

# AWARA GLOBAL THE WANDERER

*Your Guide to Travel & Adventure*

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## Australian Expats & Digital Nomads: Essential Tax Tips

*How to Stay Compliant, Save Money, and Maximise Your Expat Lifestyle*

*(Disclaimer: This guide is for general information only and does not constitute financial or tax advice. Always seek personalised advice from a registered tax agent or accountant familiar with international tax law.)*

### Chapter 1 – Introduction: Why Tax Planning Matters Abroad

If you're an Australian living, working, or travelling overseas, the Australian Taxation Office (ATO) still cares about your income — even if you're sipping coconuts in Bali or working from a café in Lisbon.

#### Why it matters:

- The ATO has increased *global data matching* with banks, tax offices, and financial institutions worldwide.
- Mistakes or misunderstandings about residency can cost you thousands in unexpected tax bills or penalties.
- With the right planning, you can legally reduce your tax burden and avoid double taxation.

#### Common mistakes Aussies abroad make:

- Assuming that leaving Australia automatically makes you a non-resident for tax purposes.
- Not keeping enough evidence to prove non-residency.
- Forgetting that Australian-sourced income is still taxable.

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## Chapter 2 – Understanding Australian Tax Residency

The ATO uses several tests to determine if you're a *resident for tax purposes*. Your passport stamps alone don't decide it — your *intentions, ties, and behaviour* matter.

### Flowchart: Residency Decision Tree

```
START → Do you live in Australia permanently?  
  YES → Resident for tax purposes  
  NO → Next question  
      Have you been in Australia for 183+ days this tax year?  
        YES → Likely Resident (unless strong overseas ties)  
        NO → Next question  
            Is your permanent home outside Australia?  
              YES → Non-resident  
              NO → Resident
```

### Case Study – Emma: Remote Designer in Bali

Emma moved to Bali for two years, renting a long-term villa and cancelling her Australian lease. She kept minimal ties to Australia, only visiting for two weeks each year. She kept proof of her overseas residence, deregistered from Medicare, and updated her address with the ATO.

**Outcome:** Classified as a **non-resident** for tax purposes.

**ATO Reference:** Tax Residency Tests

## Chapter 3 – Becoming a Non-Resident for Tax Purposes

Becoming a non-resident can reduce your tax obligations — but only if done properly.

### Key steps:

1. Establish a *permanent home overseas*.
2. Reduce your Australian ties:
  - Sell or rent out property in Australia.
  - Remove yourself from the electoral roll.
  - Cancel Medicare.
3. Keep documentary evidence (lease agreements, overseas bills, tax records).

**Risk:** If you fail to fully sever ties, the ATO may still consider you a resident — even if you're overseas most of the year.

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## Chapter 4 – What Income Non-Residents Still Pay Tax On

Even as a non-resident, you pay Australian tax on **Australian-sourced income**.

### Examples:

- Australian rental property income.
- Capital gains from selling taxable Australian property.
- Certain Australian business income.

**Table: Resident vs. Non-Resident Tax Rates (2024–25)**

Income Bracket (AUD)	Resident Rate	Non-Resident Rate
\$0 – \$18,200	0%	32.5%
\$18,201 – \$45,000	19%	32.5%
\$45,001 – \$120,000	32.5%	32.5%
\$120,001 – \$180,000	37%	37%
\$180,001+	45%	45%

**ATO Reference:** Individual Tax Rates

## Chapter 5 – Double Tax Agreements (DTAs)

DTAs are agreements between Australia and other countries to avoid double taxation.

### Benefits:

- Clarifies which country taxes your income.
- May give you tax credits or exemptions.

**Example:** An Aussie teacher in Japan might pay Japanese income tax but receive an Australian tax offset.

**List of DTA countries:** ATO DTA List

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## Chapter 6 – Tax on Foreign Income

**Residents:** Must declare worldwide income.

**Non-residents:** Only declare Australian-sourced income.

**Currency Conversion Rule:** Convert all foreign earnings into AUD using the ATO's yearly average or exchange rate on the day of payment.

**ATO Reference:** Foreign Exchange Rates

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## Chapter 7 – Lodging Your Tax Return from Overseas

You can lodge your return online via **myGov** and ATO Online Services.

**Tips:**

- Keep your Australian bank account for refunds.
- Update your overseas address.
- Avoid late lodgement penalties (up to \$1,565).

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## Chapter 8 – Deductions & Tax-Saving Strategies

**Common deductions for remote workers:**

- Laptop & equipment (depreciation applies for >\$300 items).
- Coworking spaces.
- Business travel costs (but not private travel).

**Not deductible:**

- Personal travel unrelated to income.
- Costs for visa applications.

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## Chapter 9 – Special Rules for Contractors & Digital Nomads

If you're freelancing:

- You may still need an **ABN**.
- GST generally not required if your clients are overseas, but rules differ for Australian clients.
- Consider a company structure for tax efficiency.

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## Chapter 10 – Investments, Property & Super

- **Rental property:** Non-residents are subject to 32.5% withholding on net income.
- **CGT:** No 50% discount for non-residents on property sales.
- **Super:** Departing Australia Superannuation Payment (DASP) applies if you were on certain visas.

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## Chapter 11 – Record-Keeping for Expats

**Documents to keep for 5 years:**

- Income invoices.
- Bank statements.
- Contracts.
- Evidence of overseas residence (leases, bills).

**Tools:** Xero, Expensify, Notion Finance Tracker.

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## Chapter 12 – Worked Example: Aussie Digital Nomad in Thailand

### Case Study – Jack: Freelance Videographer in Chiang Mai

- **Income:** AUD \$60,000 from overseas clients, AUD \$5,000 from YouTube (US).
- **Expenses:**
  - Laptop: \$2,500 (full deduction as under \$20k instant asset write-off)
  - Coworking: \$1,200
  - Flights: \$1,500
- **Residency:** Non-resident

#### Tax Calculation:

1. Gross income: \$65,000
2. Less deductions: \$5,200
3. Taxable income: \$59,800
4. Non-resident tax:
  - First \$45,000 @ 32.5% = \$14,625
  - Remaining \$14,800 @ 32.5% = \$4,810
5. **Total Tax Payable:** \$19,435

## Final Checklists

### Pre-Departure:

- Decide if you want to become non-resident.
- Cancel Australian utilities & memberships.
- Keep proof of your overseas move.

### Year-End:

- Lodge tax return.
- Convert foreign earnings to AUD.
- Check DTA benefits.

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## Summary:

Managing your taxes as an Australian abroad can be tricky — but with careful planning, clear record-keeping, and an understanding of residency rules, you can avoid overpaying tax and stay compliant wherever your adventures take you.

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