



 [Print whole section](#)

## Support to lodge and pay

Help when unexpected life events make it hard to pay your tax and super.

### Understand and manage your obligations >

Tips and resources to help individuals, businesses and not-for-profits manage their tax and super obligations.

### If you can't lodge or pay on time >

Help for individuals and businesses at risk of missing a tax or super lodgment or payment due date.

### Tax support >

Tax support for individuals and businesses that can't pay their tax because of unexpected circumstances.

### National Tax Clinic program >

The National Tax Clinic program can help eligible individuals and small businesses with their tax affairs.

### In detail >

QC 64996

# Understand and manage your obligations

Tips and resources to help individuals, businesses and not-for-profits manage their tax and super obligations.

**Last updated** 13 November 2024

## On this page

[Know your tax and super position](#)

[Have good record keeping practices](#)

[Download the ATO app](#)

[Use SBR-enabled software](#)

It can be hard for individuals, businesses and not-for-profits to keep on top of lodgment and payment due dates.

Here's a few tips and resources to help you stay on track with your due dates throughout the year.

## Know your tax and super position

Tax and super obligations vary depending on whether you're an individual or running a business.

Your 'tax and super position' refers to the current status of your obligations, for instance:

- whether your lodgments are up to date, or behind
- whether you are due a refund or owe money
- if you do owe money, whether your payments are up to date or overdue.

Knowing your position means you'll have a greater understanding of what you need to do, when to ask for help, and the support options available to you.

One way to know your current position is to use our Online services.

## **Online services**

ATO Online services allows you to access a range of tax and super services in one place. This includes reminders of due dates, online lodgment of your activity statements and tax returns, keeping track of super and updating your details. Our online services are convenient, secure and accessible at any time.

If you're a business, you'll need a Digital ID, such as myID, and Relationship Authorisation Manager (RAM) to access a range of our online services.

### **Next steps:**

- [how to get started with myGov and link to ATO online services](#)
- [how to use ATO online services for individuals and sole traders](#)
- [how to use Online services for business \(including SMSF auditors\)](#)
- [Accessing online services with Digital ID and RAM](#)
- [Online services for agents](#)

### **See also:**

- [Due dates for tax professionals](#)
- [Due dates by month for business](#)

## **Have good record keeping practices**

A good record keeping system will help you manage your tax and super obligations. This will make it easier to report and lodge on time with us.

### **Next step:**

- [Keeping your individual tax records](#)
- [Record keeping for not-for-profits](#)
- [Record keeping for business](#)

- Digital record keeping for business
- Record keeping evaluation tool

## Download the ATO app


The ATO app allows you to manage your tax and super on the go. You can use the app to download key due dates into your phone's calendar to help you remember all your due dates.


If you're an individual or sole trader, you can use myDeductions in the app to keep your expense and income records in one place.

### Next step:

- Download the ATO app

## Use SBR-enabled software

[Standard Business Reporting](#)  (SBR) is a standard approach to online or digital record-keeping to simplify business reporting obligations.

You can prepare and lodge reports to us directly from your [SBR-enabled business software](#) , using information you record as part of the day-to-day operations of your business.

QC 65000

## If you can't lodge or pay on time

Help for individuals and businesses at risk of missing a tax or super lodgment or payment due date.

Last updated 5 September 2023

### On this page

[Support for individuals](#)

[Support for businesses and not-for-profits](#)

## Support for individuals

If you forget a due date or are worried that you won't be able to lodge or pay on time, it's important to ask for help. For support options see, [support in difficult times](#).

We encourage you to contact us before the date your obligations are due. If you prefer, you can speak with a registered tax practitioner who can contact us on your behalf.

To access support options in an easier to read format, visit [If you can't lodge or pay on time – easier to read information](#).

## Lodgment

It's important to lodge on time. If you're worried you won't be able to lodge your tax return before 31 October, you can:

- contact a registered tax agent about your options (if you use a registered tax practitioner, you may have a different due date)
- depending on the amount and type of income you receive, you may be eligible for assistance from **Tax Help**, a community-based program helping eligible low-income earners complete their returns
- contact a tax clinic near you for free tax advice and support, from the **National Tax Clinic program**, a government-funded initiative to help people who may not be able to afford professional advice with their tax affairs
- call us to discuss your situation on **13 11 42** during operating hours

If you still need to lodge a tax return for a previous year, it's important to get up to date as soon as possible. This will ensure all your information is current and complete, which means you'll have greater certainty about your overall position. Getting overdue lodgments up to date may also help you avoid penalties.

## Payment

If you can't pay the amount you owe in full and on time, you may be eligible to enter a **payment plan**. A payment plan allows you to break down your payment into smaller amounts that are made via instalments. It should be spread over the shortest possible fixed period of time to minimise general interest charge (GIC) that will continue to accrue.

## Support for businesses and not-for-profits

We encourage you to contact us as early as possible. If you prefer, you can speak with a registered tax practitioner who can contact us on your behalf.

### Lodgment

It's important to lodge on time. We have options available to help you manage your lodgment due dates.

- You may be eligible for an **extra 2 weeks** to lodge and pay your quarterly activity statements if you receive and lodge them online.
- If you use a registered tax practitioner to lodge your income tax or BAS on your behalf, you may have a different due date.
- Small businesses and not-for-profits are eligible for tax advice and support from the **National Tax Clinic program**. The tax clinics operate independently from us and operate from universities in each state and territory.
- If you need help to lodge on time, call us to discuss your situation on **13 11 42** during operating hours.

### Payment

If you can't pay the amount you owe in full and on time, you may be eligible to enter a **payment plan**. A payment plan allows you to break down your payment into smaller amounts that are made via instalments. It should be spread over the shortest possible fixed period of time to minimise general interest charge (GIC) that will continue to accrue.

QC 65001

## Tax support

Tax support for individuals and businesses that can't pay their tax because of unexpected circumstances.

**Last updated** 23 November 2021

We are here to support you.

If you contact us for help, you can expect that:

- you will be looked after fairly
- we will help you get certainty on your tax and super position
- we will listen to your situation and offer you support tailored to you
- you will get clear and simple information about your options and next steps.

#### **In this section**

- Tax support for individuals
- Tax support for businesses and not-for-profits
- Tax support for registered agents

If you've been affected by a crisis event or personal crisis, we have support available at [support in difficult times](#).

### **Tax support for individuals**



Tailored tax support for individuals finding it hard to lodge or pay tax because of personal circumstances.

### **Tax support for businesses and not-for-profits**



How to get help if your business or not for profit can't pay tax or super on time.

### **Tailored support for registered agents**



If your clients are struggling to manage or pay their tax due to unexpected circumstances, we have tax support to help them.

# Tax support for individuals

Tailored tax support for individuals finding it hard to lodge or pay tax because of personal circumstances.

**Last updated** 18 June 2025

## On this page

[Financial difficulties](#)

[Serious hardship](#)

## Financial difficulties

It's important to lodge, and pay your tax bills in full and on time, however if you're experiencing financial difficulties, we may be able to:

- give you extra time to lodge or pay your tax
- set up a **payment plan** tailored to your individual situation
- remit penalties or interest.

For support tailored to your needs, speak with your registered tax agent or **contact us**.

## Serious hardship

We also have additional support available for people in difficult circumstances, including those in **personal crisis**, who are unable to provide for themselves, their family or their dependents. This includes being unable to provide:

- food
- accommodation
- clothing



- medical treatment
- education
- other basic necessities.

This is known as 'serious hardship'. Many situations can contribute to serious hardship, including family tragedy, financial misfortune, mental health challenges or impacts of natural disaster.

If you're experiencing serious hardship, contact us as early as you can to discuss what options we have available to help you. This could include:

- deferring a compulsory repayment (such as Higher Education Loan Program (HELP) or Standard Financial Statement (SFS) debt)
- releasing you from some, or all, of your tax debt
- processing your tax return as a priority.

For more information and next steps, you can:

- review the evidence of serious hardship
- gather the evidence you need to support your application – documents you provide should be dated within 4 weeks of supplying them
- apply for serious hardship support
  - Defer or amend your compulsory repayment or overseas levy
  - Release from your tax debt
  - Request priority processing.

QC 65003

## How to lodge

Information for individuals and businesses preparing tax returns and business activity statements and reports.

**Last updated** 12 September 2023

## On this page

[What to lodge](#)


[Due dates](#)

[Help and support](#)

## What to lodge

These obligations have different due dates depending on your circumstances, and may be due monthly, quarterly or yearly.

- Tax return (current year)
- Tax return (prior years)
- Business activity statement
- Goods and services tax (GST) annual return
- Excise returns
- Fringe benefits tax return
- Self-managed super fund annual return
- Taxable payments annual report

The quickest way to lodge is online. You can also choose to use a [registered tax or BAS agent](#)  to lodge on your behalf.

If you're not sure if you need to lodge, use our [Do I need to lodge a tax return tool](#).

## Due dates

Tax returns, activity statements, other documents and information must be lodged or returned by certain dates. The due dates are set out in the following web pages:

- Lodgment due dates by topic
- Excise returns
  - Alcohol clients
  - Fuel clients

- Self-managed super fund annual return
- Taxable payments annual report

**If you can't lodge** by the due date, you should contact us as soon as possible so we can work together to reduce the risk of penalty.

Find out more at [If you don't lodge](#).

## Help and support

For more help and support see:

- [Contact us](#)
- [Tax Help Program](#)
- [Supporting your small business](#)
- [Online services](#)

QC 53470

## If you don't lodge

What happens if you don't lodge a tax return, activity statement, other documents or information by the due date.

**Last updated** 25 January 2024

### On this page

[If you can't lodge](#)

[Failure to lodge on time penalty](#)

[External collection agencies](#)

[Firmer action](#)

## If you can't lodge

Tax returns, activity statements, other documents and information must be lodged or returned by their due dates.

If you can't lodge by the due date, you should contact us as soon as possible so we can work together to reduce the risk of a penalty.

If you don't lodge on time:

- we'll contact you after the due date by
  - SMS
  - messages in myGov
  - letters
  - phone
- a penalty may be applied
  - We may take [firmer action](#) if you are unwilling to work with us to address your lodgment obligations or do not meet agreements to lodge. We also take actions if you don't pay.

We have guides if you need help with how to lodge and how to pay.

## Failure to lodge on time penalty

If you don't lodge on time, a failure to lodge on time penalty may apply.

## External collection agencies

We don't currently refer overdue lodgments to external collection agencies to obtain lodgment on our behalf, but we may do so for any cases moving forward.

We do refer some tax debts to external debt collection agencies.

## Firmer action

We're committed to supporting taxpayers who want to do the right thing and preventing those who don't lodge and pay from gaining an unfair advantage. We use firmer action when people:

- are unwilling to work with us
- do not meet agreements to lodge
- don't have the capacity to lodge and don't take steps to resolve their situation.

Actions we can take include:

- issuing a [final notice](#)
- issuing a [default assessment](#) which attracts a further penalty
- selecting you for an [audit](#)
- retaining a refund until lodgment is made
- [prosecuting you](#).

## Final notice

We can issue a final notice if you have ignored previous requests to lodge. This notice is a legal document requiring you to lodge by a particular date.

Failure to comply with the notice can lead to [prosecution action](#).

## Default assessment

We can assess your income without your assistance if we are unable to obtain your overdue lodgment. If we do this it may not be as accurate as if you had reported the information yourself.

Once assessed by us it will attract a 75% penalty of the tax related liability. This means for every \$100 you owe, an additional \$75 is payable.

Before any **default assessment** with penalty is issued, we will provide you with the details of the default assessment and ample opportunity to supply the information required for lodgment.

## Audit

To ensure a level playing field within the community; we may start an audit to identify your lodgment requirements. You will be notified by

phone or writing that an audit will be conducted.

As part of an **audit** we can request that you provide certain documentation (such as bank statements or business records) for the period you have not lodged.

## **Retention of refund**

If you don't lodge a return we may retain your refund until you lodge your return.

We will only consider taking this action in exceptional circumstances where we have reasonable grounds to believe you are engaged in high-risk behaviours, including **illegal phoenix activities**. If you make a genuine attempt to lodge you will not be subject to this measure.

If we retain the refund, we will write to you explaining that the refund has been retained, the amount retained and the outstanding lodgments required.

If your refund is retained and you disagree with our decision you can request an external review under the *Administrative Decisions (Judicial Review) Act 1977*.

## **Prosecution action**

If you don't work with us to address your overdue lodgment, we can make the decision to prosecute you through the relevant court of your state or territory. This action will include a summons to attend court.

Failing to lodge is a criminal offence and once convicted by the court you could face additional fines and/or imprisonment for up to 12 months. Our decision to take this type of action will not be treated lightly so before any action starts we will notify you of our intentions (usually by phone and in writing) and allow you sufficient time to bring your overdue lodgments up to date.

We have information available on **what to do if you are prosecuted**.

## **More information**

We want to work with you at all times and take your personal circumstances into account in any decision we make. If at any time you're not satisfied, visit our **complaints, compliments and suggestions** page for information that may assist you with your issue.

We have information on our commitments to you, what we ask of you and options if you are not satisfied under our Charter.

## What to do if you are prosecuted



If you are prosecuted by the ATO, you will need to attend court to answer allegations that you have committed an offence.

QC 57305

# What to do if you are prosecuted

If you are prosecuted by the ATO, you will need to attend court to answer allegations that you have committed an offence.

**Last updated** 13 November 2019

### On this page

[If you are prosecuted](#)

[Understanding a summons](#)

[Responding to a summons](#)

[Appearing in court](#)

[Seeking assistance](#)

We prefer to see compliance without having to use the court system. However, in some situations, we need to start criminal court proceedings.

This might happen when people:

- fail to comply with a final notice to lodge returns
- fail to keep records

- fail to provide information or attend interviews
- make false or misleading statements.

We also refer more serious fraud cases to the Commonwealth Director of Public Prosecutions (CDPP) to prosecute on our behalf.

**See also:**

- Division 2 Offences – [Taxation Administration Act 1953](#) 

## If you are prosecuted

If we start prosecution action, you will be served with one of the following documents:

- Complaint and Summons (QLD, VIC, TAS, ACT, NT)
- Information and Summons (SA)
- Court Attendance Notice (NSW, WA).

Although they all have slightly different names, each document is commonly called a [summons](#). Usually, a summons will be issued by a process server, but it may also be served by mail or police.

The decision to prosecute is made after careful consideration, and after we've made multiple attempts to contact you.

If you're not sure whether the document you received is legitimate, contact us on **1800 008 540** to confirm.

## Understanding a summons

A summons is an official court document. It means you must appear in court to answer allegations that you have committed a criminal offence.

It usually includes:

- the name and contact details of the ATO officer issuing the document
- a description of the allegations made against you
- the date, time and location of your hearing
- court contact details.



## Responding to a summons

Being issued with a summons is serious, and could result in a criminal conviction.

If you receive a summons, read the document carefully and think about whether to seek legal advice.

It's important to comply with the summons and attend your court date. If you don't, a warrant could be issued for your arrest. A judgment could also be made in your absence, without you having your say.

## Appearing in court

Your first appearance in court is called a first mention. During this appearance you will be asked by the Magistrate to plead guilty or not guilty. You may also ask for an adjournment to obtain legal advice.

If you plead guilty, the Magistrate may either sentence you immediately or adjourn the matter to another date for sentencing.

If you plead not guilty, the matter will progress to another date.

If convicted, a court might impose:




- a bond
- fines
- jail time.

## Seeking assistance

If you have any questions, contact the ATO officer listed on the summons. They can't offer legal advice, but they can help you understand the process and explain anything you don't understand.

If you choose to seek legal advice, you can contact a lawyer or firm directly to discuss your situation.

The following court websites provide more general information about attending court:

- ACT – [ACT Courts & Tribunal](#) 
- NSW – [Communities & Justice](#) 
- NT – [Department of the Attorney-General and Justice](#) 

- QLD – [Queensland Courts](#) 
- SA – [Courts Administration Authority](#) 
- TAS – [Courts and Tribunals Tasmania](#) 
- VIC – [Court Services Victoria](#) 
- WA – [Court and Tribunal Services](#) 

QC 60599

## Tax support for businesses and not for profits

How to get help if your business or not for profit can't pay tax or super on time.

**Last updated** 5 September 2023

### On this page

[When can you access help?](#)

[Support for your situation](#)

[Where to get financial advice on managing your business](#)

[Evidence of financial difficulty](#)

## When can you access help?

If your business is having financial difficulties and can't pay tax or super on time, support is available.

Financial difficulties can occur from many situations, including:

- business closure
- disconnection of an essential service, such as electricity
- repossession of a vehicle that is used for business purposes

- pending legal action for non-payment of debts
- period of review limitations
- court orders
- settlements
- other necessities for the business or people you are responsible for.

## Support for your situation

Depending on your circumstances, we may be able to give you extra time to lodge or pay your tax, or remit penalties or interest which may apply.

Find out more about the types of support we can offer:

- [priority processing of tax returns](#)
- [adjusting GST registration and reporting](#)
- [payment plans](#)
- [varying your PAYG instalments](#)
- [help paying employee super on time](#)
- [discretion not to offset](#)
- [help with paying if you have frozen funds](#).

For support tailored to your needs, speak to your registered tax practitioner or call us on **13 11 42** during operating hours. To provide you with help, we may ask for evidence that your business is in financial difficulty.

### Priority processing of tax returns

If your business is experiencing financial difficulties, you may be eligible for priority processing of your tax return.

You can apply for priority processing by phone or through a tax professional.

### Adjusting GST registration and reporting

If your GST turnover is less than \$75,000 (or \$150,000 for non-profit organisations), you may be able to:

- cancel your GST registration – your fuel tax credit, luxury car tax and wine equalisation tax registrations will also be cancelled
- remain registered, but report and pay your GST annually or monthly
- continue with your current registration and reporting option.

Call us on **13 28 66** during operating hours if you need to change your GST reporting and payment cycle.

## Payment plans

It's important to lodge on time. Lodging on time means you can understand your tax position.

If you can't pay the amount you owe in full and on time, you may be eligible to enter a **payment plan**. A payment plan allows you to break down your payment into smaller amounts that are made via instalments. It should be spread over the shortest possible fixed period of time to minimise general interest charge (GIC) that will continue to accrue.

## Varying your PAYG instalments

You can **vary your pay as you go (PAYG) instalments** so the amount you prepay is closer to your expected tax for the year.

If your business income is reduced, you can lodge a variation on your next BAS or instalment notice.

Your varied amount or rate will apply for all your remaining instalments for the income year, or until you make another variation. We encourage you to review your PAYG instalments regularly, so the amount you prepay is closer to your expected tax for the year.

Call us on **13 28 61** during operating hours to discuss your PAYG instalments.

## Help managing employee super payments

By law, we can't vary the super guarantee (SG) contribution due date or waive the super guarantee charge (SGC) for late payments of SG.

You must pay SG to the super funds of all eligible workers at least 4 times a year, on or before the **SG payment due dates**. SG contributions are only considered 'paid' on the date it is received by the super fund. After this you are liable for the SGC.

Unlike paying SG on time, the SGC is calculated on an employee's total salary and wages (including overtime and some allowances) and includes interest and an administration fee of \$20 per employee, per quarter.

If you don't pay the **minimum amount of SG to the correct super fund on time**, you need to:

- lodge a *Super guarantee charge (SGC) statement*
- pay the SGC to us.

You will avoid additional penalties if you lodge the *Super guarantee charge (SGC) statement* within a month of the quarterly due date. If you can't pay in full, we'll work with you to set up a payment plan.

We have limited discretion with interest and penalties that apply to unpaid super. Contact us as soon as possible and, importantly, lodge a **SGC statement**.

## **Discretion not to offset**

If you have a debt with us, we're required by law to pay off the debt using any credits or refunds you become entitled to. This is known as **offsetting**.

There are limited circumstances in which we have the discretion not to offset. If you are in serious financial hardship, we may be able to pay the refund to you instead.


You can find out more in *PS LA 2011/21 Offsetting of refunds and credits against taxation and other debts*.

## **Help paying if your funds are frozen**

If you can't meet your tax payments due to freezing of income or non-bank funds, you may be able to pay your tax by instalments. Otherwise, you may be eligible for a payment deferral.

The Australian Securities & Investment Commission (ASIC) can help people who have frozen funds and are in financial difficulty.

If you're in this situation, follow these steps:

- Call us on **13 11 42** during operating hours to discuss.
- Contact ASIC to facilitate [frozen funds and hardship withdrawals](#) 

## Where to get financial advice on managing your business



We are committed to providing you with reliable advice and information about your tax obligations and rights as a business operator. However, we can't offer financial advice.

For financial advice, you can contact:

- a tax practitioner
- a financial adviser
- an accountant
- a professional association.


Make sure any advice you receive comes from a licensed financial adviser.

You can also:

- Check the [ASIC public register](#)  to see if the person you are speaking to holds the necessary licences
- Call us on **13 28 66** during operating hours if you would like to talk to us about your tax and super obligations.
- For financial tips and safety checks, visit the ASIC's [Money Smart website](#)  or call **1300 300 630**.

## Free financial counselling services

Financial counsellors provide information, support and advocacy to assist people in financial difficulty. Their services are free, independent and confidential.

The [National Debt Helpline \(NDH\)](#)  is an online and phone financial counselling service available across Australia. NDH counsellors talk to people with debts. They explain what options are available. This may

include referral to your local financial counselling service. Call the NDH on **1800 007 007**.

Find more information about how to **access personal crisis support**.

## **Evidence of financial difficulty**

We may ask for evidence that your business is in financial difficulty. This will support your claim.

Evidence may include:

- a current bank notice
- other bank notices (for example, an overdraft call)
- an eviction notice
- a disconnection notice
- a repossession notice
- a notice of impending legal action
- staff pay records
- contract payment schedules
- legal documents.

We take many factors into account when assessing your claim.

In some cases, our requirements may change. This will depend on your circumstances.

If you're experiencing financial difficulty, **contact us**.

QC 65004

## **Tailored support for registered agents**

If your clients are struggling to manage or pay their tax due to unexpected circumstances, we have tax support to help them.

**Last updated** 3 June 2021

If your clients are struggling to manage or pay their tax due to unexpected circumstances, we have options to help them, including:

- Lodgment program deferrals
- Payment-only deferrals for registered agents

**See also:**

- Support for your practice
- Help with paying
- Financial difficulties and serious hardship
- Additional support during COVID-19


QC 65821

## National Tax Clinic program

The National Tax Clinic program can help eligible individuals and small businesses with their tax affairs.

**Last updated** 17 January 2025

## What is the National Tax Clinic program

The [National Tax Clinic program](#)  is a government-funded initiative that supports eligible individuals and small businesses who are:


- unable to access tax advice and assistance in managing their tax affairs due to economic, social or personal factors
- not represented by a tax professional.

Students studying tax-related courses provide free tax advice and support under the supervision of qualified clinic managers, tax and legal professionals. Your session may be conducted via phone or web conferencing, or face-to-face in some locations.



We support the program, but the tax clinics operate independently through various university campuses located in every Australian state and territory.

## **Tax clinic eligibility and contact details**

Visit [National Tax Clinics](#)  to learn more about the program. You can find more information, including eligibility criteria and contact information for the tax clinic that's nearest to you, as well as other resources to help you with your tax.

## **ATO Tax Help program**

Through our free Tax Help program, we help eligible individuals lodge their tax returns.

The program runs from July to October each year. There are Tax Help locations in all capital cities and in many regional areas.

QC 59833

## **Our commitment to you**

We are committed to providing you with accurate, consistent and clear information to help you understand your rights and entitlements and meet your obligations.

If you follow our information and it turns out to be incorrect, or it is misleading and you make a mistake as a result, we will take that into account when determining what action, if any, we should take.

Some of the information on this website applies to a specific financial year. This is clearly marked. Make sure you have the information for the right year before making decisions based on that information.

If you feel that our information does not fully cover your circumstances, or you are unsure how it applies to you, contact us or seek professional advice.

## **Copyright notice**

© Australian Taxation Office for the Commonwealth of Australia

You are free to copy, adapt, modify, transmit and distribute this material as you wish (but not in any way that suggests the ATO or the Commonwealth endorses you or any of your services or products).