

Payslip **key terms**

ABN

A number that identifies a business in Australia.

Casual Loading

Extra pay for casual workers. It is usually about 25% extra and is paid instead of sick leave or holiday pay.

Ordinary Hours

Your normal working hours. For full-time workers, this is usually up to 38 hours per week. For part-time workers, this is the number of hours you agreed to work.

Overtime

Hours you work above your ordinary hours. Overtime is often paid at a higher rate, like time and a half.

PAYG

This is the tax taken out of your pay. Your employer sends this money to the Australian Taxation Office (ATO). On payslips, it may just say "tax"

SG (Super Guarantee)

This is superannuation (super). Your employer must pay extra money into your super account for your retirement. This money is separate from your wages.

TFT (Tax-Free Threshold)

The amount you can earn before paying tax. If "TFT" appears on your payslip, it usually means your employer is using this threshold for your tax.

YTD (Year to Date)

Totals from 1 July to now. It shows how much you have earned or paid so far this financial year, for example:

- YTD Gross – total pay before tax
- YTD Tax – total tax taken out
- YTD Super – total super paid for you

Penalty Rates

Higher pay for working at certain times, such as:

- weekends
- public holidays
- late nights

The extra pay may be shown as a separate line or included in your hourly rate.

Resources and **support services**

Pay And Conditions Tool (PACT)

Online calculator that helps anyone find the minimum wage and penalty rates for their job by inputting their industry, age, duties, and other information.

calculate.fairwork.gov.au/FindYourAward

Record My Hours App

Allows you to automatically record when you start and finish work, using their phone's location services.

fairwork.gov.au/tools-and-resources/record-my-hours-app

Simple Tax Calculator and Income Tax Calculator

Simple Tax Calculator generally takes less than 5 minutes to use, and gives an estimate of income tax payable using very rough and approximate information.

ato.gov.au/calculators-and-tools/tax-return-simple-tax-calculator

Income tax calculator provides a much more thorough estimate of tax payable, including tax refunds or debt, Medicare levy surcharge, and any tax offsets that may apply. It generally takes between 15 and 25 minutes to use, and requires more information to be provided, such as tax deductions, amount of tax withheld, and details of tax credits or tax offsets.

ato.gov.au/calculators-and-tools/income-tax-estimator

Fair Work Ombudsman (FWO) Website

The FWO site has fact sheets and information in multiple languages. For example:

Pay slips information

fairwork.gov.au/pay-and-wages/paying-wages/pay-slips

Minimum wages

fairwork.gov.au/pay-and-wages/minimum-wages

Junior rates

fairwork.gov.au/pay-and-wages/minimum-wages/junior-pay-rates

Penalty rates

fairwork.gov.au/pay-and-wages/penalty-rates-allowances-and-other-payments/penalty-rates

Overtime

fairwork.gov.au/pay-and-wages/penalty-rates-allowances-and-other-payments/overtime-pay

Are you being paid correctly?

HOW TO READ YOUR PAYSリップ



This guide helps you understand your payslip and how you are paid at work in Australia. It explains common payslip words and numbers in plain English

 **so you can check:**



How many hours you worked



How much you were paid



What superannuation and tax were taken out

START HERE

01 Check your hours worked and pay rates

- ☐ **The number of hours you have worked**
- ☐ **Your ordinary hourly rate of pay and the number of hours worked at this rate**
- ☐ **Any loadings, penalty rates, allowances, or other entitlements**
- ☐ **The ordinary hourly pay rate**
- ☐ **The number of hours you worked at this rate**
- ☐ **The amount of payment made at that rate**
- ☐ **Any additional amounts**

i If you're being paid an hourly pay rate, your **payslip must include:**

i The way that hours and pay rates are displayed varies depending on the employers payroll platform used and their practices.

! RED FLAGS

- No penalty rates, overtime, or loadings
- Missing hours worked
- Low rate of pay
- Cash-in-hand indicators

02 Check employee details

- ☐ **Employee full name**
Your full name

- ☐ **Employer name and ABN**
Your employer's business name and ABN.

! RED FLAGS

- Missing or incorrect information
- Business name or ABN is different to your expectation

03 Check employer details

- ☐ **Award, EBA, or classification (not required)**
Reference to the industry award or classification level that applies to you.
- ☐ **Employment status (not required)**
Are you full-time, part-time, or casual?
- ☐ **Position or job title (not required)**
Name or description of your role/roles.
- ☐ **Leave balances (not required)**
Accrued entitlements to annual leave, sick and carer's leave, long service leave, or other leave entitlements. Often stated in number of hours.

! RED FLAGS

- Incorrect information
- Low/nil balances if you believe you are entitled to leave and expect your balance to be higher

04 Check your pay

- ☐ **Date of payment and pay period**
The range of dates for which the pay was calculated and the date the payment was made.
- ☐ **Gross pay**
Total earnings before any deductions.

- ☐ **Deductions**
Money taken out of your gross pay.

- ☐ **Net pay**
Total earnings after deductions.

- ☐ **Superannuation**
The amount of contribution that was or will be made into your superannuation fund.
The name, or name and number, of the super fund that the contributions will be paid into.

! RED FLAGS

- Missing or incorrect information
- Gross pay does not match hours worked and pay rates
- Deductions that you did not agree to (other than tax)
- Net pay does not match gross pay and deductions
- Net pay does not match bank transfer
- Missing or incorrect fund information
- Superannuation is taken out of your earnings

This is a **self-help guide**. It does not give legal advice, and it cannot say for sure if your pay is correct. If something on your payslip looks confusing, missing, or wrong, you can get free and confidential help by contacting the **Migrant Workers Centre**.



Supported by:



The Migrant Workers Centre offers free and confidential legal help with workplace issues for workers in Victoria who were born outside Australia. Workers can make an enquiry through the website or by calling or attending our office Monday to Friday between 9am and 4:30pm. If they are not able to help with your issue, they can help you find an alternative service.

 migrantworkers.org.au

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