

Important notes

- All applications must be made on the official form and be received by MERTassist no later than 31 December 2004.
- All incomplete applications will be rejected. Please supply all information requested, including evidence of payment.
- All decisions by the MERTassist Trustee are final. MERTassist cannot guarantee every application will be successful as funding is limited.
- MERTassist will collect your personal information for the "primary purpose" of determining your eligibility to a financial grant. The information you provide will be confirmed with your MERT member account.
- Case studies and tax information

Case 1

Mr X is employed full-time as an electrician in the electrical industry. He completed a work-related optical fibre course at TAFE that cost \$650. Mr X was reimbursed the \$650 by MERTassist.

Tax advice: The grant to Mr X is a one-off reimbursement, which is not income of the recipient. If the optical fibre course undertaken relates to the electrician's business, it may still attract a tax deduction, even though the cost of the course is reimbursed.

Case 2

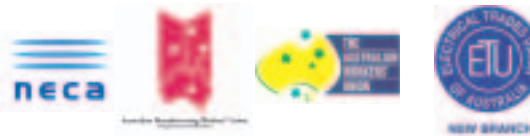
In addition to the above facts about Mr X, he lodged a further two claims in 2003 which related to his spouse (\$200 for TAFE) and his child (\$150 for education).

Tax advice: Here, Mr X is receiving a series of payments and it's likely these are income simply because they relate to regular payments from the fund. Where the reimbursement relates to full-time education at a school, college or university, then it is exempt income. Otherwise it is taxable income and must be included in the member's tax return in the year it was received.

Case 3

Mr X has received \$1,250 from MERTassist for both the 2002 and 2003 years. Both applications related to education for his children at secondary school. It is likely Mr X will continue to apply for the maximum grant in future years.

Tax advice: As Mr X is making successful applications for reimbursements on a regular basis, the reimbursements will be income simply because they amount to regular payments from the fund. Where it is reimbursement of education expenses for children undertaking full-time secondary school, then it will be exempt income. Otherwise it is taxable and must be included in the member's tax return when received.



MERTassist is managed by MERT Education Fund Pty Limited ABN 48 080 151 079
The trustee board includes Brian Beer, AMWU; David Madson, NECA;
Bernie Riordan, ETU; with NECA's Jim Tinslay as fund secretary.



PO Box 46, Wentworth Falls NSW 2782
fax 02 4757 4763 phone 02 4757 4762 (if unattended, leave a message)



helping you
build your future

providing you with the right tools
for your studies





MERTassist education & training grants 2004 – providing you with the right tools for your studies

\$1250 grants available now

With a bit of education and training, it's amazing what you can achieve. For more than five years, MERT has been helping members build their own and their families future through its education and training grants scheme MERTassist.

As a MERT member, if you or a family member is studying, you could be eligible for \$1,250 towards education and training costs.

Since 1999, more than 7,500 MERTassist grants have been paid for study expenses – from high school and university fees to full-time one-week trade courses, TAFE courses and primary school fees. Grants are given for costs such as course enrolment, textbooks, and course materials.



In the 2003 financial year, MERTassist granted \$1.8 million.

Grants do not reduce your MERT account balance because they're funded by MERT's investment earnings. The grants are not loans and you don't have to repay them.

Do you measure up?

To be eligible, you must be a MERT member with a positive account balance that has either received at least \$500 of contributions over the past 12 months or less, or has a balance of more than \$5000. To check your balance, freecall the MERT administrator on **1800 023 692**. Members or ex-members who've transferred their balance to other severance/redundancy funds are not eligible.

As a MERT member, you can claim for all work-related training and education expenses in 2004 but **claims for your family members must relate to their enrolment at a recognised public educational institution** during 2004. A recognised public educational institution is generally a not-for-profit body open to at least a section of the public and recognised as having educational purposes such as schools, TAFE, and universities.

You can apply for yourself or your spouse, de facto spouse, children or parents only – not brothers or sisters.





How it works?

Grants are generally made to the MERT member/family member to reimburse them for education expenses once they've provided **evidence of enrolment with receipts**.

MERTassist can make payments direct to the institution for unpaid course/school fees, HECS debt etc incurred in the 2004 year.

If you believe you're eligible, get your application in as soon as possible. Funds are limited and applications are processed in the order they're received. Applications for the 2004 grant period must be received by 31 December 2004.

You can apply more than once during the calendar year, providing the total of your applications does not exceed \$1,250.

Costs you can & can't apply for

- ✓ All work-related training and education expenses of members are eligible
- ✓ All education-related expenses – such as uniforms, textbooks, term fees – of members' children at school are eligible
- ? **Computers and other equipment for members or their families can ONLY be claimed IF** it relates to attendance at a recognised public educational institution that's supported by documentation such as a school report or TAFE enrolment OR if the member is required to study in-house modules via CD Rom or Internet, such as in the lift industry. Evidence of in-house study modules must be provided, generally from the employer.
- ✗ Laptops or other computers used for work purposes or self-education are not eligible.
- ✗ Sporting expenses, swimming lessons, costs for tutoring by private tutors or through private tutoring companies, and costs for preschool and after day school are not eligible.
- ✗ Courses conducted by private organisations are not eligible unless they are being done by the member and are work-related.

What next?

If you believe you're eligible, fill out the enclosed application form or download one from www.mert.com.au. Even if the claim is being made on behalf of a family member, the MERT member's signature must be on the application form.

Make sure you provide photocopies of all receipts or unpaid accounts relating to your application.

Mail your application to MERTassist, PO Box 46, Wentworth Falls NSW 2782 or fax it to 02 4757 4763. Applications received after 31 December 2004 will not be considered in this grant period.



Application Form



Please complete sections A to E of this application form and **attach evidence of payment** and other relevant documentation (if any).

Please use block letters in black ink

Section A

Member's Full Name	Union Affiliation (if any)	Member's Date of Birth
Member's Address		Postcode
Contact Phone Number	Mobile Phone Number	MERT Membership Number

Section B

Application for funding is made on behalf of the following:

Self Parent Son Daughter Spouse or de facto spouse

if you require more than one application form, you may photocopy this form, download a copy from www.MERT.com.au, request an original by leaving a telephone message on 02 4757 4762 or write to MERTassist, PO Box 46, Wentworth Falls NSW 2782.

Section C

Please complete the following details on educational institution, school, technical course, etc. If the receipt does not show the institution, school etc. members must supply evidence of enrolment. **Copies of receipts or evidence of payment must be enclosed with this application.**

Name of institution, school, technical college, university or other
Address
Brief description of course
\$ Amount Claimed

Section D

Please complete the following payment details. Cheque to be reimbursed to the following:

Name of Payee
Address
In some circumstances, payment can be made by a cheque made payable to the institution. To request this, please complete the following details below:
Name of institution, school, etc.
Address

Please attach details of the course for which this payment is intended, copy of outstanding school fees, etc.

Section E

STATUTORY DECLARATION BY MEMBER

I _____, (being a current member of MERT) hereby declare that the above information is true and correct. This statement is made under the Oaths Act.

Signed

Date

Please detach and return this application form to the administrator at:

MERTassist, PO Box 46, Wentworth Falls NSW 2782 or fax to: **02 4757 4763** no later than 31 December, 2004.