



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.

What's new for individuals

Before you complete your tax return for 2024–25, find out what's new and any changes that may affect you.

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 16 June 2025

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? 2025](#).

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 2024–25, find out what's new and any changes that may affect you.

Last updated 26 November 2025

Work from home fixed rate

The fixed rate for work from home expenses for 2024–25 is 70c per hour.

See, Fixed rate method.

Cents per kilometre increase

The cents per kilometre rate for work-related car expenses for 2024–25 is 88c per kilometre.

See, [Calculating your car expense deductions and keeping records](#).

Electric vehicle home charging rate – plug-in hybrid electric vehicles

From 1 July 2024, if you own and use a plug-in hybrid electric vehicle (PHEV) you can use the EV home charging rate to calculate the cost of charging your PHEV at home.

To use the EV home charging rate of 4.2c per kilometre to determine the cost of your electricity, you must:

- use your PHEV for gaining or producing your assessable income
- incur electricity expenses when charging your PHEV at home
- have kept the relevant records for the income year
- be claiming your car expenses using the logbook method or claiming your actual work-related vehicle expenses.

If you choose to use this rate and your vehicle doesn't have the ability to accurately determine the home charging percentage, you can't claim commercial charging station costs you incurred during the income year as a separate deduction.

Alternatively, you can choose to claim the electricity used for charging your PHEV by determining the actual cost incurred. Owners of zero emissions electric vehicles (EVs) who use their vehicles for gaining or producing their assessable income can continue using the EV home charging rate provided they meet the relevant requirements.

This guidance doesn't apply to electric motorcycles or electric scooters.

For more information, see Practical Compliance Guideline **PCG 2024/2** *Electric vehicle home charging rate – calculating electricity costs when a vehicle is charged at an employee's or individual's home*.

Lump sum payment in arrears exemption from Medicare levy

From 1 July 2024, if you meet the eligibility requirements, we will exclude the lump sum payment in arrears (LSPIA) amount when calculating your Medicare levy liability. This ensures that no Medicare levy applies to the eligible lump sum.

We will work out if you're eligible for the Medicare levy exemption on your LSPIA using the information in your current year and prior year tax returns.

You may also be eligible for the lump sum payment in arrears tax offsets on your LSPIA amount.

For more information, see [Lump sum payment in arrears](#).

Selling and purchasing property

From 1 January 2025 the foreign resident capital gains withholding (FRCGW) rate increased to 15% and the threshold was removed. It applies to all individual and non-individual vendors (property sellers) selling or disposing of certain taxable real property.

Australian residents selling property need a clearance certificate to avoid having an amount withheld from the sale price.

Types of property include:

- your home
- vacant land, buildings, residential and commercial property
- mining, quarrying or prospecting rights where they are situated in Australia
- a lease over real property in Australia
- indirect Australian real property (IARP) interests, where the holder has a right to occupy land or buildings on land.

The 15% withholding rate applies to the market value of all property contracts signed on or after 1 January 2025, unless the vendor (property seller):

- is an Australian resident for tax purposes and provides their **clearance certificate** to the purchaser

- is a foreign resident who is eligible to reduce the amount withheld by supplying the purchaser with a **variation notice**.

If you are an Australian resident and you didn't obtain a clearance certificate, you can claim the amount that was withheld in your tax return. For full instructions, see:

- myTax 2025 Capital gains or losses
- 18 Capital gains 2025 (paper).

Tax Help eligibility expansion

The eligibility criteria for the Tax Help program has changed. If you earn \$70,000 or less and have simple tax affairs, you can access free assistance through our program (previously the income limit was \$60,000).

From July to October, ATO-trained volunteers can help you lodge your tax return online using myTax. They can also assist you with:

- non-lodgment advice
- amending a tax return if you've made a mistake
- lodging a refund of franking credits
- creating your myGov account, or helping you link your account to the ATO.

For more information, see [Tax Help program](#).

Reducing the use of cheques for refunds

The [Treasury Laws Amendment \(2024 Tax and Other Measures No. 1\) Act 2024](#) [↗](#) amends tax law to provide us with a discretionary power to retain certain tax refunds and credits for up to 90 days. We can retain the refund from the date the refund or credit becomes payable.

To avoid delays in receiving a refund from us, ensure you provide or **update your financial institution details**.

If we retain your refund because we don't have valid Australian financial institution details, we will contact you by letter, email, or through a myGov message.

The holding rule doesn't apply where you provide valid Australian financial institution details with your tax return.

Proposed \$1,000 instant tax deduction

On 13 April 2025, as part of Labor's election commitments, they proposed a \$1,000 instant tax deduction for work-related expenses. This change applies from 2026–27. It is not yet law and **does not apply to Tax Time 2025**.

For information about deductions for the 2024–25 income year, see [Deductions you can claim](#).

Housing tax incentives – build to rent developments

The housing tax incentives give owners and investors in large-scale eligible build to rent developments access to:

- an accelerated deduction of 4% for capital works relating to build to rent developments
- a concessional final withholding tax rate of 15% on eligible fund payments (amounts referable to rental income and capital gains from the build to rent development).

For more information, see [Build to rent development tax incentives](#).

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.

Published 12 February 2025

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 unless the assessment issues after 31 October, in which case, payment is due 21 days after the date the assessment issues.

If you lodge your own tax return after the 31 October and it results in a tax bill, payment is still due by 21 November and interest can be imposed from that date.

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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