



New to tax and super

- <https://www.ato.gov.au/Individuals/Your-tax-return/In-detail/New-to-tax-and-super/>
- Last modified: 14 Nov 2022
- QC 63023

New to tax and super

If you are new to the tax and superannuation system this information will help you start your tax and super journey.

[Why we have tax](#)

Find out why we pay tax to the Australian Government.

[Starting work](#)

Find out about your employment, the tax-free threshold and tax rates.

[Getting online to make life easier](#)

You can manage your tax and super in one place by using our online services.

[Tax returns](#)

Find out about how and when to lodge your tax return and the information you need.

[Superannuation](#)


Find out about and how to keep track of your super.

[Protect your information](#)

Find out why it is important to protect your personal information and how to protect it.

[Help and support we provide](#)

Find out what help and support is available for getting your tax obligations right.

You can download a copy in portable document format, see [New to tax and super \(PDF, 407KB\)](#)  .

Authorised by the Australian Government, Canberra.

Why we have tax

- <https://www.ato.gov.au/Individuals/Your-tax-return/In-detail/New-to-tax-and-super/?page=2>
- Last modified: 14 Nov 2022
- QC 63023

The Australian Taxation Office (ATO) collects taxes for the Australian Government. The taxes we all pay fund community services such as:

- health care
- education
- emergency services
- roads and train lines
- the Australian Defence Force
- welfare and disaster relief.

Having the services we all value depends on everyone paying the right amount of tax.

Media: Village and the boy named tax

<http://tv.ato.gov.au/ato-tv/media?v=bd1bdiun8giu9f> (Duration: 02:55)

This animation was developed from a story by high school student Felicity Pollard.

Continue to: [Starting work](#)

Starting work

- <https://www.ato.gov.au/Individuals/Your-tax-return/In-detail/New-to-tax-and-super/?page=3>
- Last modified: 14 Nov 2022
- QC 63023

Find out about your employment basis, income, the tax-free threshold and tax rates.

On this page

- [Basis of your employment](#)
- [Your income and paying tax](#)
- [Tax-free threshold and tax rates](#)

Basis of your employment

When you start working, you need to know if you are an employee, contractor or working for yourself. You may need to:

- [apply for a TFN](#) , which is your personal reference number (it is free to apply)
- complete a [TFN declaration](#), which lets your employer know how much tax to withhold from your income
- know the difference between being an [employee or contractor](#).

Your income and paying tax

If you have an employer

When your employer pays your salary or wage, they take out tax and send it to us. Your [payslips](#) will show how much tax has been taken out.

Some employers deposit your pay into your bank account, but others will pay you cash. Either option is okay, so long as they take the right amount of tax from your pay and send it to us. If you're eligible, [your employer must also pay superannuation](#) into a super fund you nominate. Your payslips will show how much tax and super your employer contributes. If your employer doesn't do these things, you could be getting less pay and super than you should.

When you lodge your tax return

When you lodge your tax return at the end of the income year, we calculate how much tax should be paid on your income less the amount your employer has already sent to us. The income year runs 1 July to 30 June. At the end of the income year you will be able to see your total salary and tax taken out from your pay on your income statement. You can access your income statement through ATO online services in myGov.

Tax-free threshold and tax rates

If you're an Australian resident, the first \$18,200 you earn is tax-free. This is known as the [tax-free threshold](#). You can claim the tax-free threshold when you complete your TFN declaration with your employer. If you earn less than \$18,200 for the entire income year you generally don't have to pay any tax.

If your employer withholds any tax from your pay and your income is below the tax-free threshold these amounts can be refunded to you when you lodge your tax return.

You can generally only claim the tax-free threshold from one employer. If you have more than one employer, you should claim the tax-free threshold from the employer that pays the highest salary or wage.

Continue to: [Getting online to make life easier](#)

Getting online to make life easier

- <https://www.ato.gov.au/Individuals/Your-tax-return/In-detail/New-to-tax-and->

[super/?page=4](#)

- Last modified: 14 Nov 2022
- QC 63023

You can manage your tax and super in one place by using our online services.

Create a myGov account and link to the ATO

You first need to [create a myGov account and link it to the ATO](#).

You can create your myGov account at [my.gov.au](#)[↗]

To link to the ATO:

- select View and link services in your myGov account
- under Link a service, find Australian Taxation Office and select Link
- follow the prompts to provide or confirm your personal details, and answer 2 questions about information we already hold.

If you can't answer these questions, you need to contact us for a [linking code to complete the process](#).

Once you're set up, download the [myGovID app](#)[↗]. You can connect myGovID to your myGov account for a simple, flexible and secure way to sign in.

Media: How to create a myGov account and link to the ATO

<http://tv.ato.gov.au/ato-tv/media?v=bd1bdiubfo8e4m>[↗] (Duration: 03:57)

Continue to: [Tax returns](#)

Tax returns

- <https://www.ato.gov.au/Individuals/Your-tax-return/In-detail/New-to-tax-and-super/?page=5>
- Last modified: 14 Nov 2022
- QC 63023

Find out about how and when to lodge your tax return and the information you need.

On this page

- [When you need to lodge a tax return](#)
- [How to lodge](#)
- [Information you need to lodge](#)
- [What happens after you lodge](#)

A [transcript of this video](#) is available.

When you need to lodge a tax return

Generally, when you have tax taken out of your pay during the year or earn over \$18,200 during the income year, you need to lodge a tax return.

If you're lodging your own tax return it is due by 31 October.

We use information about your income and the amount of tax you have paid to work out if you need to pay extra tax or if you need to get money back (a tax refund).

If you [work out that you don't need to lodge a tax return](#), you need to [lodge a non-lodgment advice](#).

How to lodge

You choose how to prepare and lodge your tax return.

Lodge online with myTax

[Lodging online with myTax](#) is an easy, safe way to lodge your tax return for free.

To use myTax, you first need to have a myGov account and link your account to the ATO.

Once you link, you can simply use myTax by selecting your ATO member service in myGov – then select Prepare to start your tax return.

Media: A quick demonstration of lodging with myTax

<http://tv.ato.gov.au/ato-tv/media?v=bd1bdiubo71uum>[ⓘ] (Duration: 02:36)

Lodge through a registered tax agent

A tax agent registered with the Tax Practitioners Board (TPB) can [prepare and lodge your tax return](#). You can find a tax agent or check if one is registered by visiting the [TPB website](#)[ⓘ]. Registered tax agents are the only people allowed to charge a fee to prepare and lodge your tax return.

If you're going to use a tax agent, you need to contact them before 31 October so they can include you in their lodgment program. Tax agents have longer to lodge returns so they may do it later than 31 October, but you need to be on their client list before then.

Information you need to lodge

When you lodge online with myTax or use a tax agent, we [pre-fill your tax return](#) with information we already have. For example, employment income and bank interest. For most people, this will be ready by late July. Waiting for us to pre-fill

your information can make doing your tax return easier and more accurate.

We pre-fill this information as we receive it. You just need to check the details are correct and add in anything that is missing.

Make sure you include [income from all sources](#) (whether it pre-fills or not), including:

- amounts received from all your jobs
- some government payments
- investments
- bank interest
- some types of crowdfunding
- [sharing economy income](#), such as ride sourcing or renting all or part of your home.

Government payments

Some [Australian Government payments form part of the income](#) we use to work out if you will receive a refund or have extra tax to pay. These include:

- carer payments (but not carers allowance)
- Austudy
- JobSeeker payment
- Abstudy
- Youth Allowance.

Some government payments are exempt from income tax but you may still need to declare them in your tax return. We use this information to work out whether you are eligible to receive a range of government benefits and tax offsets.

Deductions

If you spend money on things to do your job you may be able to [deduct these expenses](#) from your income on your tax return. These are called deductions and might include expenses you incur for items like protective clothing or other equipment. You can also claim a deduction for gifts or donations you make to Deductible Gift Recipients.

If your employer reimburses you for the money you spent, you can't claim a deduction. You also need to keep records, such as receipts, for deductions you claim. We may ask you to show us these records and you need to keep them for at least 5 years.

The [myDeductions](#) tool is a convenient way to keep your expense records in one place. To use this tool, download the ATO app to your smart device and select the myDeductions icon.

The important thing to remember about deductions is that you apply them to reduce the amount of income you pay tax on. You don't deduct them directly from your tax amount. If you are not required to pay tax, you will not receive extra back for deductions when you lodge your tax return.

What happens after you lodge

When you lodge your tax return, we calculate the amount of tax you need to pay on your total income less any deductions you are eligible to claim for the year. Once we've processed your return, we'll send a notice of assessment to your myGov Inbox or your tax agent. This will show whether you will get a refund (because you've paid more tax than you needed to throughout the year), or you need to pay more tax.

Your tax return normally takes up to 2 weeks (14 days) to process.

Information you give is matched with information we have received from a range of sources. Where allowed by the law, we share the information with other government agencies such as Services Australia.

You can [check the progress of your return](#) by accessing ATO online services through myGov. If you use a tax agent, they can check the progress of your return through their software.

If your assessed income tax on your notice of assessment is \$100 or more you will get a tax receipt in your myGov Inbox. It will show how the tax you've paid has been allocated to the community.

Continue to: [Superannuation](#)

Superannuation

- <https://www.ato.gov.au/Individuals/Your-tax-return/In-detail/New-to-tax-and-super/?page=6>
- Last modified: 14 Nov 2022
- QC 63023

Superannuation (super) is money set aside during your working life for when you retire. For most people [super begins when you start work](#) and your employer starts paying super guarantee and a portion of your salary or wages into a super fund for you.

Most people can choose the fund that their employer pays super into and it's important to keep track of your super. Your super will stay in your super fund until you retire. You can only access your super before retirement in very limited circumstances.

Keeping track of your super

If you [look after \(grow\) your super](#) now, you will have more money to enjoy later. It's important that you know:

- if you're entitled to super and how much you are getting from your employer

- what super accounts you have – try to have only one super account so you can save on fees
- how to consolidate your super if you end up with more than one account
- what insurance is included
- you can check and manage your super by accessing ATO online services through your myGov account.

Continue to: [Protect your information](#)

Protect your information

- <https://www.ato.gov.au/Individuals/Your-tax-return/In-detail/New-to-tax-and-super/?page=7>
- Last modified: 14 Nov 2022
- QC 63023

It's important to protect your personal information.

Media: Protect your personal information

<http://tv.ato.gov.au/ato-tv/media?v=bd1bdiubfurqiw>[↗] (Duration: 01:34)

Remember:

- [Keep your TFN safe](#) – only give it to your employer and your tax agent (if you use one) and don't let anyone else use it – even if they are a friend.
- Don't share your myGov or other online passwords with anyone – not even your tax agent (if you use one) needs these.
- Don't include your TFN, passwords or other sensitive information in emails.
- To report a scam or if you think something is a scam, [contact us](#) or visit [Verify or report a scam](#).

Continue to: [Help and support we provide](#)

Help and support we provide

- <https://www.ato.gov.au/Individuals/Your-tax-return/In-detail/New-to-tax-and-super/?page=8>
- Last modified: 14 Nov 2022
- QC 63023

Find out what help and support is available for getting your tax obligations right.

On this page

- [Our website](#)
- [ATO app](#)
- [Work Ready Course](#)
- [ATO Community](#)
- [Tax Help program](#)

Our website

If you have questions or need help, check our website for information on a range of topics.

ATO app

You can download our [ATO app](#). It's a simple and easy way to access and manage your tax and super on the go.

Work Ready Course

We have developed a free [Work Ready Course](#)^{external link} that's available on our Tax, Super + You website. This course will help you to:

- understand the meaning of tax and super, how they work and why they are important
- develop the skills to become work-ready and successfully navigate Australia's tax and superannuation systems
- understand the responsibilities of businesses in relation to tax and super.

School leavers video

We've partnered with other Australian government agencies to develop a new [interactive video](#)^{external link} that gives simple information on '5 key things' young people need to know when leaving school.

ATO Community

Find answers to questions people have asked about tax and super on ATO Community. For information you can rely on, look for answers marked 'ATO certified response'.



The most common things people ask about on ATO Community, with certified answers, are:

- [I have lost my tax file number. How can I retrieve it?](#)^{external link}
 - [How much tax should I pay on a second job?](#)^{external link}
 - [Linking your myGov account to the ATO](#)^{external link}
-

If you can't find what you're looking for, you can also ask your own question.

Tax Help program

At tax time you can get free help with your tax. Our [Tax Help program](#) is for people earning around \$60,000 or less a year. If you need help completing your tax return, refund of franking credit, non-lodgment advice or amendment, our trained volunteers may be able to help you.

Tax Help is available online, by phone or in person at one of the Tax Help centres located across Australia. The service runs from July to October each year.

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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