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## Contractor frequently asked questions

### 1. What is included in my rate?

The rate specified is inclusive of payment for annual leave and sick leave and a superannuation guarantee contribution of 9%. The Associate is not entitled to any additional benefit including but not limited to, annual leave and sick leave.

### 2. How is my rate calculated?

Your rate includes superannuation guarantee contribution of 9%. Therefore, divide your rate inclusive of Superannuation by 1.09

Examples:

Rate inclusive of Superannuation	Divide by	Rate exclusive of Superannuation
\$109.00	1.09	\$100.00
\$54.50	1.09	\$50.00
\$27.25	1.09	\$25.00
\$20.00	1.09	\$18.35
\$25.00	1.09	\$22.94
\$30.00	1.09	\$27.52
\$35.00	1.09	\$32.11
\$40.00	1.09	\$36.70
\$60.00	1.09	\$55.05
\$80.00	1.09	\$73.39
\$100.00	1.09	\$91.74
\$120.00	1.09	\$110.09

### 3. Am I entitled to holiday pay?

The rate specified is inclusive of payment for annual leave and sick leave and a superannuation guarantee contribution of 9%. The Associate is not entitled to any additional benefit including but not limited to, annual leave and sick leave.

### 4. Should I claim the tax-free threshold?

If this is your only job then you should claim it. Speak to your accountant or the ATO to get proper financial advice on how to fill in your ATO Tax declaration form.



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## 5. What is HECS/HELP voluntary repayments?

“If you make a voluntary repayment of \$500 or more, you will receive a bonus of 10%. This means your account will be credited with an additional 10% of your payment.”

This information was extracted from the ATO website. See the following link  
<http://www.ato.gov.au/individuals/content.asp?doc=/content/62172.htm&page=31&H31>

### Definitions:

Associate	Refers to the individual to which the contract applies. It is interchangeable with the word contractor.
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