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## Ben Nash Reveals Smart Tax Moves Australians Miss

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For many working Australians, tax is not just another expense; it's often the biggest financial outlay each year. Finance expert Ben Nash has shed light on how higher-income earners are losing tens of thousands of dollars annually to the tax system, and how legally restructuring finances could help them keep more of what they earn.

Australia's progressive tax system means the more you earn, the higher your tax rate. Individuals earning six-figure salaries can find themselves surrendering anywhere between \$20,000 \$50,000, or more, each year to the Australian Taxation Office (ATO). And that

figure grows quickly with promotions, bonuses, or added income, as workers are pushed into higher tax brackets.

But Nash points out that simply accepting this burden isn't the only option. Instead of cutting spending or compromising on lifestyle, Australians can benefit from smart strategies that work within the tax system's legal framework. These include **negative gearing**, **debt recycling**, and **tax-effective investing**, methods widely used by financially savvy investors.

### Negative Gearing

Often politicized but misunderstood, negative gearing allows investors to claim a tax deduction when the expenses on an investment property, such as loan interest, exceed the income it generates. This tax-deductible loss reduces taxable income and, in turn, lowers the investor's tax bill.

### Debt Recycling

This strategy involves restructuring personal debt into investment debt. By replacing non-deductible home loan debt with investment debt that is tax-deductible, investors can both reduce their tax obligations and potentially build wealth more effectively.

### Tax-Effective Investing

Finally, choosing investments structured for long-term capital gains rather than short-term income can further improve tax outcomes. Investment vehicles like trusts or superannuation funds are designed to offer favorable tax treatment if used correctly.

These aren't fringe loopholes; they are legal, tested strategies aligned with ATO regulations. Yet, many Australians remain unaware of how to properly use them. As Nash explains, "Understanding how the tax system works isn't about dodging responsibility, it's about being smart with your money."

For Australians looking to protect and grow their income without compromising their standard of living, these strategies could unlock significant financial advantages in the long run.