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Before you prepare your tax return

Find out what's new or is changing this income year and work out if you need to lodge a tax return.

How to work out if you need to lodge a tax return

Use our Do I need to lodge a tax return? tool to check if you need to lodge a tax return.

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Preparing your tax return

Find out what a tax return is, what information you'll need to prepare it and when it's due.

QC 68143

How to work out if you need to lodge a tax return

Use our Do I need to lodge a tax return? tool to check if you need to lodge a tax return.

Last updated 15 June 2026

Options to work out if you need to lodge

To work out if you need to lodge a tax return, you need to consider your personal circumstances. You can use either the:

- authenticated tool through online services for individuals
- web version of the tool.

You can also read our full list of reasons you need to lodge at Do you need to lodge a tax return? 2026.

Authenticated tool through online services for individuals

You can access an authenticated version of the *Do I need to lodge?* tool in ATO online services. You need the ATO linked to your myGov account.

If you don't already have a myGov account, to access and use our online services you will need to create an account. Then link the ATO to your myGov account.

This version is available for the 2018–19 income year onwards. It can give you a more accurate result because it uses information we already know about you from our systems.

To use this version, you will need to sign in to your myGov account then:

1. Select **ATO** from your linked services.
2. Select **Manage tax returns**.
3. Select **Not lodged** tab.
4. Under the heading 'Outcome' select **Do I need to lodge?** for the relevant income year.

Web version of the tool

Alternatively, you can use the web version of the tool Do I need to lodge a tax return?

The web tool is available for the current income year and prior income years back to 2012–13.

Taking action on the result

If you need to lodge, find out more about your lodgment options:

- How to lodge your tax return – check what options you have to lodge your tax return yourself or with help from someone else.
- Deceased estates – if you need to lodge a tax return for someone who died during the income year or had income after they died.
- Help and support to lodge your tax return – options available if you need help with simple tax returns.

If you don't need to lodge, you usually still need to let us know by:

- Lodging a non-lodgment advice.
- Applying for a franking credit refund – if you receive franking credits on your dividends, you can claim a refund even if you don't need to lodge a tax return.

QC 32119

What's new for individuals

Before you complete your tax return for 2025–26, find out what's new and any changes that may affect you.

Last updated 2 July 2026

Removing the $2 threshold for deductions for gifts or contributions

Tax law recently changed to remove the $2 minimum threshold for gifts made to deductible gift recipients. This means you can claim a tax deduction for gifts made to eligible deductible gift recipients, regardless of the amount donated.

However, some special rules remain unchanged and continue to apply to:

- political donations
- some gifts of property
- donations where you receive a material benefit in return (a contribution).

To check if a gift is deductible see, Gifts and Donations.

Rental property income and expenses

We have issued a Taxation Ruling and 2 Practical compliance guidelines which cover when amounts you receive will be assessable income and what expenses you can and can't claim for a rental property and for a rental property that is your holiday home.

Taxation Ruling TR 2026/1 *Income tax: rental property income and deductions for individuals who are not in business* provides guidance for individuals that earn income from their rental property. It covers earning income from:

- the short-term rental market (such as using online booking or sharing platforms), including renting out a holiday home or letting a room (or rooms) in a home
- letting out a property, or part of a property to long-term tenants.

The Ruling explains:

- when amounts you receive for the use of your rental property will be assessable income
- when losses or outgoings you incur relating to your rental property can be claimed as deductions
- how to apportion your deductions when there are both income producing and non-income producing uses of your rental property
- when certain deductions for your holiday home, that you also use as a rental property, will be denied because it is a 'leisure facility' that is not used or held for use mainly to earn assessable rental income.

Practical Compliance Guideline PCG 2026/2 *Apportionment of rental property deductions – ATO compliance approach*.

This guideline provides guidance on appropriate methods for apportioning rental expenses when you use a property to produce assessable income and hold it for another use (for example, part of a property is rented out, and part of the property is your residence). In these situations, losses and outgoings related to the property will need to be apportioned on a 'fair and reasonable' basis to work out the deduction that can be claimed.

Practical Compliance Guideline PCG 2026/3 *Application of section 26-50 to holiday homes that you also rent out – ATO compliance approach*.

This guideline provides guidance on managing your compliance risks with respect to section 26-50 of the *Income Tax Assessment Act 1997*, which is a tax law integrity provision. Section 26-50 denies deductions for losses or outgoings that relate to the ownership or use of a holiday home unless an exception applies.

The Ruling and the PCGs apply to years commencing both before and after the date of issue, subject to the transitional approach relating to section 26-50 set out in Appendix 2 of the Ruling and referred to in paragraphs 11 and 12 of PCG 2026/3.

For more information on holiday homes and the expenses you can and can't claim, see Holiday homes.

Denying deductions for ATO interest charges

If you incur general interest charge (GIC) or shortfall interest charge (SIC) on or after 1 July 2025, you can't claim these amounts as an income tax deduction in your 2025–26 or later tax returns. GIC or SIC incurred before 1 July 2025 can still be claimed in the 2024–25 and earlier income years.

For more information, see Denying deductions for ATO interest charges.

Modernising trust administration systems

From 1 July 2026, your trustee will provide additional information in your distribution statement that can help you prepare your return and report your income correctly.

We're also enabling pre-fill services for trust distributions for individual taxpayers from 2026 and expanding to other entities from 2027.

By being open and providing the information we have about your tax affairs, we're making it easier for you to comply with your tax obligations and get it right the first time.

Distribution statement

There will be 3 new labels in your distribution statement:

- B1 Non-primary production managed investment scheme amount
- U2 Franked distribution related to investments amount
- H1 Other assessable foreign source income from a financial investment amount.

This information will help you to accurately complete the income tests question at **Net financial investment loss** (IT5) on their tax return.

Junior Mineral Exploration Incentive

On 5 May 2021, the Australian Government announced it would extend the Junior Minerals Exploration Incentive to 30 June 2025. The Junior Mineral Exploration Incentive has not been extended beyond this date.

From the 1 July 2025 exploration credits cannot be received or claimed.

Zone or overseas forces tax offset

From Tax Time 2026, the zone or overseas forces tax offset calculator will be updated to make it easier to use and to help prevent errors.

What’s changing:

- Location search
  - You can now search for eligible locations directly in the calculator. As you type, it will automatically find the location and show the correct zone. This helps reduce mistakes when choosing a zone.
- Entering dates and days

  - You can enter the dates you were in each location or the number of days spent there. Where dates are used, this makes the calculation faster and means you won't need to calculate the number of days in a zone.
- Simpler adjusted taxable income (ATI) inputs
  - If you have dependants, the calculator now makes it easier to enter your dependant's ATI, whether it's above or below the relevant thresholds.

Changes that don't apply this tax time

The following proposed changes **do not** apply in the 2025-26 tax return:

- standard deduction for work-related expenses (also called the $1,000 instant tax deduction)
- Working Australians Tax Offset
- changes to capital gains tax (CGT)
- changes to negative gearing arrangements
- changes to private health insurance rebate for people 65 years and older.

QC 32093

Preparing your tax return

Find out what a tax return is, what information you'll need to prepare it and when it's due.

Last updated 27 April 2026

What is a tax return

A tax return is a form you complete online, on paper or get a tax agent or our *Tax Help* program to help you with. Your tax return tells us:

- how much money (income) you earn
- if you are claiming any deductions.

We use this information to check if you:

- have paid enough tax or too much
- need to pay the Medicare levy or surcharge
- can get any tax offsets (for example, the low income tax offset).

If you pay more tax than you need to, we'll refund the extra amount to you (this is known as a tax refund). If you don't pay enough tax then you may receive a tax bill.

Your tax return covers the income year from 1 July to 30 June. If you need to complete a tax return you must lodge it or engage with a tax agent, by 31 October.

When you lodge a tax return you include how much money you earn (income) and any expenses you can claim as a deduction.

Information you need to lodge

Before you lodge, find out what's new for individuals this tax time.

To lodge your tax return, we recommend you have all of the following information available. You will need your:

- bank account details (BSB and account number)
- income statement or payment summaries from all of your employers
- payment summaries from Centrelink (Services Australia)
- receipts or statements for the expenses you are claiming as deductions
- your spouse's income (if you have one)
- private health insurance information (if you have cover).

If you lodge your tax return online using myTax, we'll pre-fill most of this information for you. To lodge online, you'll need to link the ATO to your myGov account.

Due dates for your tax return

If you’re lodging your own tax return, you need to lodge it by 31 October each year.

If 31 October falls on a weekend, the due date to lodge your tax return is the next business day after 31 October.

If you choose to use the services of a registered tax agent, they will generally have special lodgment schedules and can lodge returns for clients later than 31 October. If you're using a registered tax agent, you need to engage them before 31 October.

If you're having difficulties meeting your tax obligations or are unable to lodge by 31 October, contact us as soon as possible.

If you lodge your own tax return between 1 July and 31 October and it results in a tax bill, payment is due by 21 November. If the assessment issues after 31 October, then payment is due 21 days after the assessment is issued.

If you miss the due date

If you miss the due date, it is important to lodge as soon as you can.

If you expect a tax bill, don't delay lodging. The due date for payment when you lodge your own tax return is 21 November if you lodge late. Interest can apply to any amount you owe after 21 November.

If you're finding it hard to pay on time you may be eligible to set up your own payment plan, tailored to your circumstances.

If you're still unsure why you have a tax bill or are having difficulty paying, contact us or speak with your registered tax agent.

QC 103811

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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