



# Income tax calculator

Work out your tax refund or debt estimate for the 2015–16 to 2024–25 income years.

Last updated 1 July 2025

## Go to the calculator

[Income tax calculator](#)

Our calculator takes between 15 and 25 minutes to use.

## What you can do with the calculator

For the income years **2019–20 to 2024–25** the calculator will estimate tax refund or debt. The calculator uses your tax payable along with your:

- Medicare levy surcharge
- Income Contingent Loan (ICL) repayments (also known as [Study and training loan repayments](#)), including Higher Education Loan Program (HELP), Student Start-up Loan (SSL), Student Financial Supplement Scheme (SFSS) and Australian Apprenticeship Support Loan (AASL) [formerly Trade Support Loan (TSL)]
- any tax offsets that may apply.

For income years **before 2019–20** the calculator will estimate your tax refund or debt. The calculator uses your tax payable and calculate your:

- Medicare levy surcharge

- HELP, SSL or AASL repayment
- SFSS repayment
- any tax offsets that may apply.

Your estimate is based on the information you provide at the time of the calculation. It doesn't include any outstanding balance or debts (including [debts on hold](#)) you have with us. Use the result for guidance purposes only.

The exact tax payable or refund amount will only be calculated when you lodge your tax return with us.

## What you will need

- Total gross income payments you received.
- Total amount of tax that was withheld.
- Total amount of deductions you can claim.
- Your residency status for tax purposes.
- Details of your tax credits and any tax offsets you can claim.
- Amount of Medicare levy you have to pay, use the [Medicare levy calculator](#) to work this out.

You may need additional information, depending on your circumstances and what you choose to calculate.

## Limitations

You will not be able to use this calculator if you:

- had a spouse for only part of the year
- had an employment termination payment
- had a lump sum payment in arrears
- had a lump sum payment because you retired or finished working in a job
- were under 18 years and had unearned income such as interest, dividends or other investment income

- received credit for any tax paid by a trustee
- had exempt foreign employment income
- had an amount released under the First home super saver scheme
- had income that was subject to averaging
- had superannuation concessional contributions more than your concessional contributions cap.

## **What else you can do**

You can also use the [Simple tax calculator](#) to work out just the tax you owe on your taxable income for the full income year.

QC 16693

## **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).