

How To Manage Superannuation, Tax, and Payslips: A Practical Guide for Hospitality Jobs – Complete Hospitality Training

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Details:

Three things determine what actually reaches your bank account: superannuation , tax withholding , and whether your payslip is correct. Hospitality is one of the sectors where underpayment is most common, and the payslip is where you find out.

The order to read this in matters. Most people start at the hourly rate. Start instead at which award covers your workplace , then your classification , because that is where the errors are.

Superannuation

Superannuation is retirement money your employer pays on top of your wages . It is not deducted from your pay. If it appears as a deduction, something is wrong.

The obligation sits in the Superannuation Guarantee (Administration) Act 1992 (Cth). Your employer generally calculates compulsory superannuation on ordinary time earnings . Rates, eligibility and payment timing can change, so check the current ATO guidance rather than relying on an old percentage or threshold.

The link nobody explains

Because compulsory superannuation is generally calculated on ordinary time earnings , an underpayment can also reduce super where the missing amount belongs in that base. The result is not automatic for every underpayment: overtime and some other payments are treated differently, so wages and super must be checked separately.

This is why fixing your classification matters more than arguing about a few dollars an hour. The classification error compounds into your retirement savings for every pay period it runs.

Four practical points

You can usually choose your fund. If you do not, your employer pays into your existing stapled fund, or a default one.

Give your fund your TFN. Without it, contributions are taxed more heavily. See how to apply for a TFN .

Do not accumulate accounts. Hospitality workers who change venues often end up with several funds, each charging fees. Consolidating through myGov is straightforward.

Temporary residents can claim it back. If you leave Australia permanently, a Departing Australia Superannuation Payment may let you claim your super. Tax applies. Check with the ATO before you leave.

Super is payable regardless of visa status.

Tax

Your employer withholds tax from each pay and remits it to the ATO.

Supply your TFN. Without one, withholding is at the top marginal rate. You have 28 days from starting.

Your residency for tax is not your visa status. The ATO applies its own residency test, and many temporary visa holders are Australian residents for tax purposes, which changes your tax-free threshold and rates. Do not assume.

Claim the tax-free threshold from one employer only. With two hospitality jobs, claiming it twice means under-withholding and a bill at year end.

Lodge a return when required. The Australian tax year runs 1 July to 30 June. The usual deadline for a person lodging their own return is 31 October; registered tax-agent arrangements can have different deadlines. Check the ATO for your circumstances.

A point that catches students specifically: course fees you paid yourself may or may not be deductible depending on the connection to your current income-earning work, and the rules are not intuitive. Ask the ATO or a registered tax agent rather than a colleague. If you are an apprentice, note the separate award reimbursement right described further down this page, which is not a tax matter at all.

Your payslip

You are entitled to a payslip under the Fair Work Act, and your employer must issue one within one working day of pay day, whether or not you are on leave.

Check every one of these:

| Check | Why | | --- | --- | | Award named | It should be one of four, and the right one. See below | | Classification level and stream | The most common source of underpayment is being classified too low | | Hours | Against your own record. Keep one | | Penalty rates | Evenings, weekends and public holidays attract higher rates | | Casual loading | If you are casual | | Gross vs net | And what the deductions actually are | | Superannuation | Shown as an employer contribution, not a deduction |

Four awards, and the premises decides which one

Coverage depends on the business and the premises, not your job title. The same job title maps to a different award and a different pay table depending on where the work is done. There are four awards in play, and each covers its industry to the exclusion of any other modern award, so exactly one applies to your employer.

| Award | Code | Where it applies | | --- | --- | --- | | Hospitality Industry (General) Award 2020 | MA000009 | Hotels, pubs, taverns, motels, resorts, casinos, caterers, guest houses, serviced apartments, caravan parks, hostels, wine bars, and a restaurant or function facility operating in or in connection with those premises | | Registered and Licensed Clubs Award 2020 | MA000058 | Not-for-profit registered clubs: RSL, bowls, golf, surf, sporting and community | | Restaurant Industry Award 2020 | MA000119 | Standalone restaurants, cafes, night clubs, reception centres, roadhouses, and catering by a restaurant business | | Fast Food Industry Award 2010 | MA000003 | Food and beverages sold primarily to be consumed away from the point of sale, takeaway, and food courts |

Two traps. First, clubs are not MA000009 — clause 4.4(d)(i) of the hospitality award expressly excludes "clubs registered or recognised under State or Territory legislation". A club is MA000058, and clause 4.3 of that award requires it to be both registered and licensed under a State or Commonwealth liquor, gaming, associations incorporation or corporations statute, and established and operating on a not-for-profit basis for the benefit of members and the community. The not-for-profit limb does the work: a commercial venue with "club" in its name is not a club for award purposes. Second, night clubs are not MA000058 — a night club is commercial and sits under MA000119. That is the line almost everybody gets wrong.

The fast food test is sit-down service, not the menu : MA000003 clause 4.2 expressly excludes coffee shops, cafes, bars and restaurants providing primarily a sit-down service. A food-court outlet is MA000003; the cafe two doors down with tables is MA000119.

MA000009 also excludes hospitals, boarding schools and residential colleges, orphanages, councils, theme parks, in-flight catering, catering provided by a restaurant as an incidental business, aged care catering except within an aged care facility by an employer otherwise covered, and contract cleaning, security, gardening and maintenance. See working hours, rosters and public holidays for the full worked table.

Your employer has to let you read the award

This is the simplest right on the page and it is the one nobody invokes. Under clause 3.3 the employer must make copies of the award and the National Employment Standards available to all employees , either on a noticeboard which is accessible to employees, or by accessible electronic means .

That is worth knowing for two reasons. The practical one: you do not have to take anyone's word for which classification or penalty rate applies, because the document is supposed to be in front of you. The diagnostic one: if nobody at your workplace can tell you where the award is, that is itself a signal. Every check further down this page — your level, the Level 4 floor, the delivery-mode rule, the dispute clause — depends on somebody having read the award covering the premises. A workplace that cannot produce it is unlikely to be administering it precisely.

Ask where the award is kept. It is a reasonable question with a required answer, and the Fair Work Ombudsman also publishes every award in full.

Classification is where the money is

For the two awards covering most commercial venues, MA000009 and MA000119, both run an Introductory level plus Levels 1 to 6 , and as operative 1 July 2026 both carry identical minimum weekly and hourly rates at every one of those levels. What differs is structure: MA000009 has five streams including a casino gaming table with its own rates, plus a Managerial Staff (Hotels) minimum annual salary under clause 18.2; MA000119 has three streams and neither feature. MA000058 and MA000003 have their own classification structures and pay tables.

Introductory level has a time limit. Under MA000009 it is for untrained new entrants who do not yet demonstrate Level 1 competency, and it runs for up to 3 months while you are trained and assessed for Level 1, extendable by mutual agreement for one further 3 months . Six months is the ceiling. It is not somewhere an employer may park you indefinitely.

The Level 4 floor: three awards out of four

Under MA000009, MA000119 and MA000058, a relevant AQF Certificate III or higher that you actually use at work sets a minimum classification of Level 4. The fast food award, MA000003, has no equivalent provision.

Put plainly: the qualification argument works in a pub, in a restaurant and in a registered club, and it does not work in a food court.

| Award | Rate clause | What the definition says | | --- | --- | --- | | MA000009 | cl 18.1, adult rates | AQF Certificate III or higher relevant to the classification, and the employee makes use of the skills and knowledge derived from those Certificate III competencies in the work undertaken | | MA000119 | cl 18.1, adult rates | Identical wording to MA000009 | | MA000058 | cl 18.3 | AQF Certificate III qualifications relevant to the classification in which they are employed. It does not say "or higher", and the Fair Work Commission may require the employee to demonstrate that they utilise the relevant skills | | MA000003 | — | No equivalent note. No Level 4 floor |

Under MA000009 and MA000119 both limbs must be satisfied: the qualification is relevant to the classification you are employed in, and you actually make use of the Certificate III skills and knowledge.

If your employer disagrees, the dispute route differs by award: MA000009 clause 40 , MA000119 clause 34 , or for MA000058 referral to the Fair Work Commission for determination.

Completion is not the only route, under MA000009

MA000009 clause 2 defines "the appropriate level of training" with three alternative limbs. An employee has it if they have:

completed an appropriate training program meeting the training and assessment requirements of a qualification, or one or more appropriate units of competency forming part of a training package; or

been assessed by a qualified skills assessor as having skills at least equivalent to those attained in such a program; or

as at 30 June 2010 , been doing the work of that classification for at least 3 months .

Limb 3 is the one most often misread. It is anchored to a closed date . It is not a rolling rule under which any three months in the role qualifies somebody, and it cannot be newly satisfied by a person who started recently. If you have the experience and no certificate, limb 2 is the live route to ask about.

This definition is stated here of MA000009 , because that is the award it was verified against. MA000119 and MA000058 have their own definitions clauses, so check the award covering your workplace rather than assuming the same three limbs apply.

Under MA000009, Level 4 is also the reference point from which that award's standard rates are calculated, attached to cook (tradesperson) grade 3 and food and beverage attendant (tradesperson) grade 4, and the cook stream reaches grade 3 by apprenticeship, trade test or the appropriate level of training . So under that award a relevant Certificate III, used at work, is a route to a tradesperson grade without serving an apprenticeship. This is the concrete reason formal certification matters .

The ways hospitality pay goes wrong

| Cause | What it looks like on the payslip | | --- | | --- | | The wrong award applied | A club paid under MA000009; a night club paid under MA000058; a cafe with tables paid under MA000003 | | Misclassification of the trainee wage level | Wage level B applied where level A applies, or the reverse | | Failure to progress the rate | A trainee not moved on qualification conversion, or an apprentice not moved on competency achievement | | Training delivery mode error | The full part-time schedule rate paid where the reduced rate applies, or the reverse | | Age-based rate mistakes | Wrong percentage, or the wrong age band | | Failure to apply the level floor | A Certificate III holder using those competencies still sitting below Level 4 under MA000009, MA000119 or MA000058 |

Underpayment can breach the relevant modern award and the Fair Work Act . Start with the Fair Work Ombudsman's checking and resolution process . Eligible unresolved monetary claims may be pursued through the small-claims procedure or another court process; the Fair Work Commission is not the general wage-recovery forum.

If you are a trainee or apprentice, your pay has extra moving parts

Traineeships sit under Schedule E of the Miscellaneous Award 2020 , which has three wage levels A, B and C allocated by training package and AQF level. Tourism, Hospitality and Events packages at Certificate I to III sit at wage level A , the highest of the three. So do all BSB business qualifications, and community services at Certificate II and III.

| Mechanic | The rule | | --- | | --- | | Full-time traineeship | 38 ordinary hours a week, with 20% of those hours being approved training | | Training delivered wholly off the job by an RTO | The schedule rate

applies in full to each ordinary hour — Schedule E cl E.4.2(f) | | Training wholly on the job, or partly on and partly off | The schedule rate less 20% applies to each ordinary hour — same clause, cl E.4.2(f) | | Certificate IV traineeship at wage level A | The relevant Certificate III rate increased by 3.8% | | Conversion between qualification levels | The trainee moves to the next highest minimum wage in the schedule | | An employee who was already employed there before becoming a trainee | Must not suffer a reduction in minimum pay |

Read the delivery-mode rows again, and note that they are both the same clause. Schedule E clause E.4.2(f) is the whole mechanism: it sets the table rate against each ordinary hour where approved training is delivered wholly off the job by an RTO , and the table rate minus 20% where the training is wholly on the job, or partly on and partly off . A single sentence in a training plan saying training is workplace-based rather than wholly off the job moves the employer from the full schedule rate to 80% of it. That is one of the error causes above, and it is invisible unless you know to look.

Which makes the training plan a wage instrument , not just a study schedule. Clause 12.9(a)(i) ties competency-based progression to "the relevant proportion of the total units of competency ... consistent with any requirements in the training plan", and the plan must list the units with proposed start and end dates, set out the on-the-job and off-the-job arrangements, be maintained and updated as units complete, and be agreed by all three parties — you, your employer and the RTO. If it does not identify the units against the 25, 50 and 75% progression points, or does not state the delivery mode, your employer cannot administer the award correctly even if it wants to. Ask for a copy of yours and read the delivery-mode line.

Apprentice rates run as a percentage of the standard weekly rate : for junior apprentices in trades other than waiting, 55% in the first year, 65% in the second, 80% in the third, 95% in the fourth . Apprentices indentured after 23 January 2020 may instead progress by stage on competency: Stage 1 on commencement at 55%; Stage 2 at 25% of the total units in the training plan or 12 months, whichever is earlier, at 65%; Stage 3 at 50% or 12 months after Stage 2, at 80%; Stage 4 at 75% or 12 months after Stage 3, at 95%.

The 21-day clock is the part apprentices should know. You move to the next wage stage when the RTO, employer and apprentice agree the requirements are met, or when the employer has been given written advice that the RTO assessed you as competent in all the relevant units and the employer has not notified disagreement within 21 days of receiving it. Silence is deemed agreement. The new rate is payable from the first full pay period on or after agreement or determination. If the three parties cannot resolve a disagreement it can go to the state authority, VRQA in Victoria or Training Services NSW in New South Wales.

An adult apprentice who commenced on or after 1 January 2014 receives, in year one, the greater of 80% of the standard weekly rate or the ordinary first-year rate. An existing employee who becomes an adult apprentice with the same employer must not suffer a rate reduction, provided they had 6 months full-time or 12 months part-time or regular casual service beforehand.

Release for training is not a favour, it is mandatory and it is paid

This is the entitlement most often quietly ignored, and it has a separate source for apprentices and for trainees.

Apprentices — clause 12.7(a). The employer must release you to attend training or assessment without loss of pay and without loss of continuity of employment , and clause 12.7(b) makes that time count as time worked .

Trainees — Schedule E clause E.5.2. A trainee is entitled to be released without loss of pay and without loss of continuity of employment to attend the training and assessment specified in, or associated with, the training contract, and that time likewise counts as time worked .

So a day at the RTO is a paid working day in both cases, and it counts toward everything that is measured in time worked. The one exception is school-based arrangements — Schedule D school-based apprentices and school-based traineeships are dealt with separately, and the counting rule above does not apply to them.

Fee and textbook reimbursement. Clause 12.7(c) to (d) requires the employer to reimburse an apprentice for all fees paid to an RTO for required courses, and for required textbooks the employer did not supply. It is due by the later of 6 months after the apprenticeship starts, 6 months after the relevant stage, or 3 months after the RTO's training starts, subject to satisfactory progress. If you paid us yourself as an apprentice, that reimbursement duty is engaged. Ask.

If you are a school-based trainee, check what the 25% loading replaced

School-based traineeships have an option the other arrangements do not, and it is easy to be enrolled in it without understanding the trade.

Under Schedule E clause E.5.1, a school-based trainee may agree to a loading of 25% on their hourly rate instead of paid annual leave, paid personal or carer's leave, paid compassionate leave and paid absence on public holidays. It is an option, not a default, and it requires the trainee's agreement.

Two things follow. If you are a school-based trainee and your rate carries a 25% loading, that loading is the consideration for giving up those paid absences — so taking an unpaid day off for illness is the arrangement working as designed, not an underpayment. And if you did not agree to it, it should not be there; the paid entitlements should be.

Cash in hand

Being paid cash is not itself illegal, provided tax is withheld, super is paid and a payslip is issued. Cash without those things means no super, no tax record, no evidence of income for a lease or loan application, and no way to prove what you were owed.

It is also not a favour to you. The obligations are the employer's. If you are opening your first Australian account, see setting up a bank account and get paid into it.

Keep your own records

Your employer has record-keeping duties set by the Fair Work Act and its regulations, and separate duties to the ATO for tax records. The retention periods are set by those two regimes, not by any award clause on this page, so confirm the current periods with the Fair Work Ombudsman and the ATO directly rather than relying on a figure from an article. See also how long do I need to keep records for.

What you can control is your own file: a running note of dates, start and finish times, breaks, the venue and the role, plus every payslip. It takes a minute a shift and it is the difference between a claim and a memory.

If something looks wrong

Ask your employer first. Payroll errors are often genuine.

Check the award on the payslip against the premises. This is the error that makes every other check meaningless. If you cannot find the award, clause 3.3 requires your employer to make it available on a noticeboard or by accessible electronic means.

Keep your own records of hours, dates and payslips.

Fair Work Ombudsman for underpayment, coverage, classification and payslip failures, and its Pay and Conditions Tool for the current rate.

A Level 4 classification dispute goes to MA000009 clause 40, MA000119 clause 34, or for MA000058 the Fair Work Commission.

The small-claims procedure or another court process for an eligible unresolved monetary claim; check the Fair Work Ombudsman's guidance first.

ATO for unpaid superannuation.

VRQA or Training Services NSW for an apprentice competency progression dispute.

Your workplace rights do not depend on your visa. The Fair Work Act protects all employees in Australia, and adverse action for asserting a workplace right is unlawful.

About us

We are Complete Hospitality Training , RTO 3722, CRICOS 04242E. Legal name Complete Hospitality Training (Vic) Pty Ltd , ABN 27 006 947 262 , ACN 006 947 262 . Registered as RTO 3722 since 1 June 1994 , transferred from the Victorian regulator to the national regulator, ASQA, on 8 September 2017 , with the current registration period running 1 July 2025 to 30 June 2032 . Level 3, 28 Elizabeth Street, Melbourne VIC 3000, and 410 Elizabeth Street, Surry Hills NSW 2010. Contact melbourne@cht.edu.au or +61 3 9654 1554 .

We link to the relevant course and regulatory sources in this guide. Check those sources for current requirements, and confirm course availability, delivery, fees and entry requirements with us before enrolling.

Source records and further guidance

We link the unit records and regulator guidance relevant to this page below. Check the current source before making an enrolment, licensing or employment decision.

Hospitality Industry (General) Award 2020 (MA000009)

Restaurant Industry Award 2020 (MA000119)

Is super taken out of my pay?

No. It is paid by your employer on top of your wages, under the Superannuation Guarantee (Administration) Act 1992. If it shows as a deduction, query it.

What is the current super rate, and is there an earnings threshold?

This page does not state either, deliberately. The rate is set by legislation, steps up on 1 July, and the eligibility rules change. Check the ATO for the position that applies to the pay period you are looking at, and be sceptical of any threshold you read in older material.

If I was underpaid, is my super wrong too?

Often, but not automatically. If the missing wages are ordinary time earnings, compulsory superannuation may also be short. Overtime and some other payments are treated differently, so compare the wage shortfall with the ATO's ordinary-time-earnings rules.

Do I get super as a casual?

Generally yes. Check the current ATO eligibility rules rather than assuming.

Can I get my super back when I leave Australia?

Temporary residents may claim a Departing Australia Superannuation Payment. Tax applies. Sort it out with the ATO before you leave.

How quickly must I get a payslip?

Within one working day of pay day, whether or not you are on leave.

My employer will not give me payslips.

That is a breach. Contact the Fair Work Ombudsman.

Where can I read the award that covers me?

At work. Clause 3.3 requires your employer to make copies of the award and the National Employment Standards available to all employees, either on a noticeboard or by accessible electronic means. The Fair Work Ombudsman also publishes every award in full. If nobody at your workplace can tell you where the award is, treat that as a signal about how carefully it is being applied.

How do I know my payslip names the right award?

By checking it against the premises. Hotels, pubs, motels, resorts, casinos and caterers are MA000009. Not-for-profit registered clubs are MA000058. Standalone restaurants, cafes, night clubs, reception centres and roadhouses are MA000119. Food sold primarily to be eaten away from the counter, and food courts, are MA000003.

I work at an RSL club. Should my payslip say MA000009?

No. Clause 4.4(d)(i) of MA000009 expressly excludes registered clubs. A not-for-profit registered club is MA000058.

I work at a night club. Should my payslip say MA000058?

No. A night club is commercial, so MA000119 applies.

I finished a Certificate III. Does my classification change?

Under MA000009, MA000119 and MA000058, yes, subject to the conditions: a relevant AQF Certificate III or higher, used at work, sets a minimum classification of Level 4. The fast food award MA000003 has no equivalent provision, so in a food-court job the argument does not run.

What exactly do I have to show?

Under MA000009 and MA000119, that the qualification is relevant to the classification you are employed in and that you make use of the skills and knowledge derived from those Certificate III competencies. Under MA000058 the note covers "AQF Certificate III qualifications" without "or higher", and the Fair Work Commission may require you to demonstrate that you utilise the relevant skills.

I have the experience but no certificate. Is there another route?

Under MA000009 clause 2, yes: being assessed by a qualified skills assessor as having skills at least equivalent to the training program. A third limb covers people who, as at 30 June 2010, had been doing the classification's work for at least 3 months, but that date is closed and cannot be newly satisfied.

Is the three-month rule a rolling test?

No. It is anchored to 30 June 2010, so three months in the job starting recently does not engage it. The skills assessor route is the one to ask about.

My employer will not accept the Level 4 argument.

The dispute route depends on the award: MA000009 clause 40, MA000119 clause 34, or for MA000058 referral to the Fair Work Commission for determination. Talk to the Fair Work Ombudsman first.

How long can I be left on Introductory level?

Under MA000009, up to 3 months, extendable by mutual agreement for one further 3 months. Six months maximum.

I am a part-time trainee. Why is my hourly rate lower than the schedule?

Probably the delivery mode. Under Schedule E clause E.4.2(f), if your approved training is wholly on the job, or partly on and partly off, the schedule rate less 20% applies. If it is delivered wholly off the job by an RTO, the full rate applies. Check what your training plan actually says.

Am I paid for the day I spend at the RTO?

Yes. An apprentice must be released without loss of pay and without loss of continuity of employment under clause 12.7(a), and that time counts as time worked under clause 12.7(b). A trainee has the equivalent right under Schedule E clause E.5.2, with the same counting rule. The exception is school-based arrangements, which are dealt with separately.

I am a school-based trainee and my pay has a 25% loading. What is that?

Under Schedule E clause E.5.1 a school-based trainee may agree to a 25% loading instead of paid annual leave, paid personal or carer's leave, paid compassionate leave and paid public holiday absence. It is optional and requires your agreement. If the loading is there, unpaid absence is the arrangement working as intended; if you never agreed to it, the paid entitlements should be there instead.

Why does my training plan matter for my pay?

Because it is a wage instrument. Clause 12.9(a)(i) ties competency progression to the proportion of units completed "consistent with any requirements in the training plan", and the plan also records the delivery mode that decides whether the full schedule rate or the reduced rate applies. It must list the units with dates, set out the on-the-job and off-the-job arrangements, be kept up to date, and be agreed by you, your employer and the RTO. Ask for your copy.

I was assessed competent weeks ago and my pay has not moved.

Check when the RTO sent written advice to your employer. If the employer did not notify disagreement within 21 days of receiving it, agreement is deemed and the new rate is payable from the first full pay period on or after that point.

I paid my own course fees as an apprentice. Can I get them back?

Clause 12.7(c) to (d) requires the employer to reimburse all fees you paid to an RTO for required courses, and required textbooks the employer did not supply, subject to satisfactory progress. This is an award right, separate from anything tax deductible.

Do I have to lodge a tax return?

You may need to, depending on your income and circumstances. The year runs 1 July to 30 June. If you lodge your own return, the usual deadline is 31 October; registered tax-agent arrangements can have different deadlines. Use the ATO's current guidance.

Where do I get the actual pay rate for my classification?

The Fair Work Ombudsman's Pay and Conditions Tool, using your award code, level and stream. Rates reset each 1 July, which is why none appear here.

Will you work out my pay for me?

No. We can explain which award applies, how classification and the Level 4 floor work, and what your training plan says about delivery mode. Pay rates come from the Fair Work Ombudsman and tax and super from the ATO. For anything on your own enrolment, contact us (/contact/) directly.