



Support to lodge and pay

- <https://www.ato.gov.au/General/Support-to-lodge-and-pay/>
- Last modified: 23 Nov 2021
- QC 64996

Unexpected life events can make it hard to pay your tax and super. We understand that and have support available to help you.

Even if you can't pay, it's still important to lodge on time. Once you lodge and have up-to-date records, we can help you understand your tax position and find the best support for you.

To discuss your situation, call us on 13 11 42 during [operating hours](#).

Find out what support is available:

- [Understand and manage your obligations](#)
- [If you can't lodge or pay on time](#)
- [Tax support](#)

We have additional support available to anyone facing difficult circumstances including COVID-19, natural disasters or personal crisis. See [support in difficult times](#) for more information.

Understand and manage your obligations

- <https://www.ato.gov.au/General/Support-to-lodge-and-pay/Understand-and-manage-your-obligations/>
- Last modified: 09 Mar 2021
- QC 65000

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.

On this page:

- [Know your tax and super position](#)
- [Have good record keeping practices](#)
- [Download the ATO app](#)
- [Use SBR-enabled software](#)

See also:

- [Manage payments](#)

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 myGovID 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 for myGovID 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.

See also:

- [What is SBR?](#)[↗]
- [How to get SBR-enabled software](#)[↗]

If you can't lodge or pay on time

- <https://www.ato.gov.au/General/Support-to-lodge-and-pay/If-you-can-t-lodge-or-pay-on-time/>
- Last modified: 07 Jun 2022
- QC 65001

Help for individuals and businesses at risk of missing a tax or super lodgment or

payment due date.

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 never too late to ask for help. For support options see, [support in difficult times](#).

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.

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 keep your lodgments on track even if you can't pay. Lodging your tax return on time shows us that you're doing your best to meet your obligations.

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

Even if you can't pay on time, lodging your tax return shows us that you're doing your best to meet your obligations.

If you're worried you won't be able to pay on time, we may be able to set up an affordable [payment plan](#) that works for you.

For assistance on payment plans, see [Help with paying](#).

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

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

Even if you can't pay on time, it's important to lodge on time. This will give you certainty of your position with us, as well as show us you're aware of your obligations and doing your best to meet them.

If you're worried you won't be able to pay on time, we may be able to set up an affordable [payment plan](#), with interest-free periods for eligible overdue activity statement amounts.

Tax support

- <https://www.ato.gov.au/General/Support-to-lodge-and-pay/Tax-support/>
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- QC 65002

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

- <https://www.ato.gov.au/General/Support-to-lodge-and-pay/Tax-Support/Tax-support-for-individuals/>
- Last modified: 20 Jul 2022
- QC 65003

If you're experiencing financial difficulties and you're finding it hard to lodge or pay your tax, we have support available.

Financial difficulties

Depending on your circumstances, 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 practitioner or call us on 13 11 42 during [operating hours](#).

Serious hardship

We also have additional support available for people in difficult circumstances who are unable to provide the following for themselves, their family or their dependents:

- 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, we may be able to help by:

- 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.

If you qualify for serious hardship assistance, get in contact with us straight away to discuss what options we have available to help you.

Next steps

- Review the [evidence of serious hardship](#)
- Gather the evidence you need to support your application - documents you provide should be dated within four weeks of supplying them
- Apply for serious hardship support:
 - [Defer or amend your compulsory repayment or overseas levy](#)
 - [Release from your tax debt](#)
 - [Requesting priority processing](#)
- Call us on 13 11 42 during [operating hours](#) or speak to your registered tax practitioner.

See also

- [Health and wellbeing organisations](#)

Tax support for businesses and not-for-profits

- <https://www.ato.gov.au/General/Support-to-lodge-and-pay/Tax-Support/Tax-support-for-businesses-and-not-for-profits/>
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- QC 65004

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.

Depending on your circumstances, we may be able to:

- give you extra time to lodge or pay your tax
- set up a payment plan tailored to your situation
- remit penalties or interest
- process your tax return as a priority
- prevent any tax refund you may be due to receive from being used to pay debts with other government organisations
- defer your tax lodgment and payment due dates.

To provide you with help, we may ask for evidence that your business is in financial difficulty.

For support tailored to your needs, speak to your registered tax practitioner or call us on 13 11 42 during [operating hours](#).

On this page:

- [Support for your situation](#)
- [Financial advice on managing your business](#)
- [Evidence of financial difficulty](#)

Support for your situation

Find out more about the support we can offer, including:

- [Priority processing of tax returns](#)
- [Adjusting GST registration and reporting](#)
- [Payment plans](#)
- [Varying your PAYG instalments](#)
- [Help paying employee super on time](#)
- [Help with paying if you have frozen funds](#)

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 fax or through a tax professional.

Next step:

- [Requesting priority processing](#)

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, or
- 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

If the amounts you owe are under \$100,000, you can propose a payment plan:

- through our online services
- through your registered tax agent or BAS agent
- by calling our automated phone service on 13 72 26 which is available 24 hours a day.

If you can't create a payment plan using our automated phone service, you'll be connected to a person who will help you during our [operating hours](#).

See also:

- [Help with paying](#)

Varying your PAYG instalments

If you're reporting and paying pay as you go (PAYG) instalments, you may be able to vary the amount or rate for the current income 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.

Call us on 13 28 61 during [operating hours](#) to discuss your PAYG instalments.

See also:

- [How to vary the amount you pay](#)

Help paying employee super on time

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

You must pay super to all eligible employees' super funds at least once every financial quarter. Super guarantee is due by the 28th day of the month following the end of the quarter. After this you are liable for the superannuation guarantee charge.

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

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

- lodge a *Superannuation guarantee charge statement*
- pay the superannuation guarantee charge to us.

By lodging the *Superannuation guarantee charge statement* within a month of the quarterly due date, you will avoid additional penalties. 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 lodge a superannuation guarantee charge statement. This will significantly decrease any interest or penalties that apply.

See also:

- [How to lodge and pay your super guarantee charge](#)

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.

Next steps:

- Call us on 13 11 42 during [operating hours](#) to talk about your situation.
- Contact ASIC to facilitate [frozen funds and hardship withdrawals](#)^{EQ}.

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.

Next steps:

- Check the [ASIC public register](#)^{EQ} 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](#)^{EQ} 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 \(NDH\)](#)²⁷ 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. You can call the NDH on 1800 007 007.

See also:

- [Health and wellbeing organisations](#)

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.

Next step:

- [Contact us](#) if you're experiencing financial difficulty.

Tailored support for registered agents

- <https://www.ato.gov.au/General/Support-to-lodge-and-pay/Tax-Support/Tailored-support-for-registered-agents/>
- Last modified: 03 Jun 2021
- QC 65821

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](#)

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.

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