your funds for general living expenses, then we can pay the benefit onto a CBB Salary Packaging Card. It can be used wherever Visa is accepted.

How salary packaging works

1

Your payroll sends a tax-free portion of your income to us and puts the remainder into your account



2

You tell us which living expenses you would like us to pay or have us put it straight on your CBB Salary Packaging card



3

You only pay tax on what's left of your income, meaning you pay less tax and end up with more take-home pay



What other benefits are available?

With electronic device packaging, novated leasing and discounted shopping, CBB customers are entitled to many additional benefits. You can find out more about them **on our website**.

Frequently asked questions

Can I salary package if I have student debts (HECS/HELP/SFSS)?

Yes - one of our friendly team will show you the impact and what repayments you can make. In most cases, you will be better off with the tax savings, as well as having your student debts repaid faster.

Will I still receive Centrelink Family Tax Benefits?

Yes - your benefits will remain as they are. You will need to advise Centrelink that you have Fringe Benefits (salary packaging), but as your organisation is exempt from Fringe Benefits Tax, it has no impact on your family tax benefits.

What do I need to earn to be eligible to salary package?

Whether you are full time, part time or casual, if you earn over \$24,000 per year you can save tax with salary packaging. If this is your second job, you will also start saving tax regardless of what you earn.

You can view more **frequently asked questions** on our website.

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cbb.com.au | 1300 763 505 | customer care@cbb.com.au

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