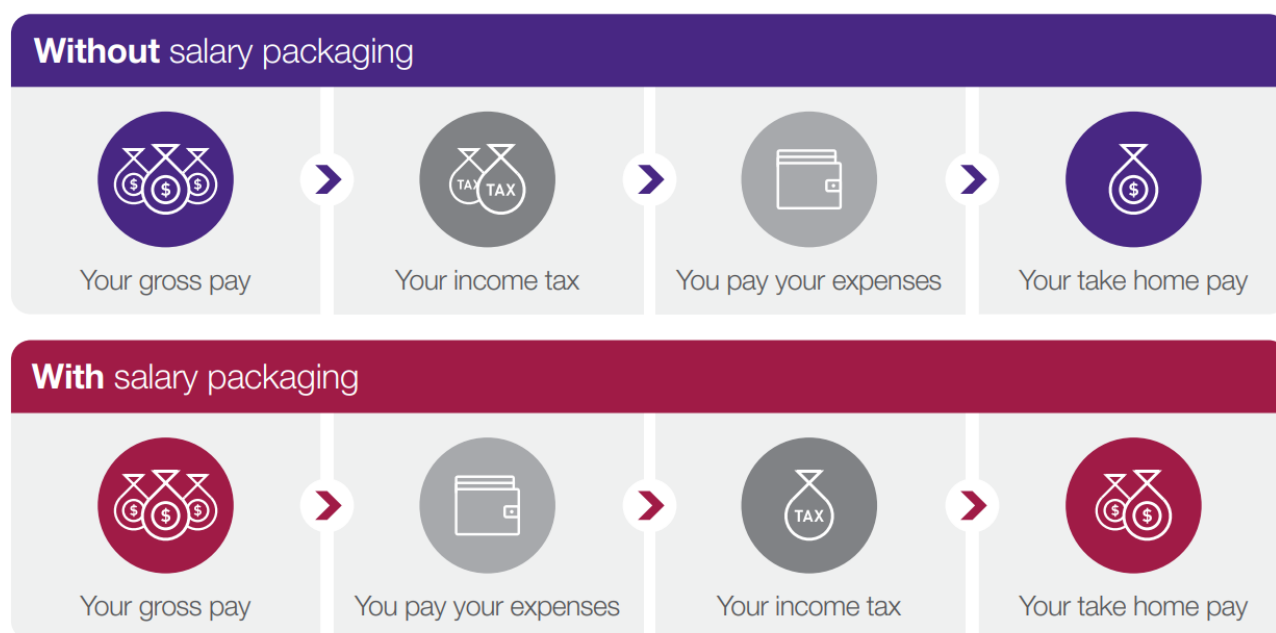


## Salary Packaging – Give yourself a pay rise

Employees of YMCA and Y-Care are able to salary package which, put simply, can reduce the tax you pay and increase your income. Our provider for salary packaging is Accesspay. AccessPay says that salary packaging “works by allocating a portion of your pre-tax income to the payment of certain expenses, such as mortgage or rent, groceries and insurance.” This is shown below.



(AccessPay)

YMCA and Y-Care have different salary packaging benefits, so ensure that you correctly advise Accesspay which company you work for.

You can salary package:

- Everyday living expenses – up to \$15,900 per year
- Meal and entertainment – up to \$2650 per year
- Novated leases

### Things to consider

Each employee will have different needs and personal circumstances. You are encouraged to fully understand how salary packaging and / or novated leases work and what arrangement will work best for you. Some salary packaging benefits might impact existing government or personal financial arrangements such as HELP/HECS debt, child support and Medicare levy surcharge.

Please contact AccessPay for guidance on setting up a salary packaging arrangement that works best for you. AccessPay also offers informative webinars covering various salary packaging topics, so seize the opportunity to learn how you can maximize your benefits!

If you need to, you could seek financial advice.

### Where to find further information

You can find further information from Accesspay.

- [What is salary packaging?](#)
- [AccessPay factsheets on salary packaging](#)
- [AccessPay salary packaging calculator](#)
- [Book a webinar with Access Pay](#)
- [Learn more about novated lease](#)
- [Smart Leasing](#)
- [Smartrewards](#)