



## TO WORK OR NOT TO WORK

**My husband earns \$55,000 and I earn \$5,000. My friend told me that it's not worth me working for that amount of money because now my husband misses out on the dependent spouse rebate, worth \$5,000. Now I am totally confused.**

**Heather, via email**

As much as you probably hate me for saying this, you are actually better off financially Heather if you remained working.

Your friend got it slightly wrong with the amount of the dependent spouse rebate. It is a maximum of \$2,100, not the \$5,000 that she quoted you.

And just because you do some work means that you miss out altogether either.

The rebate, paid to the higher earning spouse, is reduced by \$1 for every \$4 that the lower earning spouse earns over \$282. So in your particular instance Heather, your husband would have the rebate reduced by \$1,180, but he would still receive \$920.

As a result the family would receive \$5,920 if you worked versus only \$2,100 if you didn't work.

You can obtain the dependent spouse rebate from Centrelink. If you have no children then no can also claim the rebate via your tax return.