# 12 Tax saving tips for you and your family

- How to save tax on your investments?
  - Tip 1 - Marriage
  - Tip 2 - Splitting the income
  - Tip 3 - Dependant (Invalid and Carer) Tax Offset
  - Tip 4 - Children
  - Tip 5 - New Parent Payments
    - Paternity leave
    - Dad and partner pay
  - Tip 6 - Child care subsidy
  - Tip 7 - Earner with low income
    - Low-income tax offset
    - Co-contribution to Superannuation
    - Spouse superannuation tax offset
    - Offset for low-income superannuation
    - Low-income health care card
  - Tip 8 - Tax offset for seniors and pensioners
  - Tip 9 - Government benefits
    - Family Tax Benefit - Part 1
    - Family Tax Benefit - Part 2
    - Parental payment
    - Payment to Jobseekers
    - Income Verification
    - Assets Evaluation
    - Allowance for youth
    - National Insurance Scheme for the Disabled
    - Transition to work
    - Pension loan programme
    - Senior card
  - Tip 10 - Family Breakdown
    - Asset transfer
    - Transfer of superannuation
    - Payment for child and spouse support
  - Tip 11 - Taxes on Death
    - Date of death return
    - Returns from deceased estates
    - Beneficiaries
  - Tip 12 - Family Trusts
    - Discretionary trusts
    - Testamentary trusts
      - Asset security
      - Throughout Australia
      - Little regulation
      - Minimisation of taxes
- Bottom line

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