

Heading into your first year as an intern is an exciting but challenging one so the more prepared you are, the better equipped you'll be to make the most of your income. And one of the best ways to maximise your tax savings is by effective salary packaging which allows you to pay for selected expenses before tax.

Salary packaging is quite complex, each hospital has different plans based on the salary packaging company they use and the timing of your rotations. So being organised well before you start means one less item you have to worry about.

In Victoria, you can enjoy nearly \$3,000 in tax savings by getting it right from the start. Speak to one of our friendly Drs in Training consultants to help you set a plan to make the most of your salary, keeping more of your hard-earned money in your pocket.

	salary packaging	no salary packaging
pre-tax salary	\$76,000	\$76,000
less salary packaging	- (\$ 9,010)	
Items you can salary package	rent mortgage credit card personal loan living expenses	
taxable income	\$66,990* *post salary packaging	\$76,000
income tax payable	\$13,318	\$16,247

Don't hesitate to book in for a complimentary meeting with one of our Dr's in Training consultants to discuss your salary packaging plan.

Simply call 03 9863 3111 or visit www.bongiorno.com.au "coffee and chat"

