

E-Book

Everyday SA Tax Checklist

*Your Step-by-Step Guide to Getting Tax-Savvy
This Tax Year*



Everyday SA Tax Checklist

Step 1: Know If You Need to File

- I earned more than **R500 000** in the last tax year (if under 65).
- I had more than one income source (job + side hustle, pension, rental income, etc.).
- I earned interest above R23,800 (under 65) or R34,500 (over 65).
- I received a travel allowance, car allowance, or worked from home.

If any of these are true, you probably **need to file** a return.

Step 2: Gather Your Documents ID book or Smart ID card

- **IRP5/IT3(a)** from your employer(s)
- **Medical aid tax certificate**
- Proof of **RA contributions** (Retirement Annuity)
- **Bank interest** statements (from your bank)
- Proof of donations (if made to a registered Section 18A charity)
- Proof of home office expenses (if applicable)
- Travel logbook (if you receive a travel allowance)

Step 3: File Online Using SARS eFiling

- Register on www.sarsefiling.co.za (or via the SARS MobiApp)
- Make sure your profile details are up to date
- Check if your return is auto-populated – if so, **verify it's correct**
- Submit your return before the deadline (usually in **October**)

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Step 4: Claim What You're Owed

- Retirement contributions (up to 27.5% of income)
- Medical aid tax credits and out-of-pocket medical expenses
- Home office costs (if you worked from home in a dedicated space)
- Charitable donations (only to registered organisations)
- Travel expenses (if you receive a travel allowance)

Step 5: Avoid These Common Mistakes

- Missing the deadline – this can lead to penalties
- Not declaring all income (SARS can track bank interest, dividends, etc.)
- Overclaiming deductions you can't prove
- Ignoring communication from SARS (always respond on time)



Money Savvy Tip: Start a tax folder (digital or physical) where you save every document throughout the year - makes tax season a breeze!