MELBOURNE ACCOUNTING PARTNERS

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Individual Tax Return – Deduction Checklist

The long list that finds the deductions you forgot

The biggest reason deductions get missed is simple: nobody remembered them. This checklist is deliberately long — it's designed to jog your memory on the small everyday costs that add up. Skim every section, even ones that seem irrelevant.

Listing an item doesn't guarantee it's deductible. We'll assess everything against ATO rules, including work vs private use. You must have paid for it yourself and not been reimbursed.

Your Details

First Name	
Last Name	
Date of Birth	
Tax File Number (TFN)	
Australian Business Number (ABN)	
Email Address	
Mobile	
Current Residential Address	
Current Postal Address	
Occupation / Job Title	

Bank Account Details (for any potential tax refund)

☐ N/A — my bank details are the same as last year

New client, or bank details changed? Fill these in:

Bank Name	
Account Name	
BSB	
Account Number	

Your Private health Insurance and Spouse and family Information

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Do you have Private health insurance?	
Have you had private health insurance for a full year?	
If not, for a full year what date did you sign (will be pro rata in tax return)	
Do you have a spouse?	
Do you have any dependent children	
If yes, are both your spouse and children if any, covered by your private health cover? (VERY IMPORTANT- Will impact tax result if not all covered)	
Spouse details – married or de facto	
Spouse - First Name & Last name	
Spouse - Date of birth	
Spouse - Gender	
Did you have a spouse for the full year? If not the dates from please.	
Spouse - Taxable Income	

INCOME

If you are on salary and wages – Don’t worry your information will be prefilled via our Agent link to the ATO portal.
Other income let us know below? I.e Foreign source income, Trust profit distribution, franked distribution from trusts, Other. If you are a sole business trader. Please send us your worksheet for your income and business expenses on a separate document or tell us your accounting software is ready.

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DEDUCTIONS CATEGORIES

1. Phone, Internet & Accessories

If you ever take a work call, email, or log in from your phone — this section is for you.

- Mobile phone plan / prepaid credit (please provide the work use %)
- Home internet / NBN (please provide the work use %)
- Mobile handset purchased this year (please provide the tax invoice)
- Phone case, screen protector
- Phone chargers, charging cables, car chargers, wireless charging pads
- Power banks / portable battery used for work
- Phone mount and holder used for work (e.g. navigation between jobs)
- Second phone or SIM used for work
- Headphones / earbuds / AirPods used for work calls or focus
- Repairs: cracked screen, battery replacement on a work phone

Your list (item + $ amount):

2. Computers, Tech & Devices

Any gadget used even partly for work. Under $300 can often be claimed outright; over $300 is depreciated — either way, tell us.

- Laptop, desktop, tablet or iPad purchased this year (please provide the tax invoice)
- Monitors, monitor arms or docking stations used for work
- Keyboard, mouse, mouse pad or wrist rest
- Webcam, ring light, microphone for video calling
- Printer, scanner, printer ink, toner and paper
- External hard drives, SSD, USB stick or memory card
- USB hub, HDMI cable, adapter or dongle
- Laptop bag, sleeve or backpack used for work
- Laptop stand and cooling pad
- Noise-cancelling headphones for open-plan / WFH focus
- Router, modem or WIFI extender (WFH share)
- Surge protector, power board used for the home office

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Your list (item + $ amount):

3. Software, Apps, AI & Subscriptions

The most-missed category in modern returns. Check your app store subscriptions and bank statements for recurring $5–$30 charges.

- Microsoft office 365 subscription (Word, Excel & Outlook)
- Cloud storage: Dropbox, Google Drive, iCloud+ or OneDrive
- AI tools: ChatGPT Plus, Claude, Microsoft Copilot, Gemini or Grammarly
- Adobe: Acrobat, Photoshop or Creative Cloud
- Canva Pro, design or photo-editing apps
- Zoom, Teams, or other paid meeting software
- Antivirus, security software or VPN
- Password managers (1Password, LastPass etc.)
- Industry software: CAD, trade quoting apps, rostering app, POS app
- Project management: Trello, Asana, Notion or Monday
- Website hosting / domain for a professional profile or side income
- LinkedIn Premium subscription
- App store purchases used for work — scroll your purchase history
- Paid online news & journal subscriptions relevant to your job

Your list (item + $ amount):

4. Working From Home

Understand the difference: Fixed Rate Method vs Actual Cost Method

Fixed rate method: 70c for every hour you worked from home this year. One rate covers electricity, gas, internet, phone, stationery and consumables — you can't claim those separately, but you CAN still claim

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depreciation on your desk, chair and equipment on top. All you need is a record of your hours (diary, roster or timesheet).

Actual cost method: instead of the flat rate, claim the work-use share of your real bills (electricity, gas, internet, phone) plus cleaning and consumables. More paperwork — you need the bills and a 4-week diary showing your usage pattern — but it often wins if you have a dedicated home office and high bills.

How to compare: hours × $0.70 vs the work-use share of your actual costs. Give us your hours AND your bills, and we'll calculate both and claim the higher one.

Read more: ATO: Working from home expenses

Client story: Sarah's calendar note that turned into $640

Sarah works from home every Monday and Tuesday. Her record-keeping is one note in her calendar each week — that's it. That simple diary is all the ATO requires for the fixed rate method, and over the year it added up to 730 hours.

Here's what her claim looked like:

Sarah's diary: 2 days a week, 48 weeks	730 hours
Fixed rate: 730 hours × 70c	$511
Depreciation on her office chair and monitor (claimable on top)	approx. $130
Sarah's claim	**approx. $641**

No bills, no receipts for electricity or internet — the 70c rate covers all of that. Just the diary.

The habit that matters: no record of hours = no claim at all. If you work from home even occasionally, start the diary today.

Client story: Dave's bills beat the fixed rate — by 3.5 times

Dave also works from home — 3 days a week, with a dedicated home office, a power-hungry computer and fast internet. On the fixed rate, his 1,094 hours × 70c would give him $766.

But Dave kept his bills, plus a 4-week diary showing his usage pattern. That let us use the actual cost method instead:

Electricity: $3,300 × 15% work use	$495
Gas: $400 × 10% work use	$40
Internet: $1,440 × 60% work use	$864
Phone: $1,800 × 70% work use	$1,260
Dave's actual cost claim	**$2,659**

That's nearly 3.5 times the fixed rate — the difference was simply keeping the bills and a 4-week usage diary.

Sarah's method suits lighter WFH with minimal records. Dave's suits a dedicated office and real bills. Give us your hours AND your bills — we'll run both and claim whichever is higher.

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- Estimated hours worked from home per week, and weeks per year
- Do you keep a WFH diary/log? (If not — start one today)
- Electricity and gas (actual-cost method)
- Cleaning costs for a dedicated home office

Your list (item + $ amount):

5. Home Office Furniture & Fit-out

Bought anything to make working from home bearable? Important: for anything that cost over $300, we need the item, the price AND the date of purchase — items under $300 can usually be claimed outright, but over $300 must be depreciated over time, and the purchase date determines how much we can claim this year.

- Desk, standing desk, desk converter
- Office chair, ergonomic chair, kneeling chair
- Desk lamp, lighting
- Bookshelf, filing cabinet, drawers used for work
- Whiteboard, corkboard
- Footrest, back cushion, ergonomic accessories
- Heater or fan used in the home office (actual-cost method)

Your list (item + $ amount — include date of purchase for anything over $300):

6. Work-Related Car & Travel Expenses

Work travel means trips like these — NOT your ordinary home-to-work commute:

- Trips between two jobs or two workplaces on the same day
- Driving to clients, sites, suppliers, banks, training, conferences
- Carrying bulky tools/equipment because there's no secure storage at work

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Understand the difference: Cents-per-Kilometre vs Logbook

Method 1 — Cents-per-km: 88c per work kilometre for FY2025–26, capped at 5,000 km per car (maximum claim $4,400). No receipts needed, but you must be able to show how you worked out your kms (e.g. a diary of trips). The one rate covers EVERYTHING — fuel, rego, insurance, servicing, depreciation — so nothing extra can be claimed on top. Simple, but it seriously short-changes anyone who genuinely uses their car for work.

Method 2 — Logbook: record every trip (date, kms, business or personal) for a minimum of 12 continuous weeks. That establishes your work-use percentage — and it stays valid for 5 years. You can then claim that percentage of ALL your car's running costs: fuel, rego, insurance, servicing, repairs, tyres, car loan interest AND depreciation on the car itself. More effort for 3 months, bigger claims for 5 years.

Which one wins? Work kms × $0.88 versus work-use % × your total running costs. As a rule of thumb: if you do more than 5,000 work kms a year, drive a newer or financed car, or use the car for work most days — the logbook almost always wins. Read Paul's story below.

Read more: ATO: Motor vehicle and car expenses

Client story: how Paul's logbook nearly doubled his car claim

Paul filled out his logbook for 90 days, writing down every trip — the date, the kms, and whether it was business or personal. At the end, his work-related percentage came out at 75%.

That one-off effort means Paul can now claim 75% of ALL his car running costs — this year and for the next 5 years. Here's what his year looked like:

Petrol	$3,500
Registration	$1,000
Insurance	$1,200
Interest on car loan	$5,000
Car service	$500
Total running costs	**$11,200**
Paul's claim at 75%	**$8,400**

If Paul had used the cents-per-km method instead, the absolute maximum he could claim is $4,400 (5,000 km × 88c) — the logbook nearly doubled his deduction. And Paul can also claim 75% of his car's depreciation on top.

Three months of small notes. Five years of bigger refunds.

Ready to start? Download our log book template from our website - Vehicle Logbook Template

Your turn — Pick option 1 or 2 and fill in that part only:

OPTION 1 — Cents per kilometre method

Tell us your total work kilometres for the year (the claim caps at 5,000 km), and how you worked it out — e.g. "2 site visits a week × 25 km × 46 weeks".

Option 1: my total work kms this year + how I estimated them:

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OPTION 2 — Logbook method

Step 1 — your logbook. Tick one:

☐ My logbook is attached / I'll email it to you

☐ My logbook is already on file with you from a previous year (logbooks stay valid for 5 years)

Step 2 — list your car running costs for the year: petrol, rego, insurance, servicing, repairs, tyres, car loan interest or lease payments, car washes.

Option 2: my car running costs for the year (item + $ amount):

Important: petrol receipts on their own are NOT tax deductible. Fuel can only ever be claimed under the logbook method — no logbook, no fuel claim.

Other work travel

- Parking fees and tolls for work trips (not commuting; fines never claimable)
- Public transport, rideshare, taxis for work trips (must have receipts)
- Meal expenses while travelling interstate or overseas (must have receipts)
- Flights, accommodation, meals for overnight work travel (travel diary if 6+ nights)
- Luggage used for work travel

Other travel costs (item + $ amount):

7. Work-Related Clothing, Uniform, PPE & Laundry

Only occupation-specific, protective, or logo's clothing counts — but people forget the small stuff constantly.

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- Compulsory uniform purchases (with employer logo)
- Occupation-specific clothing (chef's pants, high-vis, scrubs)
- Protective clothing: steel-cap boots, safety glasses, gloves, hard hats, ear protection, masks
- Sun protection for outdoor work: sunscreen, sunglasses, sun protection hats
- Wet weather gear for outdoor work
- Non-slip shoes for hospitality / nursing
- Aprons, smocks, lab coats
- Laundry of eligible workwear (estimate loads per week — $1/load rule)
- Dry cleaning, repairs of uniforms and boots

Your list (item + rough $ amount):

8. Work-Related Tools & Equipment

For anyone who uses gear to earn — trades especially, but not only. Important: for any tool or equipment over $300, we need the type of tool, the date of purchase and the receipt — under $300 can usually be claimed outright, but over $300 is depreciated, and the purchase date determines this year's claim.

- Hand tools bought this year (list them)
- Power tools, batteries, chargers, blades, bits, consumables
- Toolboxes, tool bags, tool belts, storage
- Ladders, trolleys, workbenches
- Measuring gear: levels, lasers, tape measures, mustimeters
- Calculators, diaries, technical instruments
- Equipment hires for work
- Repairs, sharpening, servicing and insurance of tools
- Interest on a loan used to buy tools/equipment
- Camera / drone used for work (site photos, inspections)

Your list (tool + $ amount — include date of purchase for anything over $300, and email us the receipt):

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9. Self-Education & Professional Development

Anything that maintains or improves skills for your current job.

- Course fees, short courses, workshops (not HECS/HELP repayments)
- Conferences, seminars, webinars — including virtual ones
- Online learning: Udemy, Coursera, LinkedIn Learning (work-related)
- Textbooks, technical books, e-books, audiobooks for work
- Professional journals and publications
- Stationery and printing for study
- Travel and parking for courses / exams
- Exam and certification fees; first aid course if required for your role
- CPD requirements for your registration or licence

Your list (item + $ amount):

10. Memberships, Licences, Registrations & Fees

The annual renewals that quietly leave your account.

- Union fees
- Professional association memberships (CPA, AHPRA, Engineers Aust. etc.)
- Practising certificates and professional registrations
- Work licence renewals: forklift, white card, RSA/RCG, security, heavy vehicle (renewals — not the initial licence to get the job, and not your ordinary driver's licence)
- Working with Children / police check renewals required by your current employer
- Trade or business magazine subscriptions
- Agency or platform fees deducted from your pay
- Overtime meal expenses (if paid a meal allowance under an award — tell us the allowance)

Your list (item + $ amount):

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11. Superannuation, Income Protection Insurance, & Tax fees

Deductions that live in your bank and insurance statements.

Personal super contributions — one form makes or breaks this claim

What it is: if you made a personal (after-tax) contribution to your super fund this year, you may be able to claim it as a tax deduction.

The critical step: the contribution is NOT tax deductible with the ATO until you have (1) completed a 'Notice of intent to claim a deduction for personal super contributions' form, (2) sent it to your super fund, and (3) received the fund's written acknowledgement accepting it. This must all happen BEFORE we lodge your return — so if you haven't done it yet, do it now and send us the fund's acknowledgement letter.

Send us: your completed form you sent to your superfund. Didn't do it! But want to for the next year. Here is the link for the FORM -
Notice of intent to claim or vary a deduction for personal super contributions

https://www.ato.gov.au/forms-and-instructions/superannuation-personal-contributions-notice-of-intent-to-claim-or-vary-a-deduction

- Income protection insurance (please provide a copy of the annual insurance statement)
- Personal super contributions — see the important box above
- Professional indemnity / public liability insurance you pay personally
- Last year's tax agent fees (yes, our fee is deductible)
- Travel to see your accountant
- Bank fees on investment / income accounts
- Financial advice fees relating to producing investment income
- Investment platform fees, market data subscriptions

Your list (item + $ amount):

12. Donations & Gifts

$2+ to a Deductible Gift Recipient — no raffle tickets, chocolates or event dinners.

- One-off donations (search your email for 'receipt' + 'donation')
- Regular monthly donations (World Vision, RSPCA, MSF etc.)
- Workplace giving through payroll
- Bushfire / flood / disaster appeals
- Bucket collections under $10 (claimable up to $10 total without receipt)

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Your list (item + $ amount):

13. Office & Professional Workers — Extra Prompts

For office-based, professional, admin, finance, IT, education and management roles.

- Home office running costs — revisit sections 4 – 5 carefully; this is your biggest category
- AI and productivity subscriptions used for work (revisit section 3)
- Briefcase, laptop bag, handbag genuinely used to carry work items
- Client/staff-related costs your employer didn't reimburse
- Professional library, reference materials
- Teachers: classroom supplies, prizes, stickers bought with your own money
- Healthcare: AHPRA registration, scrubs, stethoscope, fob watch, professional indemnity insurance
- IT workers: home lab gear, personal cloud accounts for skills, certification exams
- Real estate / sales: phone %, car logbook, marketing costs — talk to us
- Working with a second screen at home? That monitor is claimable

Your list (item + $ amount):

14. Trades & Outdoor Workers — Extra Prompts

For construction, electrical, plumbing, mining, transport, landscaping, factory and field roles.

- Bulky tools transport — if there's no secure site storage, your Ute kms may be claimable
- Every tool bought this year, big or small — revisit section 8
- Steel-caps, hi-vis, gloves, glasses, ear plugs — revisit section 7 (and laundry!)
- Sunscreen, sunglasses, wide-brim hats for outdoor work — chronically under-claimed
- White card, trade tickets and renewals (EWP, forklift, confined space, heights)
- Union fees and income protection insurance
- Phone used for job scheduling, site photos, timesheets — claim the work %
- Overtime meals when paid an allowance under your award

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- Work boots resoled or repaired
- FIFO/DIDO workers: talk to us before claiming travel — rules are specific

Your list (item + $ amount):

15. The Final Sweep

Before you submit — three minutes that often finds hundreds of dollars.

- Scroll 12 months of bank and credit card statements for anything work-flavoured
- Open your app store subscriptions page (Apple: Settings > your name > Subscriptions; Google Play > Payments & subscriptions) — note anything work-related
- Search your email for: receipt, invoice, order confirmation, tax invoice
- Check PayPal / Afterpay history
- Anything you bought that we haven't asked about but you reckon relates to work? List it — worst case we say no

Anything else at all (item + $ amount):

☐ I've skimmed every section above

Before You Submit

Thank you — the more you've listed, the more we can (legitimately) claim. We'll review everything against ATO rules and come back with questions. Remember: we can only claim what you tell us about, and you must have spent the money yourself, not been reimbursed, and be able to show how it relates to your income. Email any receipts, statements or subscription screenshots to us separately.

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Declaration

I declare that the information I have provided in this questionnaire is true and correct to the best of my knowledge. I declare I have the necessary receipts and other records (or can obtain the necessary written evidence within a reasonable time) to support my claims.

☐ I agree

Full name	
Signature	
Date	