

Know When to Talk Benefits: A HR Conversation Checklist

Financial wellbeing means different things to different employees. A new starter may be focused on setting themselves up for work, while another employee may be managing family expenses, relocating, buying a car or planning for retirement.

This checklist helps HR teams understand the benefits that matter across the employee lifecycle and how to help employees unlock more financial value. You can find more helpful resources [here](#).

Do you have graduates, apprentices, trainees or new starters joining the organisation?

Why benefits matter

Starting a new job can be expensive. Employees can salary package work-related expenses, like home office items or electronic devices, to ease the financial impact.

Get the conversation started

- Employees can learn about salary packaging with a HECS/HELP debt in [this video](#), and then use the [salary packaging calculator](#) to see their potential savings.
- HR teams can get clear on ATO-approved benefits for their sector [here](#).

Do you have employees moving to a remote, regional or new area for work?

Why benefits matter

Employees moving to a remote or regional area may be able to salary package interest on their mortgage, buying costs of their house or rent payments. Other salary packaging expenses may also be available for those relocating for work.

Get the conversation started

- Remote area workers can learn about how salary packaging can help them [here](#).
- Employees can estimate savings on eligible relocation and living expenses (like rent or mortgage interest, where applicable) with the [salary packaging calculator](#).
- HR teams working in the mining sector can understand ATO-approved benefits for their remote and FIFO workers [here](#).

Do you have employees who have recently been promoted or received a pay increase?

Why benefits matter

A boost in pay may be a good time to upgrade to a new car or switch to an electric vehicle (EV). A novated lease enables an employee to salary package the lease repayments and running costs of a new car, and they'll save even more if they choose an eligible EV.

Get the conversation started

- Employees can see what their savings could be with the [novated lease calculator](#).
- Employers can learn how to get their teams into an EV in [this guide](#).



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Do you have employees who are expecting or recently expanding their family?

Why benefits matter

Starting a family is a time when people turn their minds to protecting their loved ones. Disability and income protection insurance helps replace earnings if an employee can't work due to sickness or injury. With salary packaging, employees can pay insurance premiums with pre-tax dollars. And if employees are thinking about changing to a family-friendly vehicle a novated lease can help them.

Get the conversation started

- Employers can upskill on how to have effective conversations about financial wellbeing with [our guide](#).

Do you have employees undertaking study or professional development?

Why benefits matter

Most employees can salary package self-education expenses as long as they are related to their job. Self-education initiatives may include courses or seminars, journal subscriptions and new reference books.

Get the conversation started

- Employees can learn more about what self-education and work-related expenses they can salary package [here](#).

Do you have employees approaching retirement?

Why benefits matter

With salary packaging, employees can use funds from their pre-tax salary to make additional contributions to superannuation. This may not only reduce taxable income now but increase the amount of money they have to fund their retirement.

Get the conversation started

- Employees can see what salary packaging super contributions could do for their financial outlook with the [salary packaging calculator](#).

- Employers can learn more about salary packaging superannuation [here](#).

Everyday value for every employee

Everyday expenses can add up for employees across all stages of life, whether they are starting out, relocating, growing their family, studying or planning for the future.

Maxxia Rewards gives employees access to cashback on purchases from hundreds of leading Australian retailers. It's available to all employees, including casuals and volunteers, regardless of whether they salary package.

Get the conversation started

Employees can learn more about Maxxia Rewards and how the program can work for them [here](#).

For HR teams, everything you need to get started is in the resources hub including instant clarity on what your employees could potentially save.

maxxia.com.au/employers/resources-hub

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EOFY is also a good time to think about super

Additional pre-tax super contributions can be a practical EOFY consideration for all employees, especially for employees who want to reduce taxable income now while building their super savings.

