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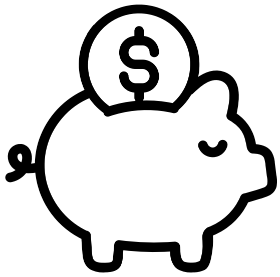
Superannuation

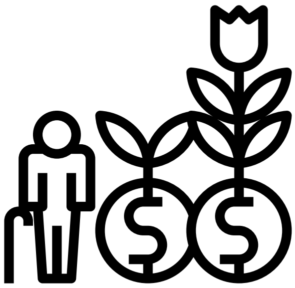
Questions and Answers for APA Artists

This is an Easy Read resource about Superannuation payments for APA artists.

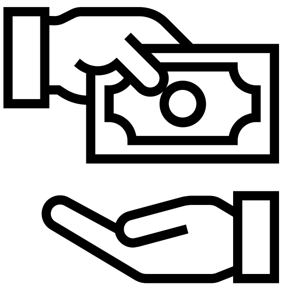
What is superannuation?



- Superannuation is money put aside for your future. It is also referred to as super.



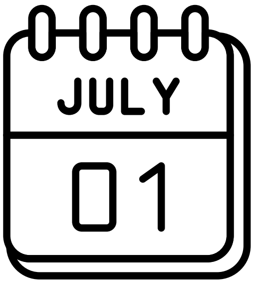
- People use the money in their super fund when they retire from work.



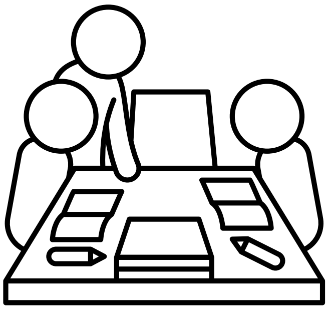
- Your employer puts money into your super account. This money is separate from your wages.

- The money grows over time.

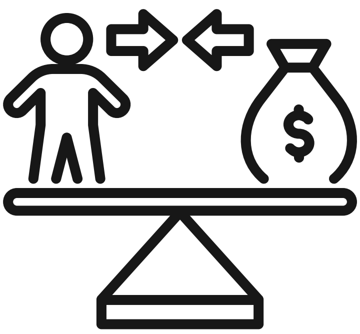
When will APA pay super?



- APA will start paying super from 1 July 2026.

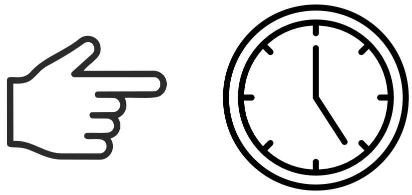


- This applies to some paid work opportunities at APA.

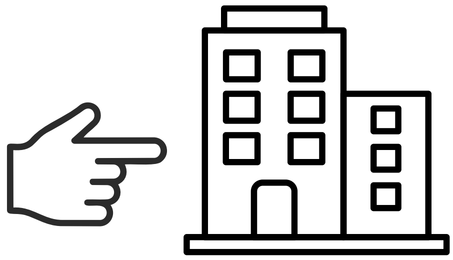


- APA wants artists to be paid fairly and in line with good industry practice.

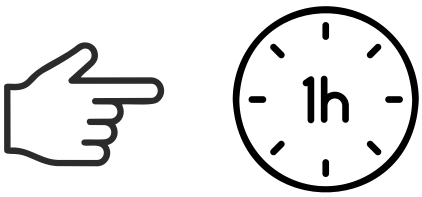
What work will include super?



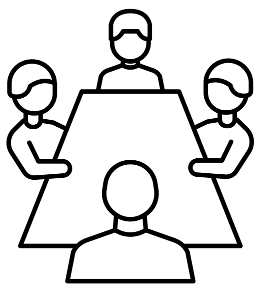
- APA pays super for work that happens at a set time.



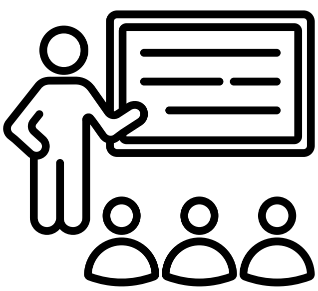
- Or happens in a set place.



- Or is paid by the hour or session.

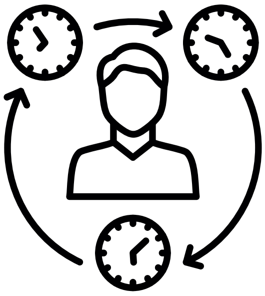


- Examples include: being on a committee or running a workshop.

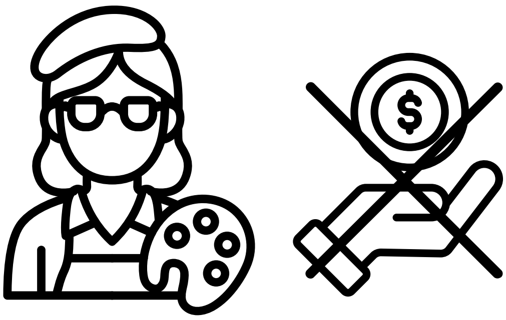


- Or giving an artist talk, or sitting an APA stall at an art fair.

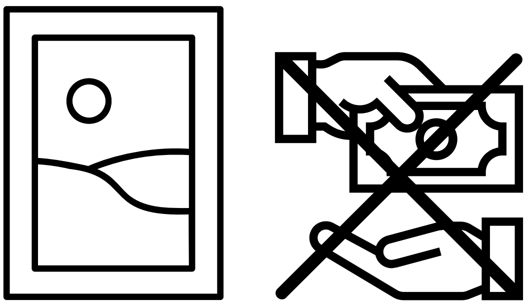
What work does not pay super?



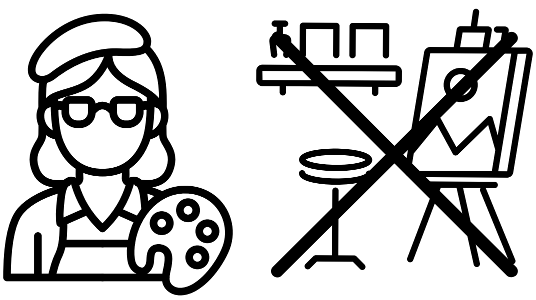
- APA pays super for scheduled work performed at a specific time. for example, artist talks, workshops or invited events.



- It is not paid for an artist's regular creative practice.



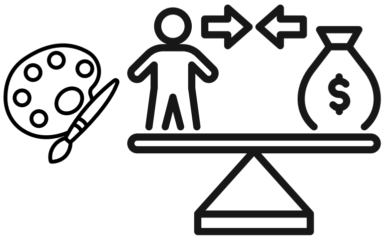
- For example artwork sales.



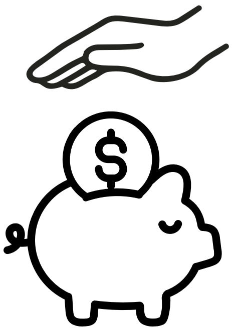
- Or studio attendance, or other work that can be completed at any time.

Can I choose not to get super?

- No. APA must pay super for eligible work.



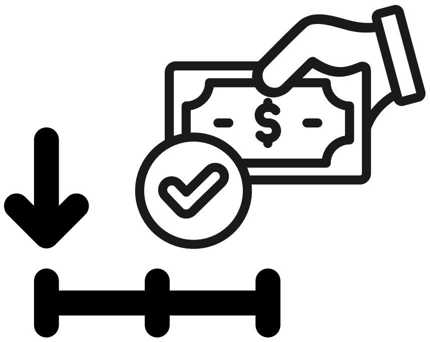
- This helps make sure artists are treated fairly.



AustralianSuper

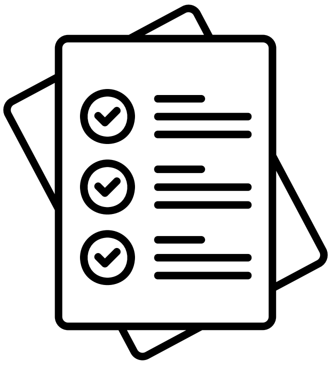
- If you do not have a super fund, APA will help set one up with AustralianSuper.

Do I need to earn a certain amount before I get super?

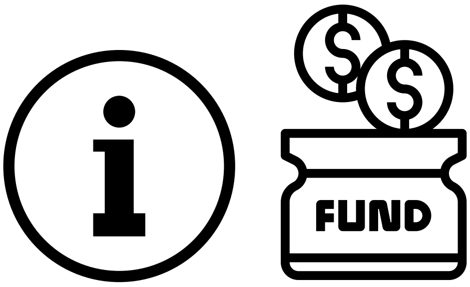


- No. There is no minimum amount you need to earn.

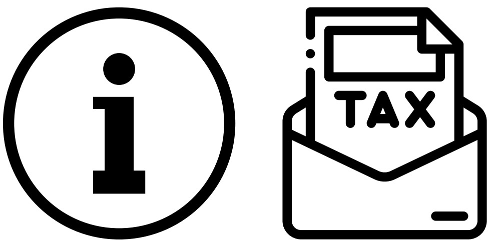
Will there be paperwork?



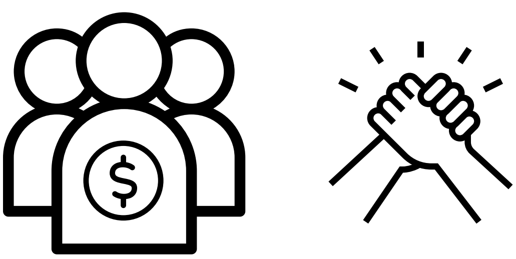
- Yes, but only a small amount.



- If you already have a super fund, APA will need your super fund details.

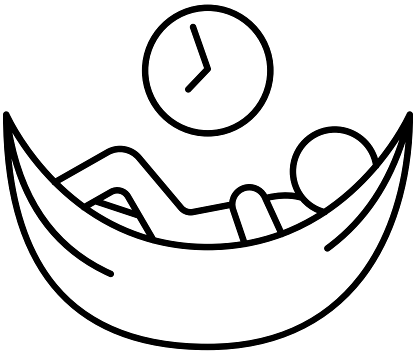


- APA will also need your Tax File Number (TFN).

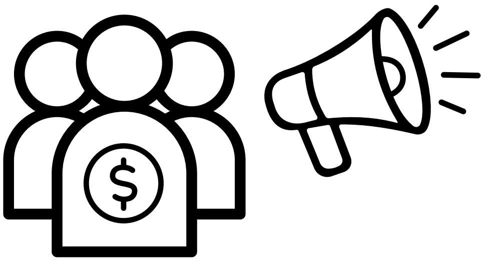


- If you do not have these, the APA Finance Team can help you.

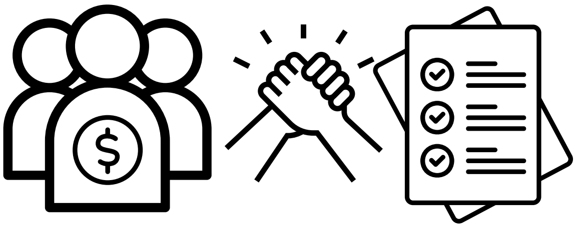
What do I need to do now?



- Nothing right now.

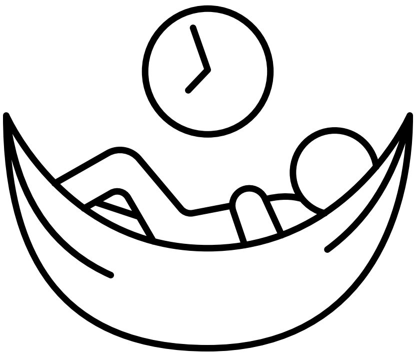


- The APA Finance Team will contact you if super applies to you.

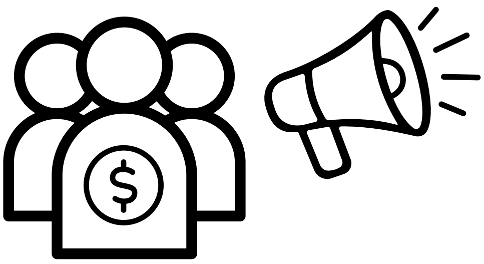


- They will help you set everything up.

Do I need a super account straight away?

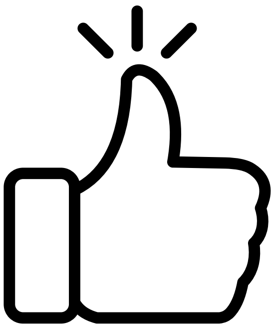


- No. You only need a super account when you receive your first eligible payment after 1 July 2026.



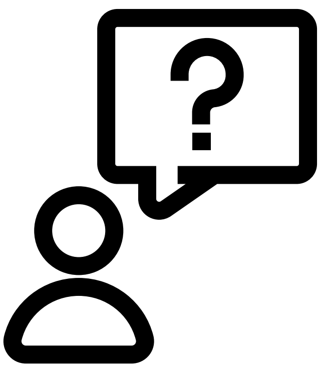
- The Finance Team will contact you when this happens.

What if I have another job already?



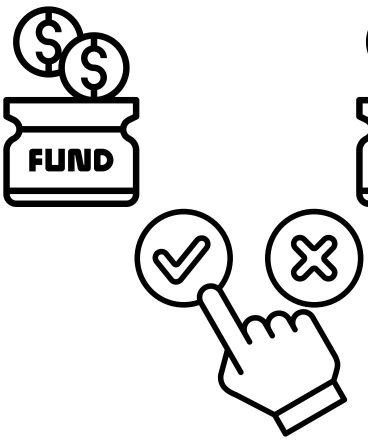
- That is fine.

- You can use your existing super fund.

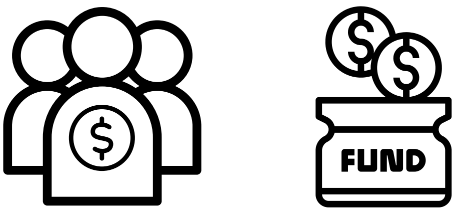


- If you are not sure which fund you use, ask your employer.

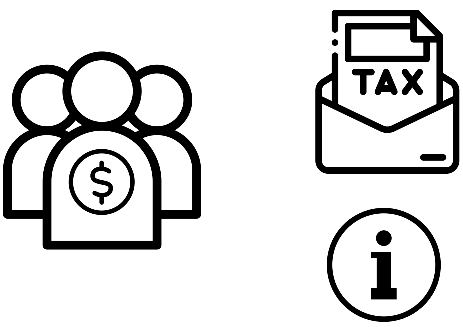
What if I do not have a super fund?



- APA’s finance team can help you choose one.

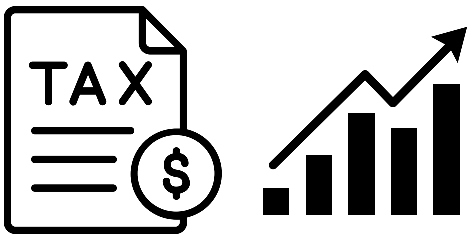


- If you prefer, APA’s finance team can create an account with AustralianSuper.



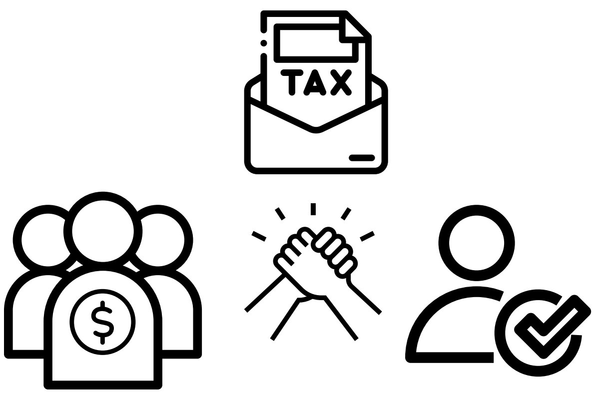
- APA’s finance team will also need your Tax File Number (TFN).

What if I do not have a Tax File Number?



- You can still receive superannuation. But you may pay more tax.

- It is better to have a Tax File Number.



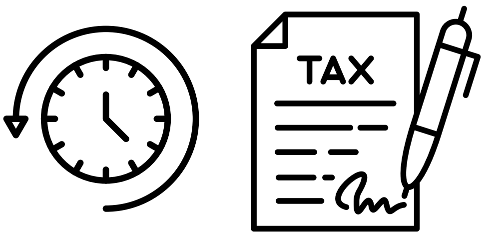
- The APA Finance Team can help you apply for one.

If I get a Tax File Number, do I need to do a tax return every year?

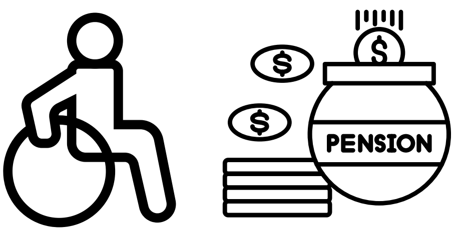
- Not always. You usually only need to do a tax return if you earn more than $18,200 each financial year.

Do NDIS participants already have a Tax File Number?

- Sometimes. You may already have one if you have had a job.



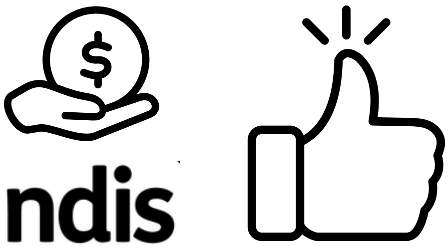
- Or if you have previously completed a tax return.



- Or if you have received Centrelink payments, such as the Disability Support Pension.

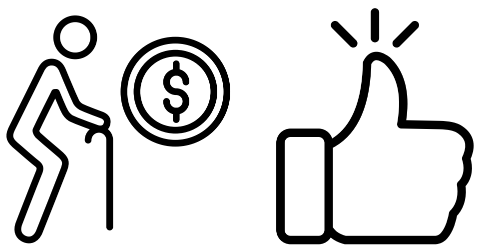
- If you do not have one, APA's finance team can help you apply for one.

Will super affect my NDIS payments?

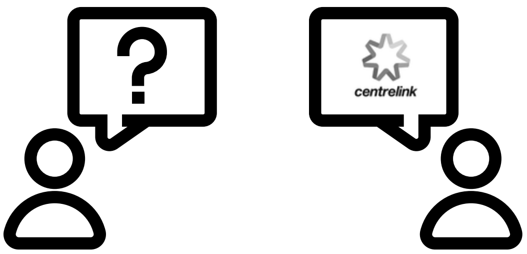


- No. Super does not affect your NDIS funding.

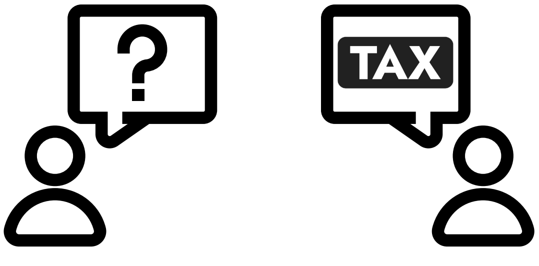
Will super affect my pension?



- Not usually. If you are under 67 years old, super contributions generally do not affect your pension.



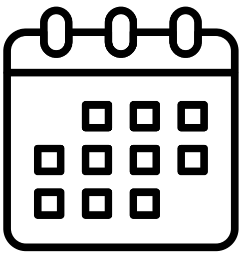
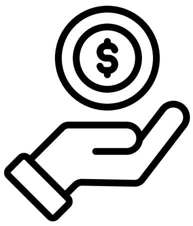
- If you are worried, you can speak with Centrelink.



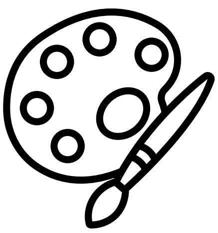
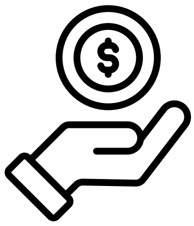
- Or you can speak with a tax accountant.

How will APA pay my super?

- APA will pay your super into your chosen super fund.

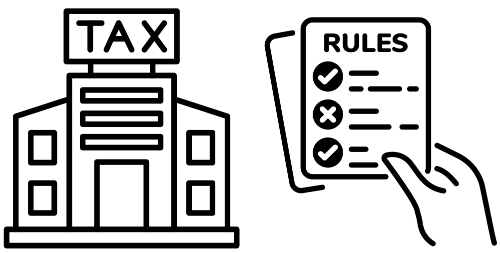



- Payments will happen once each month.

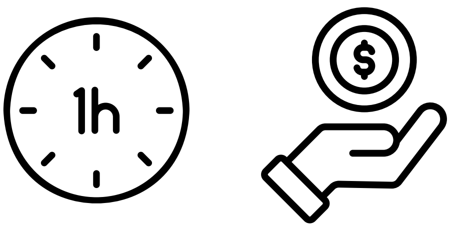



- They will be paid at the same time as APA’s regular monthly scheduled artist payments.

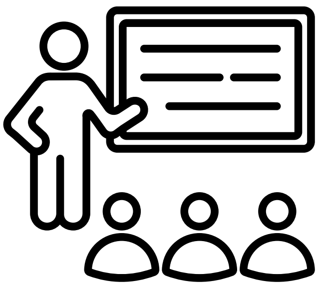
Why does some APA work include super and some does not?



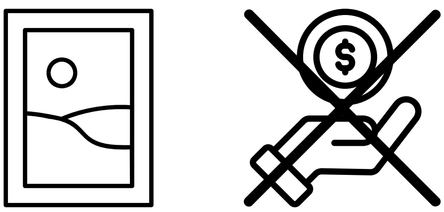
- APA follows Australian Taxation Office (ATO) rules.



- Super applies when you are paid an hourly or session rate.



- The work must happen at a certain time and must be pre-approved. For example APA books you for an artist talk at an exhibition.



- Super generally applies to payment for time worked, not payment for an artwork itself.

What if another organisation hires me through APA?

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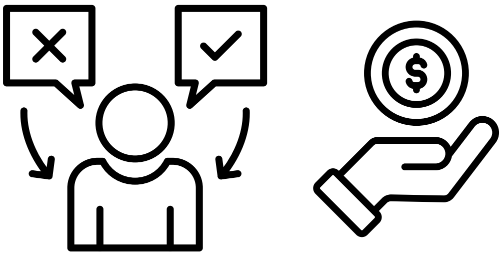
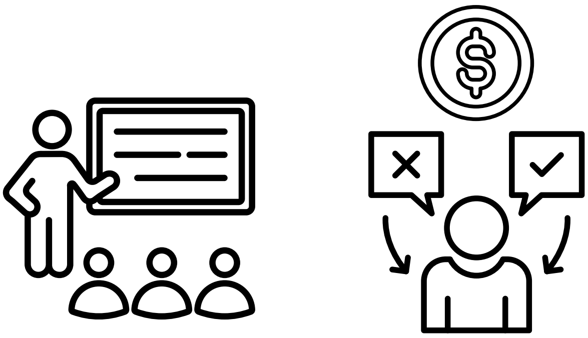
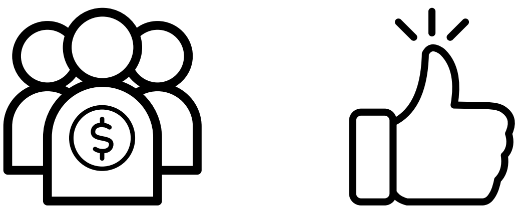
- APA only pays super for work that APA employs you to do directly.



- If another organisation hires you, that organisation decides whether to pay super.



- For example, if an external gallery pays you to give an artist talk, the external gallery decides about super payments.



- APA's Finance Team can help explain when super applies.

For more information

Need help?
Please contact APA's Finance and Payroll Officer.

Email: accounts@artsproject.org

Call: (03) 9482 4484