



# Aboriginal and Torres Strait Islander peoples

We're committed to supporting Aboriginal and Torres Strait Islander peoples and want to help create a better future.

**Last updated** 13 January 2026

 Australian Taxation Office Indigenous artwork.

The ATO respectfully acknowledges the Traditional Owners and Custodians of Country throughout Australia and their continuing connection to land, waters and community. We pay our respect to them and their cultures, and Elders past, present and future.

At the ATO, we're committed to supporting Aboriginal and Torres Strait Islander peoples and want to help create a better future. You can read about what we're doing in our [Reconciliation Action Plan](#).

We want to improve economic inclusion and equity for Aboriginal and Torres Strait Islander peoples, businesses and not-for-profit organisations. To do this, we have tailored information, guidance and support available.

If you'd like to speak to us, phone the ATO Indigenous helpline on **13 10 30** (8:00 am to 6:00 pm Monday to Friday, except public holidays). You can also get free help from our trained volunteers at tax time if your income is around \$70,000 or less.

We provide opportunities for Aboriginal and Torres Strait Islander peoples to get a job in the ATO or do business with us. Find out more at [Careers for Aboriginal and Torres Strait Islander peoples](#) and [Supplier diversity](#).

## **Indigenous Helpline and free tax help**



If you need support managing your tax and super, we have a dedicated Indigenous Helpline and free help during tax time.

## **Aboriginal and Torres Strait Islander peoples and individual tax**



Learn about paying tax, applying for a TFN, lodging a tax return, receiving income and claiming deductions.

## **Tax for businesses**



Are you starting or running a business? We want to help you get your tax and super right.

## **Not-for-profit organisations**



Find out about paying tax, what to do if you have volunteers or receive gifts and paying super for your employees.

## **Reach Out - Indigenous business support program**



Support for Indigenous small businesses to help them meet their tax and superannuation obligations.

## **Super for individuals**



Superannuation (or super) is money that is invested in a fund to provide for your retirement.

## **Super for employers**



Explains superannuation (or super) - money you put into a super fund for your employees when they retire

## Doing business with us



We support Aboriginal and Torres Strait Islander businesses by providing real opportunities to do business with us.

## Information in Aboriginal and Torres Strait Islander languages




Information about tax and superannuation in Aboriginal and Torres Strait Islander languages.

QC 34344

# Indigenous Helpline and free tax help

If you need support managing your tax and super, we have a dedicated Indigenous Helpline and free help during tax time.

**Last updated** 24 March 2026

 Blue green orange pink circles of Indigenous artwork. There is no text.

The Indigenous Helpline is available for Aboriginal and Torres Strait Islander peoples.

Our Indigenous Helpline staff specialise in supporting Aboriginal and Torres Strait Islander peoples with things like getting a tax file number, lodging a tax return, or finding your super.

You can phone us on **13 10 30** between 8:00 am and 6:00 pm, Monday to Friday (except public holidays).

## Engage with us

When you phone we may ask for your tax file number (TFN). You don't have to tell us, but it's easier to help you if you do. If you don't have a TFN, we can help you get one.

You can choose someone to phone us and act on your behalf for your tax and super. We call this person an authorised contact. Find out how you can give permission for someone to speak to us on your behalf at [Update your authorised contacts](#).

If you're helping a friend, family member or a kinship carer with their tax or super, they must be with you when you phone unless we already have you on record as their authorised contact.

You can add, change, or remove authorised contacts by:

- [using ATO Online services](#)
- phoning us on the Indigenous Helpline
- completing and posting a [Change of details for individuals](#) form.

## Indigenous Helpline


The ATO Indigenous Helpline is for Aboriginal and Torres Strait Islander peoples. Our staff on the Indigenous helpline may not be Indigenous themselves, but they specialise in helping Aboriginal and Torres Strait Islander peoples. They can help you with things like getting a TFN, lodging your tax return, or finding your super.


You can phone the Indigenous helpline on **13 10 30**.

You should have your TFN or Australian business number (ABN) ready when you call. When you speak to a customer service representative, they may ask you a series of questions to [help identify you](#). This helps protect your personal tax records.

## Other phone services


If you're running a business or not-for-profit organisation, need help managing a debt, or you have questions about super, you can [contact us](#) to speak to a customer service representative.

If you are d/Deaf, hard of hearing or have a speech/communication difficulty you can contact us through the [National Relay Service](#)  (NRS), as follows:

1. Contact the NRS through your preferred NRS call channel, detailed in [NRS call numbers and links](#) .
2. Provide the NRS with the ATO phone number you want to call.

## Order forms and publications

The ATO has tailored products for Aboriginal and Torres Strait Islander peoples. To order forms and publications, you can:

- phone the Indigenous Helpline on **13 10 30**
- [order publications online](#)  (search 'Indigenous')
- phone our self-help publications ordering service on **1300 720 092** if you know the full title or NAT number of the publication.

## Free tax help

Each year during tax time you can get free help lodging your tax return through the following services:

- [Tax Help program](#)
- [National Tax Clinic program](#)
- [Online education sessions](#)
- [Self-service at Services Australia.](#)


## Tax Help program

Our Tax Help program is for people on incomes around \$70,000 or less a year. From July to October each year, trained volunteers help people lodge their tax returns online. The volunteers can also help with:

- creating a myGov account
- correcting or amending your previous tax returns
- lodging tax returns from prior years.

The ATO has Tax Help centres located across Australia, with some centres providing specialised support to Aboriginal and Torres Strait Islander communities. Volunteers can also help you online or by phone if you live in a rural or remote location.

Our eligibility information and Tax Help posters are available in 14 Indigenous languages. You can access these from our:

- [Information in other languages](#) page
- [Publication ordering service](#)  – you can download them or request a copy by email.

Find out more at [Tax Help program](#) or phone the Indigenous Helpline on **13 10 30** for your nearest Tax Help centre.

## National Tax Clinic program

If you are not eligible for Tax Help, you may be able to access free advice and support through the [National Tax Clinic program](#). The program is a government-funded initiative to help people who may not be able to afford professional advice and representation with their tax affairs.

## Online education sessions

We also have teams available to provide free tax and super education sessions to Aboriginal and Torres Strait Islander communities. Sometimes, we can also attend community events. To book a session or invite us to your community expo, email [CommunityEducation@ato.gov.au](mailto:CommunityEducation@ato.gov.au).

## Self-service at Services Australia

You can visit a [Services Australia service centre](#)  to use the self-service facilities to access [ATO online services via myGov](#).

You can also contact us by phone at the service centres.

## Support in difficult times

We have support available for people who have experienced a natural disaster, personal crisis, or financial struggles. We understand that during difficult times, managing your tax and super isn't your top priority.

If you're having trouble, you can call us to let us know, and we can find a support option that helps you. This might include:

- giving you extra time to lodge or pay

- processing your tax return quickly
- setting up a payment plan.

Find out more information at [Tax support for when you need it most](#).

## **Natural disaster support**

If you've been impacted by a natural disaster or extreme weather, such as a bushfire, cyclone, drought, flood or storm, we can help you manage your tax and super.

We usually stop sending letters to people in impacted areas and, once the disaster is over, we can help you get back on track. We can help you:

- replace tax records that you may need to claim deductions or government payments
- cancel penalties or interest applied to your tax during the natural disaster
- set up a payment plan.

Find out more at [natural disaster support](#).

## **Personal crisis and hardship support**

If you have experienced mental health struggles, family or domestic violence, serious financial hardship, or a death to someone close to you, we have options to help you. You can call us on **13 10 30** to explain what has happened. We can help you figure out the next steps and give you information for other support services.

If you can't afford basic necessities for yourself or your family, we call that serious financial hardship. Necessities are things like food, shelter, clothing, medical treatment, and education.


If you're in this situation, we can help by processing your tax return quickly or cancelling some or all of your tax debt. If you need to claim serious hardship, we may ask you to provide proof. You can find more details on this at [evidence of serious hardship](#).

QC 39573

# Aboriginal and Torres Strait Islander peoples and individual tax

Learn about paying tax, applying for a TFN, lodging a tax return, receiving income and claiming deductions.

**Last updated** 18 February 2026

 Blue green orange pink circles of Indigenous artwork. There is no text.

## Paying tax

We (the ATO) collect money on behalf of the government. This is known as [paying tax](#). The taxes we collect pay for services the government provides, such as:

- hospitals
- education
- roads
- railways.

The amount of tax you pay depends on how much money you earn and if you have a tax file number (TFN).

## Your tax file number

A TFN is your personal reference number in the tax and superannuation systems. Getting a TFN is free.

If you don't have a TFN, you may be paying too much tax.

How you apply for a TFN will depend on your circumstances. The fastest way to apply for a TFN is [online](#).

If you can't apply for a TFN online or through other channels because you don't have enough identity documents, you can [apply for a TFN](#) using the paper form for Aboriginal and Torres Strait Islander people.

Identity documents include a full birth certificate, passport, or drivers licence.

## Your tax return

When you're receiving income, you need to lodge a [tax return](#) each year. Most people need to lodge a tax return by **31 October**.

A family member or someone you know can help you with your tax return. They can't charge you a fee – only registered tax agents can charge for preparing tax returns. You must sign the tax return yourself as you are responsible for the [information](#) in it.

If you're unsure if you need to lodge a tax return or if you're having issues lodging your tax return, get help free from our [Tax Help](#) volunteers. You can also phone the Indigenous helpline on **13 10 30** between 8:00 am and 6:00 pm Monday to Friday, except public holidays.

## Receiving income

You need to include all of the [income](#) you received during the income year when you complete your tax return. This may include income from:

- employment
- investments
- government payments and grants
- other sources.

## Amounts you don't include in your tax return

There are some [amounts you don't need to include as income](#) in your tax return. Aboriginal and Torres Strait Islander people and Indigenous holding entities **don't** need to pay income tax or capital gains tax on [native title payments or benefits](#).

## Claiming deductions

When you do your tax return, you can claim [deductions](#) for some expenses. For example, you may be able to claim a deduction that

directly relates to expenses you incur to do your job.

You need to keep [records](#) (such as receipts) for your expenses. You can use the ATO app's [myDeductions](#) tool to keep track of your records all in one place.

## Offsets and rebates

You may be eligible for some [tax offsets and rebates](#). Tax offsets and rebates reduce the amount of tax you need to pay.

If you live in a specified remote area or isolated area of Australia, you may be eligible for the [zone tax offset](#).

If you use fuel (such as diesel or petrol) to generate electricity for your home, you may also be able to claim [fuel tax credits](#). You need to register for fuel tax credits before you can claim.

### Receiving native title benefits



Native title benefits are paid to recognise the rights and interests of Aboriginal and Torres Strait Islander peoples.

QC 39590

## Receiving native title benefits

Native title benefits are paid to recognise the rights and interests of Aboriginal and Torres Strait Islander peoples.

**Last updated** 18 February 2026

### What are native title benefits

Native title benefits are paid to recognise the rights and interests Aboriginal and Torres Strait Islander peoples have with their land and waters. These rights and interests come from their traditional laws and customs, under Australian law.

## Tax and native title benefits

On 28 June 2013, Parliament passed laws that affect you if you are an Aboriginal or Torres Strait Islander person or an Indigenous holding entity and you receive a native title benefit. This law says certain payments or non-cash benefits you receive in relation to your native title rights are not subject to tax, including capital gains tax. These laws apply retrospectively to cover native title benefits received from 1 July 2008.

These changes mean that:

- Native title benefits are now tax free as they are considered non-assessable non-exempt (NANE). You will need to pay tax on any income earned from investing those benefits
- any capital gains or losses made from transferring native title rights to an Indigenous holding entity or Indigenous person are disregarded
- any capital gains or losses made from surrendering or cancelling native title rights are disregarded.

### **Example 1: individual receiving a native title benefit**

Mae is an Aboriginal woman who lives in Western Australia. Every year, she receives a \$100,000 native title benefit from a mining company. The mining company uses the land to mine for iron ore.

Mae is not taxed on this \$100,000 because it is a native title benefit, which is NANE income and is not taxable.

### **Example 2: individual receiving an assessable native title benefit**

ABC Enterprises Trust is paid a native title benefit of \$500,000. This payment is part of the income of the trust. The trust is not an Indigenous holding entity because its beneficiaries are not limited to Aboriginal and Torres Strait Islander peoples.

The trustee provides non-cash benefits including training and education to David, who is an Indigenous beneficiary of the trust. The non-cash benefit the trust provides for David is not NANE, which means it is assessable income for David. As a result, the benefit David has received is subject to tax.

### **Example 3: native title benefits and interest income**

ABC Enterprises Trust (ABC) and 123 Trust (123) are both Indigenous holding entities. 123 is a beneficiary of ABC.

In August 2024, ABC receives a native title benefit of \$1 million from a mining company and decides to invest this money.

The investment earns \$50,000 in interest in the 2025 income year. The trustee of ABC distributes \$540,000 of its income to 123 on 30 June 2025. This amount is made up of:

- \$500,000 from the native title benefit
- \$40,000 of the interest from the investment.

The remaining \$10,000 interest and the balance of the native title benefit are retained by ABC. In its 2024–25 trust return, ABC included all the \$50,000 interest received as part of its assessable income. However, it excluded the native title benefit received from its assessable income, as it is NANE.

ABC also completed the Statement of distribution item for its trust tax return reflecting the distribution of interest income to 123.

ABC is not liable for tax on that \$40,000 interest distributed to 123. In effect, ABC will only pay tax on the \$10,000 interest income it did not distribute. 123 must include the \$40,000 interest received as a beneficiary of the trust as assessable income in their 2024–25 tax return.

The \$500,000 123 received as a native title benefit from ABC is NANE income, which is not taxable.

## More information


If you are receiving native title benefits and have any questions on how it can affect your tax obligations, phone our Indigenous helpline on **13 10 30** between 8:00 am and 6:00 pm, Monday to Friday except public holidays.

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## Tax for businesses

Are you starting or running a business? We want to help you get your tax and super right.

**Last updated** 15 April 2025

 Blue green orange pink circles of Indigenous artwork. There is no text.

Learn about different business structures, the most common taxes and how to register for them, and how to get help. There are some deductions and tax concessions you may be able to claim.

If you have people working for you in your business, there are other things you need to know about tax and super.

### Related page

- [Super for employers](#)

### Your business structure

Different business structures have different tax responsibilities, so it's important to choose the right one for you.

### Do you have employees?

If your business has employees you need to know about TFN declarations, PAYG withholding, FBT, superannuation and more.

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## **Registering for GST and other taxes**



You may need to register for GST and other taxes such as fuel tax credits, PAYG withholding and fringe benefits tax.

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## **Your business income and taxes**



Find out what you need to do to report to us when you run a business.

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## **Claiming deductions and concessions**



You may be eligible to claim a tax deduction for business expenses or small business tax concessions.

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## **Keeping business records**



Keeping good business records makes good business sense. You must keep all your business records for five years.

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## **Getting help**



Whether you're running a business or just getting started, there are a lot of ways we can help with your tax and super.

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## **Online reporting tools**



You can save time by using our online reporting tools.

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## **Registering your business**



You need to get an Australian business number. You may also

QC 39600

## Your business structure

Different business structures have different tax responsibilities, so it's important to choose the right one for you.

**Last updated** 12 January 2016

When you start a business you need to choose a business structure.

There are four main ways businesses are set up in Australia – sole trader, partnership, company and trust – and each one has different tax responsibilities.

A sole trader is the simplest business structure and the cheapest to set up. Many businesses decide to start small as a sole trader.

But you need to choose what's right for you. The structure you choose can affect things like the tax you pay and how debts are treated. You can also change the structure later if you want to.

If you need advice or help with deciding on a business structure, talk to a registered tax agent.

**See also:**

- [Choosing your business structure](#)

QC 39603

## Do you have employees?

If your business has employees you need to know about TFN declarations, PAYG withholding, FBT, superannuation and more.

**Last updated** 10 January 2023

There are some extra things you need to do if your business has employees (even if they are family).

## TFN declaration

On the first day a worker starts working for you, you should ask them to complete a [Tax file number declaration](#) (NAT 3092). They don't have to tell you their TFN, but if they don't, you will have to take tax from their pay at the highest rate.

To get TFN declaration forms phone the Indigenous Helpline on **13 10 30** or the Publications ordering service on **1300 720 092**.

## PAYG withholding

When you have employees, you must take out the right amount of tax from their pay. This is called pay as you go (PAYG) withholding.

[PAYG withholding](#) makes it easier for your employees to pay their tax, because you collect it from them throughout the year.

You need to register for PAYG withholding if you pay:

- employees
- company directors and office holders
- people who you employ under a labour hire agreement
- people who you have agreed to withhold PAYG from (for example, some independent contractors)
- a supplier that hasn't given you their Australian business number (ABN).

The amount of tax you should take out from an employee's pay depends on how much they earn and the information on their TFN declaration form.

The Community Development Employment Projects (CDEP) ceased in 2011 but some participants may still be receiving payments under this scheme. If any of your employees are receiving CDEP payments, you may have to [withhold tax](#) for them.

# Payment summary or income statement

## In this section

- [If you report through Single Touch Payroll](#)
- [If you're not yet reporting through Single Touch Payroll](#)

## If you report through Single Touch Payroll

If you're an employer who reports through Single Touch Payroll (STP), you will no longer need to provide your employees with a payment summary for the information you report and finalise through your STP-enabled software.

Your employees will be able to obtain their income statement (formerly a payment summary) through ATO online, which is accessed through myGov. If your employees use a tax agent, their agent will also have access to their income statement information.

You'll need to finalise your employees' information through your STP-enabled software by **14 July each year**.

If you have 19 or fewer employees, you had until 31 July 2020 to make the finalisation declaration. If you have not finalised, you should do this now to ensure your employees can access their information to complete their income tax return.

You won't need to lodge a PAYG withholding payment summary statement to us for the information you've finalised through STP.

## If you're not yet reporting through Single Touch Payroll

At tax time, you need to give each of your employees a [PAYG payment summary](#). This shows how much income they earned and how much tax you took out of their pay for the financial year (1 July to 30 June). You need to do this by **14 July**.

You also need to lodge a [PAYG payment summary statement](#) (NAT 3447) with us by **14 August**.

## Paying super for your employees

As an employer, you must pay [superannuation \(super\) contributions for eligible employees](#). This is known as super guarantee.

If you're an employer who is reporting through STP, you will be reporting super liability information through STP. Super funds will also be reporting to us. They'll let us know when you make the payment to your employees' chosen fund, stapled super fund or default fund. This is an important step toward making sure employees are paid their correct entitlements.

Your employee can nominate a super fund of their choice by completing the [Superannuation \(super\) standard choice form](#).

From 1 November 2021, if you have new employees start you may have an extra step to take to comply with choice of fund rules if they don't choose a super fund. You may now need to request their [stapled super fund](#) details from us.

## Fringe benefits tax

A fringe benefit is a 'payment' to an employee, but in a different form to salary or wages. Examples of fringe benefits can include:

- allowing an employee to use a work car for private purposes, such as driving to and from work
- paying an employee's gym membership
- providing entertainment such as free tickets to concerts.

If you provide fringe benefits to your employees (or your employees' associates such as their family members) you may need to pay [fringe benefits tax](#) (FBT). Employers can generally claim an income tax deduction for the cost of providing fringe benefits and for the FBT they pay.

## Hiring contractors

You have a choice between hiring contractors and employees – both are legitimate as long as the conditions of the working contract match the worker's classification.

It's important to understand the [difference between employees and independent contractors](#) because:

- it changes your obligations for paying and reporting tax, superannuation and other entitlements for your workers

- penalties and charges may apply if you incorrectly classify an employee as a contractor and fail to meet the relevant obligations or entitlements for that worker.

Contractors run their own business and will have their own ABN, so you do not need to withhold tax or make super contributions for them; they are responsible for themselves.

If they're registered for goods and services tax (GST), you will need to pay the appropriate GST to them for the services or work they provide to your business.

QC 39607

## Registering for GST and other taxes

You may need to register for GST and other taxes such as fuel tax credits, PAYG withholding and fringe benefits tax.

**Last updated** 10 February 2021

You may need to register for goods and service tax (GST) and other taxes, depending on the type of business you're running. If any of these taxes apply to you, you need to register for them.

If you're applying for an Australian business number (ABN), you can register for taxes, such as GST and pay as you go (PAYG) withholding, at the same time (if you need to).

If you need tax help for your business, phone us on **13 28 66**.

### Find out about:

- [goods and services tax](#)
- [PAYG withholding](#)
- [fuel tax credits](#)
- [fringe benefits tax](#)

## Goods and services tax

GST is a tax of 10% on most goods and services sold in Australia.

If you're registered for GST, you must include GST in the price of goods and services you sell to your customers. You need to show the GST as a separate amount on your tax invoices.

You then send the 10% GST amounts to us, usually four times each year. To do this you lodge a business activity statement (BAS), which you will receive if you're registered for GST.

## Register for GST

You need to register for GST if:

- your business has a GST turnover of \$75,000 or more a year
- your non-profit organisation has a GST turnover of \$150,000 per year or more
- you're a taxi driver or provide limousine travel for passengers in exchange for a fare (including ride-sourcing, such as Uber, Ola or DiDi)
- you want to claim fuel tax credits for your business.

To work out whether you reach the GST turnover threshold, you need to calculate both your current and projected GST turnover. (That is your total turnover for the current month and the next 11 months.)

If your current GST threshold reaches the threshold but your projected GST turnover doesn't, you don't need to register for GST (unless you provide taxi travel or want to claim fuel tax credits).

In most cases, registering for GST means you can claim back the GST you pay on goods and services you buy for your business – as long as you have a tax invoice from your supplier.

### **Example 1: Henry's current GST turnover – March plus previous 11 months**

Henry is a sole trader who sells exercise and fitness equipment. At the end of March this year, his gross business income for the month is \$2,560. Henry needs to work out if this amount plus the previous 11 months gross business income reaches the GST turnover threshold of \$75,000.

Henry adds his gross business income for March and the previous months together. His current GST turnover is \$31,170.

Although Henry's current GST turnover is less than \$75,000, he must now calculate his projected GST turnover .

Henry continues to calculate his projected gross business income each month and, if he meets the threshold in the future, he will have 21 days to register for GST from that time.

**See also:**

- [Registering for GST](#)
- [Working out your GST turnover](#)
- [Your business income and taxes](#)

## **PAYG withholding**

If you have employees or contractors working for you, you must withhold tax from payments you make to them. This is known as pay as you go (PAYG) withholding. You need to register for PAYG withholding.

You need to register for PAYG withholding before you withhold the first amount.

**See also:**

- [PAYG withholding](#)

## **Fringe benefits tax**

As an employer, you have to pay fringe benefits tax (FBT) if you provide fringe benefits to your employees. Some examples of fringe benefits are:

- private use of a work car or mobile phone
- paying for their private health insurance or on-site accommodation
- cheap loans, entertainment or goods.

If you give your employees fringe benefits, you must register for FBT. You need to tell us you've made these payments by lodging an FBT

return. You must send your FBT return to us after the end of the FBT year, which runs from 1 April to 31 March each year.

**See also:**

- [Fringe benefits tax](#)

## Fuel tax credits

If you use fuels as part of your business – for example, for machinery, equipment or heavy vehicles – you may be able to claim fuel tax credits.

With fuel tax credits, we pay you back the tax you paid for the fuel. To register for fuel tax credits you also need to register for GST.

You cannot make a claim for some types of fuels and activities – for example, driving a light vehicle on a public road.

**See also:**

- [Fuel tax credits](#)

QC 39605

## Your business income and taxes

Find out what you need to do to report to us when you run a business.

**Last updated** 26 November 2020

If you operate a business, you will need to pay income tax on money your business earns. You must lodge a tax return to report your taxable income or loss. The type of tax return form you use depends on your business structure.

If you're registered for other taxes, such as GST, fuel tax credits or PAYG withholding, you report these to us on a business activity statement.

If you need help, phone the Business tax infoline on **13 28 66**.

## Your tax return

Income tax is the tax you pay on any money your business earns. Each year, you need to lodge a tax return to tell us how much money your business has made and how much tax you've paid.

If you have set up your business as a sole trader or as a partnership, you will use your own tax return to report this money (see [Tax for individuals – lodging your tax return](#)). If you have set up your business as a company or trust, you use a different type of tax return just for your business.

If you've made a profit you will probably have to pay some tax. It's best to put money aside throughout the year to help pay for your tax.

### See also:

- [Income and deductions for small business](#)

## Activity statements

Activity statements are different to tax returns. Businesses use an activity statement to report and pay other taxes, such as goods and services tax (GST) and pay as you go (PAYG).

If you're registered for GST, we will send you a **business activity statement (BAS)**. We send most businesses their BAS every three months. If you run a small business, you may only have to do yours once a year.

You must lodge your activity statement on time even if you have no amounts to report for the period or you're having difficulty paying.

If you're not registered for GST, we will send you an **instalment notice** (instead of a BAS) in your first or second year of business.

### See also:

- [Activity statements](#)
- [GST](#)

## Indigenous artists who live or work in isolated areas

Indigenous artists are not required to quote an Australian Business Number (ABN) if that artist works or lives in an isolated area, known as Special or Ordinary Zone A geographic regions. Also, tax will not be withheld from payments even though the artist hasn't quoted an ABN.

Therefore, in these circumstances, if you:

- are the Indigenous artist, you don't need to quote an ABN and will not have tax withheld
- run a business and pay an Indigenous artist, you will not require an ABN to be quoted and will not withhold tax.

**See also:**

- [Australian zone list tool](#)

QC 39606

## Claiming deductions and concessions

You may be eligible to claim a tax deduction for business expenses or small business tax concessions.

**Last updated** 26 November 2020

If you spend money on business expenses, you may be able to claim a tax deduction, which means you pay less tax. You may also be eligible for some small business tax concessions.

If you need help, phone the Business tax infoline on **13 28 66** or speak to a registered tax agent.

## Deductions for business expenses

You can claim something as a tax deduction if you have:

- already paid (or committed to pay) for it
- bought it for your business
- kept a record of buying it.

**See also:**

- [What you can claim and when](#)

## Small business tax concessions

You may be able to claim one or more tax concessions for small business, such as:

- immediate deductions for prepaid expenses
- instant asset write-off
- deductions for professional expenses for start ups
- small business income tax offset
- capital gains tax (CGT) relief.

**See also:**

- [Small business entity concessions](#)

## CGT relief for corporations

A capital gain is when you sell an asset for more than the original price you paid for it. You normally have to pay tax on your capital gains.

However, CGT relief is available for Aboriginal and Torres Strait Islander corporations when:

- two or more corporations have united, or
- a corporation has transferred to the *Corporations (Aboriginal and Torres Strait Islander) Act 2006* (CATSI Act).

CGT roll-over relief means that you don't have to pay CGT on any capital gains which have occurred.

A corporation is a company or group of people who act and are legally recognised as being a single entity.

### Eligibility

Indigenous corporations and their members, other business entities, shareholders and holders of ownership interests that meet the criteria are eligible for roll-over relief.

If you think you are eligible for roll-over relief, contact us or a registered tax practitioner to discuss the rules and conditions.

## **Part of an Aboriginal and Torres Strait Islander corporation**

CGT roll-over relief is now available for an Indigenous corporation that has either:

- transferred its incorporation
- wound up and then reincorporated.

Relief will be available where the transfer or reincorporation occurs under either of the following legislations:

- *Corporations (Aboriginal and Torres Strait Islander) Act 2006* (CATSI)
- *Corporations Act 2001*.

## **The CATSI Act?**

The CATSI Act enables Indigenous groups to form corporations and includes special measures to meet the specific needs of Indigenous Australians. It replaces the *Aboriginal Councils and Associations Act 1976* (the ACA Act).

Registration of corporations under the CATSI Act is mostly voluntary. Corporations who must register include 'prescribed bodies corporate' set up under the *Native Title Act 1993*. You can find out if you must register under the CATSI Act by phoning the Office of the Registrar of Indigenous Corporations (ORIC) on **1800 622 431**.

## **More information**

For more information about CGT:

- contact a registered tax practitioner
- refer to [Introduction to capital gains tax](#)
- phone us on **13 28 66**.

QC 39608

# **Keeping business records**

Keeping good business records makes good business sense. You must keep all your business records for five years.

**Last updated** 26 November 2020

Record keeping is an essential part of running your business. It makes good business sense too. Keeping good records helps you:

- know how your business is going
- keep track of your income and expenses
- show banks or lenders how your business is going
- make the best use of your registered tax or BAS agent.

Records you need to keep include:

- receipts and other evidence of all sales and purchases you made for your business
- tax invoices, wage and salary records
- all documents about GST
- records of the purchase, sale and other costs of any business assets, such as land, buildings or office equipment
- all records relating to tax returns, activity statements, fringe benefits tax (FBT) returns, and contributions to employee super.

You must keep your business records for at least five years. Our online reporting tools can make record keeping easier.

If you need help, phone the Business tax infoline on **13 28 66**.

**See also:**

- [Record keeping for business](#)
- [Online reporting tools](#)

QC 39609

# Getting help

Whether you're running a business or just getting started, there are a lot of ways we can help with your tax and super.

**Last updated** 15 May 2025

## Contact us

If you need help, phone the business enquiries line on **13 28 66** between 8:00am to 6:00pm, Monday to Friday. We can help you get your business taxes sorted.

When you phone, we'll ask you for your ABN and other details.

## Other ways to get help

We provide support for businesses in other ways, such as information, calculators, tools and videos on our website, including:


- [Small business newsroom](#)
- [Supporting your small business](#)
- [Online reporting tools](#).

## Using a registered tax or BAS agent

If you want someone to help you with your paperwork and lodging tax documents, you can pay a registered tax agent or business activity statement (BAS agent).

A **tax agent** can help you with your tax and business activity statements.

A **BAS agent** can help you with your business activity statements, but not with other things to do with tax.

When choosing a tax or BAS agent, make sure they're registered. To find out if a tax agent is registered, phone the Tax Practitioners Board on phone **1300 362 829** or visit their website – see [Finding and using a tax practitioner](#) .

QC 39642

## Online reporting tools

You can save time by using our online reporting tools.

**Last updated** 13 April 2021

You may save time by dealing with us online. Most of your business reporting and transactions can be done online using:

- [Online services for business](#)
- [Standard Business Reporting \(SBR\)](#).

In most cases, you'll need an Australian business number (ABN) and a myID before you can use these tools.

If you're a sole trader, you can prepare, lodge and pay your activity statements using our online services for individuals and sole traders. All you need is a myGov account linked to the ATO.

### See also:

- [Accessing online services with myID and RAM](#)
- [Online services for businesses](#)
- [Online services for individuals and sole traders](#)

## Online services for business

Most of your business reporting can be done using Online services for business. It's the main tool for businesses to manage their tax and deal with us online.

You can use Online services for business to:

- lodge your business activity statements (BAS)
- add or cancel registrations, such as goods and services tax (GST) and PAYG withholding
- create payment plans

- check your tax account balance
- request transfers and refunds
- update your business registration details
- send and receive mail through a secure mailbox.

**See also:**

- [Online services for business](#)



## Standard Business Reporting

Standard Business Reporting (SBR) makes online record-keeping easier.

When you have SBR-enabled business accounting software and a machine credential you can also prepare and lodge reports, forms and statements.

If you use online (cloud) software, you won't need a machine credential to interact with us. If you've been asked by your software provider to notify us, you must do this to ensure you can continue to interact with us securely using your cloud software.

**See also:**

- [How to get SBR-enabled software](#) 
- [Machine credentials](#) 
- [Cloud software authentication and authorisation](#)

QC 47731

## Registering your business

You need to get an Australian business number. You may also need to get a tax file number and register for other taxes.

**Last updated** 13 November 2024

## When you start a business

When you start a business you need to get an Australian business number (ABN) and a tax file number (TFN).

You may also need to register for:

- goods and services tax (GST)
- pay as you go (PAYG) withholding
- fringe benefits tax (FBT).

These other registrations depend on the type of business you're running, refer to [Registering for GST and other taxes](#).

If you need help, phone us on **13 28 66**.

## Getting a TFN


All businesses need a TFN. If you're operating your business as a sole trader, then you can use your personal TFN. For other business structures, you can get a TFN when you apply for an ABN.

## Getting an ABN

An ABN is the number your business uses when dealing with other businesses, government and us.

You need an ABN to operate in the GST system and claim GST credits. You must include it on your invoices. If you don't, other businesses will withhold tax at the highest rate from any payments they make to you.

To get an ABN:

- [Apply online](#)  through the Australian Business Register
- phone us on **13 92 26**
- apply through a registered tax or BAS agent.

When you're applying for an ABN, you can register your business name and taxes like GST and PAYG withholding at the same time (if you need to).

If your business details change – for example, if you change your address or authorised contact person – you must advise us within 28 days.

Refer to [Update your details](#).

## Decide your business structure


If you plan to run your business as an Aboriginal and Torres Strait Islander corporation, you need to register your corporation with the Office of the Registrar for Indigenous Corporations (ORIC).

Visit [ORIC Start a corporation](#) .

If you plan to run your business through a company, you need to register your company and get an Australian company number (ACN). You do this with ASIC when you start your company. You need to get your ACN before you can get your ABN and tax registrations.

Visit [register a company with ASIC](#) .

## Getting a director identification number

You need a [director identification number](#)  (director ID) if you want to become a director or are already a director of:

- an Aboriginal and Torres Strait Islander corporation registered under the Corporations (Aboriginal and Torres Strait Islander) Act 2006 (CATSI Act)
- a company, a registered Australian body or a registered foreign company under the Corporations Act 2001 (Corporations Act).

## Getting an online credential

A secure online credential lets you [deal with us \(and many other government agencies\) online](#). To access our online services such as [Online services for business](#), you'll need to set up your [Digital ID and Relationship Authorisation Manager \(RAM\)](#).

Through Online services for business, you can complete most of your business reporting such as:

- lodge your business activity statements
- check your tax account balance and update your registration details


- add or cancel registrations for GST and PAYG withholding.

## Registering your business name

Most businesses need to apply for a registered business name with the Australian Securities & Investments Commission (ASIC).

You don't have to do this if you use your own name as the business name.

To apply for a registered business name you need to have an ABN or be applying for one.


If you already have an ABN, refer to [Register a business name with ASIC](#) .

QC 39604

## Not-for-profit organisations

Find out about paying tax, what to do if you have volunteers or receive gifts and paying super for your employees.

**Last updated** 4 September 2020

 Blue green orange pink circles of Indigenous artwork. There is no text.

Not-for-profit (NFP) organisations are organisations that provide services to the community and do not operate to make a profit for its members (or shareholders, if applicable). A few examples are childcare centres, art centres, neighbourhood associations, medical centres and sports clubs.

All profits must go back into the services the organisation provides and must not be distributed to members, even if the organisation winds up.

If you're running an NFP organisation, there may be concessions you can claim but you may need to register your organisation first. Your NFP organisation may also have to register for taxes such as GST, FBT

and PAYG withholding, depending on the type of organisation and how it operates.

Learn about tax on funding and grants, receiving gifts, and the difference between volunteers and employees.

If you need help, phone the Not-for-profit infoline on **1300 130 248**.

### Related pages

- [Getting help](#)
- [Super for employers](#)
- [Not-for profit: Getting started](#)
- [Non-profit news service](#)
- [Important tax matters for Indigenous corporations](#)

## Types of NFP organisations

The ATO describes not-for-profit (NFP) organisations as those that do not operate for the profit or gain of their members, including charities and deductible gift recipients.

## Concessions

If you're running an NFP organisation, there may be concessions you can claim but you need to register your organisation first.

## Paying tax on funding and grants

If you receive a grant or funding to run your Aboriginal and Torres Strait Islander corporation, you may need to pay goods and services tax (GST).

## Receiving gifts

Only certain organisations, including some government agencies,

## Do you have volunteers or employees?

It's important to work out whether a person is a volunteer or an employee. This may affect the tax on transactions.

## Registering your organisation

Your NFP organisation may need to get an ABN. You may also need to register for some taxes such as GST, fringe benefits tax, PAYG withholding or other taxes.

QC 39610

# Types of NFP organisations

The ATO describes not-for-profit (NFP) organisations as those that do not operate for the profit or gain of their members, including charities and deductible gift recipients.

**Last updated** 4 September 2020

There are two main types of not-for-profit (NFP) organisations:

- charities
- other NFP organisations.

Some of these organisations are also deductible gift recipients.

If you're not sure if your organisation is NFP or what type it is, phone the ATO on **1300 130 248**.

**See also:**

- [Types of not-for-profit organisations](#)

## Charities

Many organisations work to help the community but only some of these organisations are charities. The word charity has a special legal

meaning.

Your organisation may be a charity if it does not operate for profit and has the following characteristics:

- works for people who are affected by poverty or sickness or who are elderly
- promotes education or religion
- works to benefit the community in another way.

Examples of charities include some religious groups, aged care homes, disability service organisations, animal welfare societies, arts or cultural groups and environmental protection groups.

Charities include:

- public benevolent institutions (PBIs)
- health promotion charities (HPCs)
- other charities.

## **Other NFP organisations**

Examples of other NFP organisations:

- sporting and recreational clubs
- community service organisations
- professional and business associations
- cultural and social societies.

NFP organisations that are not charities are able to self-assess their eligibility for exemption from income tax, but will need to register for other tax concessions.

## **Indigenous corporations**


Some Indigenous corporations can structure as a NFP organisation. These organisations deliver important services to the community.

As an Indigenous NFP you may be able to access tax concessions which means you:

- may not have to pay income tax

- may receive tax-deductible donations.

**See also:**

- [Important tax matters for Indigenous corporations](#)
- [Office of the Registrar of Indigenous Corporations](#) 

## Deductible gift recipients

Some charities, clubs, societies and associations are also deductible gift recipients (DGRs).

DGRs are organisations that are entitled to receive tax-deductible gifts. DGRs are either:

- endorsed by us
- listed by name in the tax law.

Tax deductions for gifts are claimed by the person or organisation that makes the gift. Gifts are also referred to as donations.

To be entitled to receive tax-deductible donations, an organisation (including a charity) must be a DGR.

**See also:**

- [Receiving tax-deductible gifts](#)

## Extending DGR status to entities promoting Indigenous languages

From 1 July 2019, DGR status eligibility has been extended to organisations that have a principal purpose of promoting Indigenous languages.

To be eligible to receive tax-deductible donations Indigenous language organisations will need to be listed on the Register of Cultural Organisations (RoCO) which is administered by the Department of Communications and the Arts. Once listed on the register, we will provide DGR endorsement.

**See also:**

- [Register of Cultural Organisations](#)

QC 39614

## Concessions

If you're running an NFP organisation, there may be concessions you can claim but you need to register your organisation first.

**Last updated** 4 September 2020

If you're running an NFP organisation, there may be concessions you can claim but you may need to register your organisation first. The concessions you can claim depend on the type of NFP organisation and how it operates. For example, some NFP organisations don't have to pay income tax.

Charities must be endorsed by us to claim GST charity concessions. Other NFP organisations that are not charities can self-assess their eligibility for exemption from income tax and don't need to be endorsed by us to claim that concession.

NFP concessions your organisation may be able to claim include:

- income tax exemption
- FBT exemption (subject to capping threshold)
- FBT rebate
- GST concessions for charities and gift deductible entities
- GST concessions for NFP organisations
- deductible gift recipients
- refunds of franking credits.

If you need help, phone the Not-for-profit infoline on **1300 130 248**.

**See also:**

- [Is your organisation not-for-profit?](#)
- [Tax concessions](#)

QC 47738

## Paying tax on funding and grants

If you receive a grant or funding to run your Aboriginal and Torres Strait Islander corporation, you may need to pay goods and services tax (GST).

**Last updated** 4 September 2020

GST is a tax of 10% on most goods and services sold or consumed in Australia. Keep some money aside to pay any tax due on your grant.

If your corporation receives funding, you may be asked to provide a tax invoice to the funding body, which must include the GST amount. Sometimes the people providing the funding may give you a tax invoice that shows how much GST to pay.

In both cases, the amount of GST is usually 10% of the grant. You have to report these grants in your business activity statements (BAS) and pay the GST to us.

If you need help, phone us on **1300 130 248** or speak to a registered tax agent.

**See also:**

[GST – Helping you understand your GST obligations](#)

QC 39616

## Receiving gifts

Only certain organisations, including some government agencies, can receive tax-deductible gifts.


**Last updated** 4 September 2020

Does your not-for-profit organisation receive gifts? Only certain organisations can receive tax-deductible gifts. They are called deductible gift recipients (DGRs).

Unless an organisation is a DGR, the supporter cannot claim a tax deduction for their donation or contribution to it.

Charities can receive tax-deductible gifts provided the charity is a DGR. Some charities are not DGRs and, therefore, cannot receive tax deductible gifts.

You can check if your organisation is already a DGR by:

- visiting [ABN lookup](#) , or
- phoning us on **13 28 61**.

**See also:**

[Deductible gift recipients](#)

QC 39621

## Do you have volunteers or employees?

It's important to work out whether a person is a volunteer or an employee. This may affect the tax on transactions.

**Last updated** 4 September 2020

Do you have volunteers or employees working for your not-for-profit organisation? It's important to work out whether the person is a volunteer or an employee as this may affect the tax treatment of transactions between the person and your organisation.

In most cases:

- volunteers do not have to pay any tax on payments or benefits they get as a volunteer

- NFP organisations do not have to withholding PAYG amounts or pay fringe benefits tax on payments they make to volunteers.

If you need help, phone the Not-for-profit infoline on **1300 130 248**.

If you have employees, you must pay superannuation (super) contributions for eligible employees. This is known as super guarantee. Find out what you have to do in [Super for employers](#).

**See also:**

[Not-for-profit volunteers](#)

QC 39619

## Registering your organisation

Your NFP organisation may need to get an ABN. You may also need to register for some taxes such as GST, fringe benefits tax, PAYG withholding or other taxes.

**Last updated** 4 September 2020

Your NFP organisation may need to get an Australian business number (ABN). You may also need to register for some taxes such as GST, fringe benefits tax, PAYG withholding or other taxes.

Charities need to be registered with the Australian Charities and Not-for-profits Commission (ACNC) before they can claim tax concessions.

If you need help, phone the Not-for-profit infoline on **1300 130 248**.

**Find out about:**

- [Getting an ABN](#)
- [Registering for GST and other taxes](#)
- [Registering your charity with ACNC](#)

## Getting an ABN


An ABN helps you when dealing with the ATO and other government agencies. If you have an ABN, you can also apply to be a deductible-

gift recipient (DGR) or a tax concession charity.

With an ABN, you can also register for:

- GST
- fringe benefits tax
- PAYG withholding
- other taxes you may need to pay.

To get an ABN:

- [Apply online](#)  through the Australian Business Register
- phone us on **13 92 26**, or
- apply through a registered tax agent.

Make sure you tell us about any changes to your corporation's registration details.

**See also:**

- [Does your organisation need an ABN?](#)

## Registering for GST and other taxes

If your organisation needs to register for GST, FBT or PAYG withholding, you can select these options on the ABN application form.

If your organisation already has an ABN and needs to register for GST or other taxes, there are other application forms you should use.

Your not-for-profit organisation must be registered for GST if its GST turnover is more than \$150,000.

**See also:**

- [How to register for GST](#)

## Registering your charity with ACNC

Charities must be registered with the Australian Charities and Not-for-profits Commission (ACNC) before they can be endorsed by us to access tax concessions, such as income tax exemption, FBT exemption, FBT rebate and GST charity concessions.

If your charity already received charity tax concessions from us when ACNC was established in December 2012, it will have been automatically registered with the ACNC. You can check in [Find a registered charity](#) to see if your charity is already registered.

To register with the ACNC, visit [Register my charity](#) (your charity will need to have an ABN). You can apply for some tax concessions at the same time.

## Benefits of registering your charity

When your charity is registered with the ACNC, it:

- can apply for tax concessions from us
- can receive other Australian government concessions, exemptions or benefits
- is recognised as a registered charity in Australia and listed on the ACNC Register.


If your charity is registered with the ACNC you must keep records, report each year to ACNC and tell us if your charity's details change.

QC 39615

## Reach Out – Indigenous business support program

Support for Indigenous small businesses to help them meet their tax and superannuation obligations.

**Last updated** 1 July 2024

 Blue green orange pink circles of Indigenous artwork. There is no text.

Reach Out is our Indigenous business support program that works with Indigenous small businesses to help them meet their tax and superannuation obligations.

The program is one of several Australian Government initiatives introduced to increase the economic participation of Indigenous

Australians by helping them build sustainable businesses that will support:

- themselves
- their families
- their communities.

The program works to:

- improve the business and financial acumen of Indigenous business owners making it easier for them to take part in the tax and super systems
- provide tailored support and education to Indigenous small businesses to
  - build their business and financial literacy
  - raise awareness about managing their obligations
- recognise the economic importance of the Indigenous small businesses
- build a connection with the Indigenous community to work together to support and influence Indigenous business
- build strong, mutually beneficial relationships with Indigenous partners and other government and non-government agencies
- provide career development opportunities for our Indigenous staff and develop cultural awareness amongst all ATO staff.

The Reach Out program is another step we are taking to support Indigenous small businesses and develop their staff to drive change for themselves and their communities.

If you're running an Indigenous small business and want to know more about the program, email us at [ReachOut@ato.gov.au](mailto:ReachOut@ato.gov.au)

#### **Find out about**

- [Tax for businesses](#)
- [Super for employers](#)
- [Doing business with us](#)

#### **See also**


- [Indigenous business](#) 

QC 56791

## Super for individuals

Superannuation (or super) is money that is invested in a fund to provide for your retirement.

**Last updated** 30 September 2019

 Blue green orange pink circles of Indigenous artwork. There is no text.

Superannuation (or super) is money that is invested into a fund to provide for your retirement.

For most people, super begins when you start work and your employer starts paying super for you. You can also pay more into your super yourself so you have more money when you retire.

In most cases, you can't get access to your super until you retire but it's important to keep track of it.

## Compulsory super by your employer

Most people receive compulsory super contributions from their employer (called super guarantee).

There is a minimum amount your employer should contribute based on your pay. You may be able to choose the fund your super is paid into.

### See also

- [Super from my employer](#)

## Paying more yourself

You can choose to put some of your own money into your super fund so you have more money when you retire – this is called making

personal contributions.

From 1 July 2017, most people under 75 years old can claim a tax deduction for their personal super contributions.

### **Find out about**

- [Claiming deduction for personal super contributions](#)

If you're on a low income, you may also be eligible for government contributions.

The amount of tax on your contributions depends on whether the contributions are concessional (sometimes referred to as 'before tax') or non-concessional (sometimes referred to as 'after tax'), and whether you exceed the contribution caps.

### **See also**

- [Growing your super](#)

## **Keeping track of your super**

If you've ever changed your name, address or job, you may have lost track of some of your super. Having several super accounts could mean that fees and charges are reducing your overall super savings. There are a number of ways to check and manage your super.

We can search all your super accounts for you – phone us on **13 10 30**. Or you can search yourself if you have myGov account linked to the ATO.

If you have several super accounts, you can combine them into one preferred account to avoid having too many fees and charges. You can do this online too.

### **Example – Indigenous people reunited with their super in remote areas**

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In Point Pearce, home of the Narungga people on the Yorke Peninsula (South Australia), we helped many community members check, find, claim and consolidate their super. One of them was reunited with \$87,000, and another person found \$200,000 super they didn't know they had.

In the Anangu Pitjantjatjara Yankunytjatjara lands (also in remote South Australia), [ATO trained volunteers](#) helped about 500 community members find and consolidate more than \$3.5 million of super. One community member who wasn't aware they had accumulated super money was reunited with a super balance of \$100,000, and a retired taxpayer with \$10,000.

There is \$17.5 billion in lost and unclaimed super across Australia. We want to help you claim it if it's yours. If you're not sure how many super accounts you have or if you want to track your super, you can [check your super](#) using ATO online services through myGov.

You can also meet with our staff when we visit your community with our partners – Australian Securities and Investments Commission and First Nations Foundations.

#### See also

- [Check your super](#)

## Accessing your super

You can get access to your super savings when you retire or turn 65 years old.

You can only get earlier access to your super in some special cases, such as a serious medical condition, severe financial hardship or the first home super saver scheme.

#### See also


- [Withdrawing and using your super](#)
- [Early access to your super](#)

QC 39625

## Super for employers

Explains superannuation (or super) - money you put into a super fund for your employees when they retire.

**Last updated** 18 September 2020

 Blue green orange pink circles of Indigenous artwork. There is no text.

Superannuation (or super) is money you put into a fund, known as a super fund, to provide income for your employees when they retire. Super is separate to salaries and wages.

You must pay super contributions for your eligible employees. This is called super guarantee. There is a minimum amount of super that you have to pay, but you can pay more.

Looking after your employees is good for them, and good for your business. Paying super helps them to plan for the future.

If you need help, phone the Superannuation infoline on **13 10 20**.

## Paying super guarantee



You must pay super guarantee contributions for eligible employees. Super guarantee is in addition to salary and wages.

QC 39627

## Paying super guarantee

You must pay super guarantee contributions for eligible employees. Super guarantee is in addition to salary and wages.

**Last updated** 25 February 2026



### Payday Super applies from 1 July 2026

This information applies to super guarantee payments for salary and wages paid before 1 July 2026.

From 1 July 2026, employers must pay super guarantee for each payday. For more information, see [Payday Super](#).

You must pay super guarantee (SG) contributions for eligible employees. SG is in addition to salary and wages.

We can help you [work out if you have to pay super](#).

You will need to pay:

- a minimum amount of the [current SG rate](#) applied to their ordinary time earnings, but you can pay more
- into a complying super fund – in most cases, your employees can choose the super fund
- at least 4 times a year by the [due date](#). A contribution is considered 'paid' on the date it is received by the super fund, meaning you need to allow time for processing. This is especially relevant if you use a commercial clearing house. If you don't pay in full, on time or to the right super fund, you will have to pay the super guarantee charge (SGC) which is made up of
  - the super you owe (calculated on salary and wages, not ordinary time earnings)
  - nominal interest on those amounts (currently 10%)
  - an administration fee of \$20 per employee, per quarter
- through [SuperStream](#), where super payments and information move through the system electronically.

If you use the Small Business Superannuation Clearing House to make super contributions for your employees, note that this service will be permanently closed from 1 July 2026. Only existing users of the SBSCH have access until 11:59 pm AEST on 30 June 2026. Existing users should [switch to an alternative method](#) to pay their employees' super guarantee.

If you miss the quarterly due date or underpay the super contributions, you need to lodge a [SGC statement](#).

You need to keep records that show:

- the amount of super you paid for each employee

- that you offered your employees a choice of super fund
- how you calculated the super contributions.

When new employees start, you may have an extra step to take to comply with choice of fund rules if they don't choose a super fund. You may now need to request their [stapled super fund](#) details from us.

If you don't meet your choice of super fund obligations, [additional penalties](#) may apply.


For help or enquiries about super guarantee contributions, phone **13 10 20**.

QC 47739

## Doing business with us

We support Aboriginal and Torres Strait Islander businesses by providing real opportunities to do business with us.

**Last updated** 20 February 2026

 Blue green orange pink circles of Indigenous artwork. There is no text.


We want to support Aboriginal and Torres Strait Islander businesses by providing real opportunities to do business with us – either directly or through our existing suppliers.

Our approach is to understand the Aboriginal and Torres Strait Islander business market, their capabilities and ways we can include them in our supply chain.

If you're running an Aboriginal and Torres Strait Islander business and want to work with us, email us at [SupplierDiversity@ato.gov.au](mailto:SupplierDiversity@ato.gov.au).

Learn more about the ATO's approach to [supplier diversity](#).

For more information, see:

- how to register your business with [Supply Nation](#) 

- the National Indigenous Australians Agency's [Indigenous Procurement Policy](#) .

QC 47740

## Information in Aboriginal and Torres Strait Islander languages

Information about tax and superannuation in Aboriginal and Torres Strait Islander languages.


**Published** 6 January 2026

 Australian Taxation Office Indigenous artwork

We acknowledge the diverse languages, cultures and communication preferences of Aboriginal and Torres Strait Islander peoples. To support this, we provide in-language audio guides, information and resources.

### Help and support

If you would like to speak to us, phone our Indigenous helpline **13 10 30** (8:00 am to 6:00 pm, Monday to Friday, except public holidays).

Our Tax Help program is free and helps eligible people earning \$70,000 or less lodge their tax return online. For information on eligibility, we have Tax Help posters in 13 languages on the [ATO Publication Ordering Service](#) .

For more information, see [Indigenous helpline and free tax help](#).

#### Alyawarr



Home page of translated Alyawarr language products.

## **Anmatyerr**



Home page of translated Anmatyerr language products.

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## **Arrernte**



Home page of translated Arrernte language products.

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## **Burarra**



Home page of translated Burarra language products.

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## **Kriol Eastside**



Home page of translated Kriol Eastside language products.

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## **Kunwinjku**



Home page of translated Kunwinjku language products.

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## **Murrinh Patha**



Home page of translated Murrinh Patha language products.

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## **Pintupi-Luritja (Luritja)**



Home page of translated Pintupi-Luritja (Luritja) language products.

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## **Pitjantjatjara**



Home page of translated Pitjantjatjara language products.

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## Tiwi



Home page of translated Tiwi language products.

## Warlpiri



Home page of translated Warlpiri language products.

## Warumungu



Home page of translated Warumungu language products.

## Yolngu Matha – Djambarrpuyngu



Home page of translated Yolngu Matha - Djambarrpuyngu language products.

## Yumplatok



Home page of translated Yumplatok language products.

QC 105997

## Alyawarr

Home page of translated Alyawarr language products.

**Last updated** 6 January 2026





 Australian Taxation Office Indigenous artwork

## Overview

These pages have information about tax and superannuation (super) to help you understand your rights and obligations.

If you would like to speak with us, phone our Indigenous helpline on **13 10 30** (8:00 am to 6:00 pm, Monday to Friday, except public holidays).

## Help and support

- [Tax Help mwaretyek](#)   
[Tax Help eligibility](#) 
- [Tax Help inetyeke ngkwenh way](#)   
[Get Tax Help your way](#) 

QC 105999

## Anmatyerr

Home page of translated Anmatyerr language products.

**Published** 6 January 2026

 Australian Taxation Office Indigenous artwork

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## Help and support

- [Tax Help inetyeke](#)   
[Tax Help eligibility](#) 
- [Unte apeke Tax Helpeke wantema ngkwenhe way](#)   
[Get Tax Help your way](#) 

QC 106000

## Arrernte

Home page of translated Arrernte language products.

**Published** 6 January 2026





 Australian Taxation Office Indigenous artwork

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## Help and support

- [Tax-le ngenhe Help-eleme](#)   
[Tax Help eligibility](#) 
- [Tax Help anetyeke unteapeke ahentye](#)   
[Get Tax Help your way](#) 

QC 106001

## Burarra

Home page of translated Burarra language products.

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 Australian Taxation Office Indigenous artwork

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## Help and support

- [Tax Help mun-gungaja barra ng-gula](#)   
[Tax Help eligibility](#) 
- [Ma Tax Help gun-gungaja](#)   
[Get Tax Help your way](#) 

QC 106002

## Kriol Eastside

Home page of translated Kriol Eastside language products.

**Published** 6 January 2026

 Australian Taxation Office Indigenous artwork



## Overview

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## Help and support

- [Maiti yu gin gaji Tax Help](#)   
[Tax Help eligibility](#) 

- [Gaji Tax Help\\_yu wei](#) 
- [Get Tax Help\\_your way](#) 

QC 106003

## Kunwinjku

Home page of translated Kunwinjku language products.

**Published** 6 January 2026





 Australian Taxation Office Indigenous artwork

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If you would like to speak with us, phone our Indigenous helpline on **13 10 30** (8:00 am to 6:00 pm, Monday to Friday, except public holidays).

### Help and support

- [Tax Help eligibility \(Kunwinjku\)](#) 
- [Tax Help eligibility \(English\)](#) 
- [Nane wanj kabirrimarnbun Tax Help kadberre kayo](#) 
- [Get Tax Help\\_your way](#) 

QC 106004

## Murrinh Patha

Home page of translated Murrinh Patha language products.

**Published** 6 January 2026





 Australian Taxation Office Indigenous artwork

## Overview

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If you would like to speak with us, phone our Indigenous helpline on **13 10 30** (8:00 am to 6:00 pm, Monday to Friday, except public holidays).

## Help and support

- [Manhimanpi ngarra Tax Help kathu wardarr](#)   
[Tax Help eligibility](#) 
- [Nanthi-ku Tax-yu Help ngarra nhunyi wangu](#)   
[Get Tax Help your way](#) 

QC 106005

## Pintupi-Luritja (Luritja)

Home page of translated Pintupi-Luritja (Luritja) language products.

**Published** 6 January 2026

 Australian Taxation Office Indigenous artwork





## Overview

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If you would like to speak with us, phone our Indigenous helpline on **13 10 30** (8:00 am to 6:00 pm, Monday to Friday, except public

holidays).

## Help and support

- [Tax Help eligibility \(Pintupi-Luritja\)](#)   
[Tax Help eligibility \(English\)](#) 
- [Mantjila Tax Help Nyuntupa way,alu](#)   
[Get Tax Help your way](#) 

QC 106006

## Pitjantjatjara

Home page of translated Pitjantjatjara language products.

**Last updated** 12 January 2026





 Australian Taxation Office Indigenous artwork

## Overview

These pages have information about tax and superannuation (super) to help you understand your rights and obligations.

If you would like to speak with us, phone our Indigenous helpline on **13 10 30** (8 am to 6 pm, Monday to Friday, except public holidays).






## Individuals

- [Tax anangu kutu-kutjuku](#)  
[Tax for individuals](#)
- [Nyuntu munu nyuntumpa kiminiti alpamilara kanyila](#)   
[Help protect you and your community](#) 
- [Nyanga alatji tax return tjunanyi](#)   
[How to lodge your tax return factsheet](#) 

## Superannuation

- [Super anangu kutju-kutjuku Super for individuals](#)

## Help and support

- [Nyuntu alpaku mukuringanyi tax munta super-ku? Indigenous helpline and free tax help](#)
- [Tax Help alpa tjinurungaranyi](#)   
[Tax Help eligibility](#)  
- [Tjana alpa ngarapa Tax Help alpa nguru Nyuntumpa ngaranyi](#)   
[Get Tax Help your way](#) 

### Tax anangu kutju-kutjuku

Learn about paying tax, applying for a TFN, lodging a tax return, receiving income and claiming deductions.

### Super anangu kutju-kutjuku

Superannuation (or super) is money that is invested in a fund to provide for your retirement.

### Nyuntu alpaku mukuringanyi tax munta super-ku?

If you need support managing your tax and super, we have a dedicated Indigenous helpline and free help during tax time.

QC 106010

## Tax anangu kutju-kutjuku

Learn about paying tax, applying for a TFN, lodging a tax return, receiving income and claiming deductions.

Last updated 12 January 2026

## Tax payamilani

Kamantangku nganannya ATO-la waaka ungu mani mantjintjaku anangu tjuṅanguru, nyangatja panya, payamilani tax [paying tax](#).

Ngana tax mantjilpai nyanganypa payamilantjaku:

- hospital-ku
- education-paku
- roads-paku
- railways-ku.

Nyuntumpa nampa tax payamilantjaku ngaranyi panya mani yaaltjitu nyuntu waakanguru mantjilkatipai munu tax file number (TFN) kanyirampa.

## Nyuntumpa tax file number

TFN panya nampa nyuntunya ungu tax munu superannuation-pangka. TFN nampa free.

Nyuntu TFN wiyangka tjinguru tax pulka nguwanpa payamilani.

Nyanga alatji TFN mantjini. Mapaḷku nguwanpa TFN mantjini [online](#).

Nyuntu tjinguru document tjuṅa kanyintja wiya, panya birth certificate, passport, drivers licence online-pangka lipulankunytjaku. Nyuntu palya lipulananyi [apply for a TFN](#) pipangka Aboriginal munu Torres Strait Islander tjuṅaku.

**Media:** Pitjantjatjara – 01. Tax anangu kutju-kutjuku (Tax for individuals)

<https://tv.ato.gov.au/ato-tv/media?v=bd1bdiurzaek9i> [↗](#) (Duration: 0:59)

## Nyuntumpa Tax Return

Nyuntu mani mantjini waakanguru, nyuntumpa ngaranyi [tax return](#) tjunkunytjaku. Anangu tjuṅangku tax return tjunkupai **31 October**

kuwaripangka. Nyuntu palya tax return tjunanyi myTax ATO online services-pangka munta, registered tax waakangka, pipangka palyani.

Nyuntu malpa munta nyuntumpa walytjangku palya nyuntunya alpamilaṅi tax return tjunkunytjaku, paluru palu tjana putu nyuntulanguru mani mantjini – registered tax agent-pangku kutju mani nyuntulanguru mani mantjini nyuntumpa tax return alpamilara palyara. Nyuntu tax return pipangka nyuntumpa ini walkatjunanyi, panya nyara paluru nyuntumpa.

Nyuntu putu nguwanpa kulini tax return tjunkunytjaku munta witu-witu nguwanpa ngaranyi, nyuntu palya nganana tjapini kala nyuntunya alpamilaṅi free-angku [Tax Help](#) volunteers-nguru.

Nyuntu Indigenous helpline palya ringamilaṅi **13 10 30** (8 am-nguru, 6 pm-kutu, Monday-nguru, Friday-kutu, public alataingka paṅi).

Nyangatja nyawa tax return tjunkunytjaku [How to lodge your tax return.](#) [↗](#)

**Media:** Pitjantjatjara – 02. Tax anangu kutju-kutjuku (Tax for individuals)

<https://tv.ato.gov.au/ato-tv/media?v=bd1bdiurzaeqx1> [↗](#) (Duration: 1:03)

## Mani tjarpantja tjuṅa utini

Nyuntu mani uwankaraṅu tjarpantja tjunanyi [income](#) yiya nyara palula tax return tjunkula. Nyanga alatji:

- waakanguru
- mani kutjupa tjuṅa
- kamantangku ungkuntja munta grants kulu
- mani kutjupa tjuṅa.

Nyuntu tax return tjunanyi myTax-wanu, nganana kutjupara nganana kanyini nyuntu mungaṅu tjunkunytja tjuṅa.

## Mani nyanganpa tjunkunytja wiya tax return-pangka

Kutjupara mani kutjupa tjuṅa tjunkunytja wiya tax return-pangka [amounts you do not include as income](#). Nyanga alatji ngaranyi kutjupara, Aboriginal and Torres Strait Islander people munu

Indigenous holding entities payamiantja wiya tax return tjanampa capital gains [native title payments or benefits](#).

**Media:** Pitjantjatjara – 03. Tax anangu kutju-kutjuku (Tax for individuals)

<https://tv.ato.gov.au/ato-tv/media?v=bd1bdiurzaeix9> [↗](#) (Duration: 0:41)

## Deduction ngatjini

Nyuntu tax return tjunanyi, nyuntu palya tax [deduction](#)-paku ngatjini kutjupa-kutjupa tjuṯaku. Nyuntu ngatjini deduction-paku panya waakangka kutjupa-kutjupa tjuṯa payamiantja tjuṯa.

Nyuntu [records](#) kanyinma panya receipts munu payamiantja tjuṯa. Nyanga palunya ATO app's [myDeductions](#) -pangka tjura nyakukatinytjaku.

## Offsets munu rebates

Nyuntumpa tjinguru [tax offsets and rebates](#) palya ngaraku. Nyanga paluru panya tjaruni nyuntu tax payamiantjaku.

Nyuntu tjinguru ngura patu nyinanyi, kutjupa-kutjupa ila wiya, nyuntumpa tjinguru palya ngaraku [zone tax offset](#) mantjintjaku.

Nyuntu tjinguru pitulu munta titjilinangka pawa alalpai nyuntumpa waliku, nyuntumpa palya ngaranyi, [fuel tax credits](#) mantjintjaku. Nyuntu ini warara tjunanyi nyanga palumpa ngatjintjaku.

**Media:** Pitjantjatjara – 04. Tax anangu kutju-kutjuku (Tax for individuals)

<https://tv.ato.gov.au/ato-tv/media?v=bd1bdiurzaes9o> [↗](#) (Duration: 0:51)

QC 106015

## Super anangu kutju-kutjuku

Superannuation (or super) is money that is invested in a fund to provide for your retirement.

**Last updated** 12 January 2026

Superannuation (munta super) panya waakarira mani tjuku-tjuku tjunkula wantinyi ngula mantjintjikitjangku tjilpi pamparingkula.

Anangu waakaripai tjuṭaku tjanampa mayatjangku super tjunkupai. Nyuntu mukuringkula walytjangku super-angka mani tjunanyi, pulka-pulka nguwanpa mantjintjikitjangku tjilpi pamparingkula waaka wiyaringkunyangka.

Anangu tjuṭangku puṭu nguwanpa super mani mantjini. Mani nyangatja tjilpi pamparingkula waaka wiyaringkula kutju mantjini. Paluru kutjupara anangungku palya nyanganyi mani tjarpantja palumpa super-angka.

## Waakanguṛu super tjarpanyi

Waakanguṛu anangu tjuṭangku mantjini super tjanampa tjarpanyi waaka tjanapangku lipulankunyangka. Ini nyangatja super guarantee.

Super-ku ngaranyi mani tjarpantjaku nyuntumpa waaka mayatjangku lipulakunytja, mani nyuntumpa nyakula. Paluru nyuntu walytjangku kulira palya super fund ngurkantananyi super nyara palula tjarpantjaku.

Nyuntu website nyangatja nyawa nintiringkuntjaku [Super from my employer](#).

**Media:** Pitjantjatjara – 01. Super anangu kutju-kutjuku (Super for individuals)

<https://tv.ato.gov.au/ato-tv/media?v=bd1bdiurzaeaxi> [↗](#) (Duration: 0:56)

## Walytjangku tjunanyi

Nyuntu palya walytjangku tjunanyi mani nyuntumpa super-angka nyuntu tjilpi pamparingkula waaka wiyaringkula pulka-pulka nguwanpa ngarinytjaku super-angka. Nyangatja ini personal contributions.

1 July 2017-nguru anangu tjuṭa 75-years-old munu tjaru palya tax deduction mantjini tjana walytjangku super-angka mani tjunkula.

Nyuntu tjinguru mani tjuku-tjuku mantjilpai, nyuntu palya tjinguru kapamanta alpa mantjini. Nyuntu palya application tjunkunytja wiya kapamanta-kutu contribution mantjintjaku. Nyuntumpa tjinguru palya ngaranyi munu nyuntumpa fund-pangku tax file number (TFN) kanyini, nganaṅa mani tjunanyi nyuntumpa fund account-pangka mapalku.

Tjinguru kamantangku tax mantjini nyuntumpa contributions-nguru, alatjinka ngaranyi, concessional nyangatja panya, tax-pangka kuwaripangka munta non-concessional, tax-pangka malangka munu kutjupa, panya tjinguru waintara ngarangu.

Nyuntu nintiringkuntjikitja nyangatja nyawa:

- [Claiming deduction for personal super contributions](#)
- [Growing your super](#)

**Media:** Pitjantjatjara – 02. Super aṅangu kutju-kutjuku (Super for individuals)

<https://tv.ato.gov.au/ato-tv/media?v=bd1bdiurzae4jo> [↗](#) (Duration: 0:59)

## Nyakukatinyi nyuntumpa super

Nyuntu tjinguru ini tjaintjamilanu, address munu waaka, munta nyakukatinytja wiyatu nyuntumpa super. Nyuntu tjinguru super account tjuta nguwanpa kanyini, alatji super account kutju-kutju maningka payamilaṅi ka tjana mani mantjilkatinyi munu nyuntumpa account-pangka mani ngarinytja tjaruni. Nyanga alatji nyakukatinyi super nyuntumpa.

Nganaṅa nyuntu super account tjutaṅu nyanganyi nyuntu ringamilanyangka **13 10 30**. Munta nyuntu palya walytjangku nyanganyi myGov-tawanu munu nyanganyi ATO-angka.

Nyuntu tjinguru super account tjuta nguwanpa kanyini, nganaṅa nyara palunya tjunṅuni kan super account kutju kanyini. Nyuntu palya walytjangku nyanga palunya online palyaṅi.

Nyuntu nintiringkuntjikitja website nyangatja nyawa [Check your super](#).

## Super-nguru mani mantjini

Nyuntu super-nguru mani mantjini ngurkany pamparingkula 65-years-old munta waaka wiyaringkula.

Super-nguru mani mantjini kutjupa-kutjupa pulka mulapa nyuntula kutju ngaranyangka panya nyanganpa pika pulka mulapa, mani wiya alatjitu munta wali nampa 1-nga mantjintjikitjangku super scheme-tawanu.

Nyuntu nintiringkuntjikitja website nyangatja nyawa:

- [Withdrawing and using your super](#)
- [Early access to your super](#)

**Media:** Pitjantjatjara – 03. Super anangu kutju-kutjuku (Super for individuals)

<https://tv.ato.gov.au/ato-tv/media?v=bd1bdiurzae5t8> [↗](#) (Duration: 1:06)

QC 106014

## Nyuntu alpaku mukuringanyi tax munta super-ku?

If you need support managing your tax and super, we have a dedicated Indigenous helpline and free help during tax time.

**Published** 12 January 2026

Nganampa Indigenous helpline ngaranyi Aboriginal muna Torres Strait Islander tjuṯa free-ngku alpamilantjaku tax-paku.

Nyuntu kutjupa-kutjupa tjapintjikitja tax munta super-atjara nganaṅala wangka kalanta alpamilalku.

## Nganaṅala wangka

Nyuntu ringamilani, nganaṅa nyuntunya tjapilku tax file number (TFN)-ku. Nyuntu palya nganaṅanya TFN nyuntumpa ungkuntja wiya, paluru,

wiyangka witu-witu nguwanpa ngaranyi. Nyuntu TFN wiya kanyini, nganaṅa nyuntumpa alpamilaṅa mantjilku.

Nganaṅa putu unganyi information aṅangu munu walytja kutjupajara. Nyuntu tjinguru malpa munta walytja alpamilaṅi munta nyuntu kinship carer-angku alpamilaṅi aṅangu palunya. Aṅangu paluru nyuntula ila nyinama nganaṅa ringamilanyangka tjana uwanmankunytjaku munta tjinguru nganaṅa pipangka tjanampa liita uwanmankunytja kanyira wiyangka.

Nyakula nintiriwa website nyangangka permission ungkunytjaku aṅangu nyuntula aṅangka wangkanytjaku [update your contact details or authorised contacts](#).

**Media:** Pitjantjatjara – 01. Nyuntu alpaku mukuringanyi tax munta super-ku? (Need help with tax or super?)

<https://tv.ato.gov.au/ato-tv/media?v=bd1bdiurzaehuk> [↗](#) (Duration: 1:05)

## Indigenous helpline-paku

ATO Indigenous helpline Aboriginal munu Torres Strait Islander tjuṭaku. Kutjupara nganampa waaka kutjupa tjuṭa Aboriginal munu Torres Strait Islander wiya, paluru palu tjana ninti Aboriginal munu Torres Strait Islander tjuṭa alpamilantjaku. Tjana nyuntunya alpamilalku nyanga tjanaku, TFN-ku, tax tjunkunytjaku munta super ngurira nyakunytjaku.

Nyuntu Indigenous helpline palya ringamilaṅi **13 10 30** (8 am-nguru, 6 pm-kutu, Monday-nguru, Friday-kutu, public alataingka pati).

Nyuntu ringamilaṅa tax file number (TFN) munta Australian business number (ABN) uṭi kanyinma. Nganampa customer service representative-pangku nyuntunya tjaṅilku question tjuṭa nyuntunya ngurkantankunytjaku. Alatjingka nganaṅa nyuntumpa personal tax record lipula kanyini.

**Media:** Pitjantjatjara – 02. Nyuntu alpaku mukuringanyi tax munta super-ku? (Need help with tax or super?)

<https://tv.ato.gov.au/ato-tv/media?v=bd1bdiurzae74p> [↗](#) (Duration: 0:50)

## Free-ngku tax alpa mantjini

Yiya kutjupa yiya kutjupa tiṭutjara, anṅanguku palya ngaranyi free-angku tax alpa mantjintjaku tax tjunkunytjaku.

## Tax Help program

Nganampa Tax Help program ngaranyi anṅangu alpamilantjaku tjana \$70,000 munta tjaru nguwanpa mantjinyangka yiya kutju nyara palula. July-nguru October-kutu yiya kutjupa, yiya kutjupa tiṭutjara, nganampa volunteer tjuṭangku anṅangu tjuṭa alpamilalpai tjana tax return tjunkunytjaku online. Volunteer nyanga palu tjana nyuntu alpamilalku myGov account palyantjaku munu lipulankunytjaku nyuntu tax return nganmanyitja tjuṭa munu tax return nganmanyitja tjuṭa tjunkunytjaku.

ATO-angku kanyini Tax Help centre Australia ngura winkingka. Kutjupa tjuṭa Aboriginal and Torres Strait Islander communities puṭka alpamilalpai. Nganampa volunteers-pangku nyuntunya online munta telephone-pangka alpamilalku nyuntu tjinguru ngura paṭu nyinanyangka rural munta remote.


Nyakula nintiriwa website nyangangka nganampa [Tax Help program](#)-atjara Tax Help program munta ringamilala Indigenous Helpline **13 10 30** munta ilangku ankula nyawa Tax Help centre nyuntumpa ngurangka itingka.

## National Tax Clinic program

Nyuntunya tjinguru Tax help program-tu puṭu alpamilani, nyuntu palya alpa mantjini National Tax Clinic program-tanguru. Program nyanga palunya kamantagku tjunu anṅangu tjuṭa alpamilantjaku tax affairs-tjara.

Website nyangatja nyawa nintirintjaku National Tax Clinic program-atjara [National Tax Clinic program](#).

**Media:** Pitjantjatjara – 03. Nyuntu alpaku mukuringanyi tax munta super-ku? (Need help with tax or super?)

<https://tv.ato.gov.au/ato-tv/media?v=bd1bdiurzae63s>  (Duration: 1:44)

QC 106013

**Tiwi**

Home page of translated Tiwi language products.

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 Australian Taxation Office Indigenous artwork

## Overview

These pages have information about tax and superannuation (super) to help you understand your rights and obligations.

If you would like to speak with us, phone our Indigenous helpline on **13 10 30** (8:00 am to 6:00 pm, Monday to Friday, except public holidays).

## Help and support

- [Tax Help eligibility \(Tiwi\)](#) 
- [Tax Help eligibility \(English\)](#) 
- [Nyimpinga Tax Helpkangi yinja](#) 
- [Get Tax Help your way](#) 

QC 106007

## Warlpiri

Home page of translated Warlpiri language products.

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 Australian Taxation Office Indigenous artwork





## Overview

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If you would like to speak with us, phone our Indigenous helpline on **13 10 30** (8:00 am to 6:00 pm, Monday to Friday, except public

holidays).

## Help and support

- [Tax Help eligibility \(Warlpiri\)](#)   
[Tax Help eligibility \(English\)](#) 
- [Manta Tax Help Nyuntu way,rli](#)   
[Get Tax Help your way](#) 

QC 106008

## Warumungu

Home page of translated Warumungu language products.

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 Australian Taxation Office Indigenous artwork

## Overview

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If you would like to speak with us, phone our Indigenous helpline on **13 10 30** (8:00 am to 6:00 pm, Monday to Friday, except public holidays).

## Help and support

- [Tax Help eligibility \(Warumungu\)](#)   
[Tax Help eligibility \(English\)](#) 
- [Para Tax Help akkinyi kki](#)   
[Get Tax Help your way](#) 

QC 106009

# Yolngu Matha – Djambarrpuyngu

Home page of translated Yolngu Matha - Djambarrpuyngu language products.

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 Australian Taxation Office Indigenous artwork

## Overview

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If you would like to speak with us, phone our Indigenous helpline on **13 10 30** (8:00 am to 6:00 pm, Monday to Friday, except public holidays).

## Individuals





- [Tax individuals-gu mala](#)  
[Tax for individuals](#)
- [Gunggayurr protectgu nhungu ga nhungu community-w](#)   
[Help protect you and your community](#) 
- [Nhaltjan-dhu lodge nhungu tax return](#)   
[How to lodge your tax return factsheet](#) 

## Superannuation

- [Super Individuals-gu mala](#)  
[Super for individuals](#)

## Help and support

- [Need nhe gungayunaraw tax wu super-w?](#)  
[Indigenous helpline and free tax help](#)

- [Tax Help dhärra balanyaraw djämaw](#)   
[Tax Help eligibility](#) 
- [Märran Tax Help nhuwuy yan](#)   
[Get Tax Help your way](#) 

## Tax individuals-gu mala

Learn about paying tax, applying for a TFN, lodging a tax return, receiving income and claiming deductions.

## Super Individuals-gu mala

Superannuation (or super) is money that is invested in a fund to provide for your retirement.

## Need nhe gungayunaraw tax wu super-w?

If you need support managing your tax and super, we have a dedicated Indigenous helpline and free help during tax time.

QC 106011

## Tax individuals-gu mala

Learn about paying tax, applying for a TFN, lodging a tax return, receiving income and claiming deductions.

**Last updated** 6 January 2026

## Wunguliyunaraw tax-gu

Limurr (ATO)-yu collect lika rrupiya on behalf of government, dhuwandja lika lakaram [paying tax](#). Taxes mala limurr lika collect,

wunguliyun lika services-gu mala ngunhiyi lika government-dhu provide, nhakun:

- watjpil mala
- education-gu
- dhukarr-gu mala
- railways-gu mala.

Amount nhe dhuka tax wunguliyun-dja depends nhamunha nhe lika earn ga wanha nhe tax file number (TFN)-mirr.


## Nhungu tax file number

TFN-dja nhungu personal reference number tax ga superannuation systems-ngur. TFN-dja free.

Ngunhiyi nhungu bayngu TFN, mak nhe-ka too much-nha wunguliyun tax.

Nhaltjan-dhu apply TFN-guny dhu depend on nhungu circumstances-ngur. Bondi dhukarr apply TFN-guny [online](#).

Ngunhiyi nhungu bayngu gana identity documents mala, nhakun birth certificate, passport wu drivers licence apply-gu online wu wiripu application channels-gu mala, nhe balang [apply TFN-gu](#) paper application form-dhun Aboriginal ga Torres Strait Islander people-gu mala.

**Media:** Yolngu Matha – 01. Tax individuals-gu mala (Tax for individuals) <https://tv.ato.gov.au/ato-tv/media?v=bd1bdiurzajcox>[External Link](#)   
(Duration: 1:15)

## Nhungu tax return

Balanyamirriy nhe dhuka marram income, need nhungu lodge-gu [tax return-gu](#) bitjan bili dhunggarra ngupan. Most-guny need lodge tax return-gu yorr-nha dhu 31 October. Nhe balang lodge online bakiy myTax ATO online services-ngur, registered tax agent-gurr, wu baki paper form.

Gurrutumirriy wu Yolngu ngunhi nhe marngi ganggayurr-dja balang nhunany tax return-guny. Yaka ngayi-dhu charge nhunany fee –

registered tax agents-dhun yan balang charge preparing tax returns-guny. Nhepi-dhu sign tax return-dja bili dhe responsible information-guny ngunhili.

Ngunhiyi dhe unsure wanha nhungu need lodge-gu tax return-guny wu issues mala lodging-gu nhungu tax return-gu, gungayunamirrinny marrang free limurrungga [Tax Help](#) volunteers-gal.

Nhe balang wiripuny ringimap Indigenous Helpline-gu dhupal **13 10 30** (bengur 8 am-ngur bala 6 pm-lil, Monday ga bala Friday-lil, yurr yakan public holidays-dja).

Download limurrung factsheet [Nhaltjan-dhu lodge nhungu tax return](#) [↗](#).

**Media:** Yolngu Matha – 02. Tax individuals-gu mala (Tax for individuals) <https://tv.ato.gov.au/ato-tv/media?v=bd1bdiurzajpu4> [External Link](#) [↗](#)  
(**Duration:** 1:13)

## Declaring income-gu


Need-dja nhungu dhe-dhu include warrpam nhungu [income](#) dhe lika marram balanyamirriy income year-y balanyamirriy dhe-dhu djamany nhungu tax return-dja. Dhiyal-dja balang include income bengur:

- ejama-puy
- investments-ngur
- government payments ga grants mala
- wiripu sources.

Balanyamirriy dhe-dhu lodge online-dja myTax-gurr, limurr-li pre-fill nhungu return information-dhu ngunhiyi limurr-ga linggun ngayathanan.

## Rrupiya dhe dhu yaka include nhokal tax return-lil

Some-ga ngorra [amounts nhungu yaka need include-gu as incomeas income](#) nhokal tax return-ngur. Nhakun example-dja Aboriginal ga Torres Strait Islander people ga indigenous holding entities yaka need wunguliyunaraw tax-gu wu capital gains tax-gu [native title payments wu benefits-ngur](#).

**Media:** Yolngu Matha – 03. Tax individuals-gu mala (Tax for individuals)  
<https://tv.ato.gov.au/ato-tv/media?v=bd1bdiurzajqap>[External Link](#)   
(Duration: 0:54)

## Claiming deductions-gu mala

Balanyamirriy nhedhu djama tax return, nhe balang claim tax [deductions](#) some-gu expenses-gu mala. Nhakun example-dja, mak balang nhe able claim-gu deduction ngunhiyi-ga directly relates expenses-gu nhe wunguliyun djanharaw.


Need nhungu nhe-dhu keep [records](#) (mala nhakun receipts) nhungu expenses-gu mala. Nhe balang baki ATO app's-gu [myDeductions](#) tool marrka-dhu gunggayun keep track nhungu records-gu wanggany-ngura wanga-ngur.

## Offsets ga rebates

Nhe mak balang eligible some-gu [tax offsets ga rebates-gu mala-gu](#) mala. Tax offsets ga rebates-dhuny mala dhu lurrkun-kum amount tax ngunhiyi nhe need wunguliyunaraw.

Ngunhiyi nhe lika nhina specified remote area-ngur wu isolated area-ngur Australia, mak balang nhe eligible [zone tax offset-gu](#).

Ngunhiyi nhe lika baki fuel (nhakun diesel wu petrol) generate-gu electricity-w nhungu wangaw, mak balang nhe buluny claim [fuel tax credits](#). Need-dja nhungu nhe-dhu register fuel tax credits-gu yorr-nha nhe balang claim.

**Media:** Yolngu Matha – 04. Tax individuals-gu mala (Tax for individuals)  
<https://tv.ato.gov.au/ato-tv/media?v=bd1bdiurzajx61>[External Link](#)   
(Duration: 1:15)

QC 106018

## Super Individuals-gu mala

Superannuation (or super) is money that is invested in a fund to provide for your retirement.

**Last updated** 6 January 2026

Superannuation (wu super-ny) rrupiya ngunhiyi li invested fund-lil marrka dhu provide nhungu retirement-gu.

Most-guny, nhokal employer-y li ngurruyirryun paying-gu super-w nhungu. Nhe balang wiripuny pay bulu nhokal super-lil nhepin yan marrka-dhu bulun nhungu rrupiya balanyimiriy nhe-dhu retire-ny.

Most cases-ngur dja, bayngu nhe-dhu access nhungu super yan bili nhe-dhu reitre-n yurr important-dja nhe dhuka keep track ngurukiya.

## Compulsory super nhokal employer-wung

Most-dhunyn li marram compulsory super contributions nhanukal employer-wung yaku super guarantee.

Minimum amount ga ngorra nhayi balang nhokal employer-y contribute, based-dja nhokal pay-lil. Nhe mak balang djarryurr nha-lil fund-lil nhungu balang super gi garri.

Nhe balang bulu malngmarang dhiyakuwuy limurrunggal websitengur dhiyal [Super employer-wung](#).

**Media:** Yolngu Matha – 01. Super Individuals-gu mala (Super for individuals)

<https://tv.ato.gov.au/ato-tv/media?v=bd1bdiurzajjk4>  (Duration: 0:55)

## Paying balang bulu nhepin yan

Nhe balang djarryurr nhe balang nhungu own rrupiya wulangdhurr nhokal super-lil marrka nhungu dhu bulun rrupiya balanyimiriy nhe dhu retire – dhuwandja yaku making personal contributions.

Bengur 1 July 2017-ngur, most-dja ngunhiyi ngayi under 75-mirr dhunggarra mirr claim balang tax deduction walalang personal super contribution-gu.

Ngunhiyi nhe low income-ngur, mak balang nhe wirpuny eligible government contributions-gu. Yaka nhungu need apply-gu government

contributions-gu. Ngunhiyi nhe eligible ga nhungu fund-dhunyu ga ngayathanam nhungu tax file number (TFN), limurr dhu pay ngunhiyi nhokal account-lil automatically-n yan.

Amount-dja tax nhokal contributions-ngur dja depend-li wanha ngunhiyi contributions concessional (sometimes li referred to nhakun 'before tax') wu non-concessional (sometimes-li referred to nhakun 'after tax'), ga wanha nhe djulkmarangal contribution caps.

Bulu balang nhe malngmarang dhiyakuwuy dhiyal:

- [Claiming deduction personal super contributions-gu](#)
- [Nguthanmaram dhuka nhungu super](#)

**Media:** Yolngu Matha – 02. Super Individuals-gu mala (Super for individuals)

<https://tv.ato.gov.au/ato-tv/media?v=bd1bdiurzajke5>  (Duration: 1:08)

## Keeping track nhungu super-w

Ngunhiyi nhe ngula djambi yaku, address wu djama, mak nhe lost track some-gu nhungu super-w. Ngayathanam dhuka ngulanhamunha super-w accounts dja mayali fees ga charges-dhunyu dhuka lurrkun-guman nhungu overall super savings-dja. Ngulanhamunha dhukarr check ga manage-guny nhungu super-w dja.

Limurr balang larrung warrpam-gu super-w accounts-gu mala nhungu – ringimap limurrung dhipal **13 10 30**. Wu nhepin balang larrung ngunhiyi nhungu myGov account linked ATO-wal.

Ngunhiyi nhungu ngulanhamunha super-puy accounts, nhe balang wanggany manapula wanggany-lil preferred account-lil. Nhe balang biyak online wiripuny.

Bulu malngmarang limurrunggal website-ngur dhiyal [Check nhungu super](#).

## Accessing-gu nhungu super-w

Nhe balang marrang access nhokal super savings-lil balanyamirriy nhe dhu retire-ny wu bilyun 65 dhirra dhunggarra.

Nhe balang yan earlier access-dja marrang nhokal super-lil dja some special cases-dhun, nhakun serious medical condition, severe financial hardship wu first home super saver scheme-dhun.

Bulu malngmarang accessing-gu nhungu super-w limurrunggal website-ngur dhiyal:

- [Withdrawal-gu ga bakiw nhungu super-w](#)
- [Early access nhungu super-w](#)

**Media:** Yolngu Matha – 03. Super Individuals-gu mala (Super for individuals)

<https://tv.ato.gov.au/ato-tv/media?v=bd1bdiurzajmx6>  (Duration: 1:10)

QC 106017

## Need dhe gungayunaraw tax wu super-w?

If you need support managing your tax and super, we have a dedicated Indigenous helpline and free help during tax time.

**Last updated** 6 January 2026

Limurrung Indigenous helpline-dja dhiyal support-gu Aboriginal ga Torres Strait Islander people-gu mala, ga dhe balang buluny marrang free gangayunamirr ga support tax time-mirriy.

Ngunhiyi dhe ga ngayatham questions tax wu super-puy, limurr-dja dhiyal gungayunaraw.


## Engage limurrunggal

Balanyamirriy dhe-dhu call, limurr mak balang ngangthurr nhunany tax file number-w (TFN)gu. Ngunhiyi dhe yaka djal lakaranharaw, manymak, yurr yan dhu ngurungiyiny easier-gum gungayunaraw

nhungu. Ngunhiyi nhungu bayngu TFN, limurr balang gangayurr nhunanay marranharaw ngurukiya.

Yaka limurr-dhu gurrupan information nhokal wiripuw-dja yolngu, baythi ngayi balang gurrutumirr. Ngunhiyi nhe ga gangayun lundumirringuny, gurrutumirrinny wu kinship carer-ny, nhayi ngunhili-dhu nhokal balanya mirriy nhe-dhu call unless limurr-ga linggun ngayathanan nhanggu written permission.

Malngmarang nhaliyak balang nhe gurrupul permission wiripuw yolngu wanganharaw limurrunggal nhokal behalf-ngur limurrunggal website-ngur dhiyal [update nhungu contact details wu authorised contacts mala](#).


**Media:** Yolngu Matha – 01. Need nhe gungayunaraw tax wu super-w? (Need help with tax or super?)  
<https://tv.ato.gov.au/ato-tv/media?v=bd1bdiurzajgoz>  (Duration: 1:16)

## Indigenous helpline

ATO Indigenous helpline-dja Aboriginal ga Torres Strait Islander peoples-gu. Baythi balang limurrung staff Indigenous helpline-ngur yaka indigenous, specialised ngayi gungayunaraw Aboriginal ga Torres Strait Islander people-gu. Walal balang gungayurr nhunany balanyanharaw mala nhakun marranharaw TFN-gu, lodging-gu nhungu tax return-gu, wu marlmgmaranharaw nhungu super-w.

Nhe balang ringimap Indigenous helpline-gu dhipal **13 10 30** (8 am ga bala 6 pm-lil, Monday ga bala Friday-lil, yurr yaka public holidays mirriy-dja).

Nhe balang ngayathul nhungu tax file number (TFN) wu Australian Business Number (ABN) retin balanymirriy nhe-dhu call. Wangany nhe-dhu customer service represenatative-wal dja, ngayi mak dhu ngangthun nhunany series of questions mala marrka-dhu gungayun identify nhunany. Dhiyanguny-dhu gangayun protect nhungu personal tax records.

**Media:** Yolngu Matha – 02. Need nhe gungayunaraw tax wu super-w? (Need help with tax or super?)  
<https://tv.ato.gov.au/ato-tv/media?v=bd1bdiurzaj8pg>  (Duration: 1:06)

## Free tax help

Bitjan bili dhunggarra ngupan tax time-mirriy, nhe balang marrang free gangayunamirr lodging-gu nhungu tax return-gu.

## Tax Help program

Limurrung Tax Help program-dja ngurukiya walalang ngunhiya walalang income nhakun \$70,000 wu lurrkun wanggany dhu dhungarray. Bengur July-ngur ga October-lil each dhungarra, trained-buy volunteers-dhu li gunggayun bawalamirriny lodge-gu walalang tax returns-gu online. Volunteers dhuny balang ganggayurr ngamangamayunaraw myGov account-gu, correcting wu amending-gu nhungu ngathilingu tax returnsgu ngathilingu dhunggarraw mala.

ATO-guny ga ngorra Tax Help centes mala dhuwalatjan Australia-kurr ga some centres-dhuny li provide specialised support Aboriginal ga Torres Strait Islander communities-gu. Volunteers-dhuny mala dhu buluny gunggayun nhunany ngunhiya nhe lika nhina rural wu remote wangangur.

Bulu malngmarang limurrunggal website-ngur [Tax Help program](#) wu ringimap Indigenous Helpline-gu dhipal **13 10 30** nhungu galki Tax Help centre-w.

## National Tax Clinic program

Ngunhiya nhe yaka eligible Tax Help program-gu, mak balang nhe access free advice ga support National Tax Clinic program-ngur. Program-dja government-funded initiative gunggayunaraw ngurukiya walalang ngunhiya ngayi balang gulukuru afford professional-gung advice ga representation nhanngu tax affairs-gu mala.

Bulu malngmaran limurrunggal website-ngur dhiyal [National Tax Clinic program](#).

**Media:** Yolngu Matha – 03. Need nhe gungayunaraw tax wu super-w? (Need help with tax or super?)

<https://tv.ato.gov.au/ato-tv/media?v=bd1bdiurzajecx> [↗](#) (Duration: 1:46)

# Yumplatok

Home page of translated Yumplatok language products.

**Published** 6 January 2026





 Australian Taxation Office Indigenous artwork

## Overview

These pages have information about tax and superannuation (super) to help you understand your rights and obligations.

If you need to speak with us, phone our Indigenous hotline on **13 10 30** (8:00 am – 6:00 pm, Monday to Friday).

## Individuals

- [Tax po wan person](#)  
[Tax for individuals](#)
- [Help protekt yu ane komuniti blo yu](#)   
[Help protect you and your community](#) 
- [Wiskain po lodge tax return blo yu](#)   
[How to lodge your tax return factsheet](#) 

## Superannuation

- [Super po wan person](#)  
[Super for individuals](#)

## Help and support

- [Yu nide elp wea tax o super a?](#)  
[Indigenous helpline and free tax help](#)

**Tax po wan person**



Learn about paying tax, applying for a TFN, lodging a tax return, receiving income and claiming deductions.

## Super po wan person

Superannuation (or super) is money that is invested in a fund to provide for your retirement.

## Yu nide elp wea tax o super a?

If you need support managing your tax and super, we have a dedicated Indigenous helpline and free help during tax time.

QC 106012

## Tax po wan person

Learn about paying tax, applying for a TFN, lodging a tax return, receiving income and claiming deductions.

**Last updated** 6 January 2026

## Wen yu pei tax

Mipla (da ATO) kolekt dis tax mani po da gabmant. Wi kolek [paying tax](#). Da gabmant yuze dem tax mipla kolektem po dipren service wase:

- hospital
- edukeisan
- road
- train.

Aumas tax yu pei ol wokemaut prom aumas mani yu mekem prom zob blo yu ane ip yu gad tax file namba (TFN).

## Tax file namba blo yu

Dis TFN e spesil namba blo yu wea dem eria blo tax ane superannuation. E free po gede TFN.

Ip yu nogad TFN, yu mait pei tumas tax.

E gad dipren wei yu ken aplai po TFN. E mo kwik po aplai po TFN [online](#).

E gad da peipa application form sodat Aboriginal ane Torres Strait Ailan pipol ken [aplai po TFN](#). Yu ken mekem diskain ip yu nogad ol dem peipa po prubem online uda yu, wase prapa birth certificate, passport o drivers licence.

**Media:** Yumplatok – 01. Tax po wan person (Tax for individuals) <https://tv.ato.gov.au/ato-tv/media?v=bi9or7orzszdggf> [↗](#) (**Duration:** 0:59)

## Tax return blo yu

Wen yu gede mani prom zob blo yu den yu mas lodge [tax return](#) ebri yia. Ebriwan spostu lodge dat return bai 31 Oktober. Yu ken mekem online bai yuze myTax wea da ATO online service, o wea registered tax agent, o yuze peipa form.

Yu ken gede pamle o pren blo yu po elpe yu wea da tax return. Dempla no kan aske yu po mani po elpe yu — mata registered tax agent lau po gede mani prom yu po prepare dem tax return. Yu mas sain da tax return yuselp bikoz yu da wan uda bin gibe ebri dem inpomeisan.

Ip yu sabe ip yu spostu lodge tax return o ip yu gad problem wiskain po lodgem, den yu ken gede pri elp prom mipla [Tax Help](#) pipol.

Yu ken ring da Indigenous helpline lo **13 10 30** (8:00 am po 6:00 pm, Monday po Friday, bat no lo public holiday).

Go ane download mipla factsheet baut [Wiskain po lodge tax return blo yu](#) [↗](#).

**Media:** Yumplatok – 02. Tax po wan person (Tax for individuals) <https://tv.ato.gov.au/ato-tv/media?v=bd1bdiurzac63n> [↗](#) (**Duration:** 0:59)

## Aumas mani yu bin gedem

Wen yu meke tax return e mas gad ebri [income](#) o mani yu bin mekem wea dat yia. Yu mait bin gede mani diskain prom:

- zob blo yu
- investment mani
- mani yu bin gedem prom gabmant o grant mani
- nada ples.

Wen yu lodgem online wea myTax, mipla go putem dem inpomeisan mipla pinis gad.

## Mani yu no nid po putem wea tax return

E gad sam [mani yu no nid po adem wea income blo yu](#). E diskain, Aboriginal and Torres Strait Ailan pipol ane Indigenous holding entities no pei income o capital gain tax lo [native title payments o benefits](#).

**Media:** Yumplatok – 03. Tax po wan person (Tax for individuals)

<https://tv.ato.gov.au/ato-tv/media?v=bd1bdiurzapyr8> [↗](#) (Duration: 0:38)

## Claim dem deductions

Wen yu meke tax return, yu lau po gede tax [deductions](#) po sam dipren kost blo yu. E mait bi, yu ken claim deduction po dem ting yu bin nid po bai po meke da wok blo yu.


Yu mas kipe [records](#) (wase receipts) po dem dipren expense blo yu. Yu ken yuze da [myDeductions](#) tool wea da ATO app po kipe rekord blo dem ting wea wan ples.

## Offsets ane rebates

Yu mait gad rait po gede sam [tax offsets ane rebates](#). Tax offsets ane rebates go kat aumas tax yu nid po pei.

Ip yu stap wea sam spesil remote o ausaid eria blo Australia yu mait gad rait po gede da [zone tax offset](#).

Ip yu yuze fuel (wase diesel o petrol) po meke pauwa po yu aus, yu mait gad rait po gede [fuel tax credits](#). Yu mas pute neim blo yu daun po gede fuel tax credits bipo yu ken claim po dat rebate.

**Media:** Yumplatok – 04. Tax po wan person (Tax for individuals)  
<https://tv.ato.gov.au/ato-tv/media?v=bd1bdiurzszobn>  (**Duration:**  
0:58)

QC 106021

## Super po wan person

Superannuation (or super) is money that is invested in a fund to provide for your retirement.

**Last updated** 6 January 2026

Superannuation (o super) e mani dat ol putem insaid spesil fund wea yu gede da mani wen yu retire.

Ip yu gad zob, employer blo yu go stat po pay super po yu. Yu ken pute mo mani insaid dat super sodat yu go gede mo mani wen yu retire.


Most pipol no kan gede da super mani bipo dempla retire. E prapa impotant po sabe wea ol dat super blo yu e stap.

## Employer blo yu mas pei yu super

Most pipol gede super dat employer blo yu mas pei. Ol kolem super guarantee.

Employer blo yu wokaut aumas super em mas pei prom wanem wage blo yu. Yu ken chose wanem super fund po pute super blo yu.

Yu ken paindaut mo baut super wea website blo mipla [Wanem mai bos adem po mai super](#).

**Media:** Yumplatok – 01. Super po wan person (Super for individuals)  
<https://tv.ato.gov.au/ato-tv/media?v=bd1bdiurzac3ao>  (**Duration:**  
0:44)

## Yu ken pei mo super

Ip yu wandem yu ken pute mo mani blo yu po dat super fund blo yu so yu go gad mo mani wen yu retire. Ol kole dis wan meke personal super contribution.


Prom Zulai 1 2017, pipol uda no bin kese 75 yia old, ken yuze dem personal super contribution po tax deduction.

Ip yu onli gede smol pei, yu mait gad rait po da gabmant po gibe contribution mani po super blo yu. Yu no nide po aske da gabmant po mekem. Ip yu gad rait po diswan ane super fund blo yu gad da TFN blo yu, mipla go mata mekem.

E gad tu dipren wei mipla go tax da ekstra mani yu contribute po da super blo yu. Pas wan ip dem ekstra mani e concessional (samtaimz e kolek 'before tax'). Da nada wan e non-concessional (samtaimz e kolek 'after tax'). Ane mipla go luk ip yu pute mo mani wea da super dan yu lau po mekem.

You can find out more about this at:

- [Raitem daun dem deduction po personal super contributions yu mekem](#)
- [Meke super kam mo big](#)

**Media:** Yumplatok – 02. Super po wan person (Super for individuals) <https://tv.ato.gov.au/ato-tv/media?v=bd1bdiurzac471>  (Duration: 1:00)

## Wiskain po sabe wea super blo yu e stap

Wen yu seinze neim blo yu, o adres o zob blo yu, den yu mait piget wea ebri super blo yu e stap. Ebri super e gad fees ane charges, so ip yu gad ol dipren super account den yu go luse mani prom ol dem fees. E gad dipren wei po paindaut wea ol dem super account.

Mipla ken luk po yu ane paindaut wea dem account blo yu — ring mipla wea **13 10 30**. O yu ken luk yuselp ip da myGov account blo yu e link po da ATO.

Ip yu gad dipren super account yu ken zoin dem tugeda ane meke da wan account wea yu wandem. Yu ken mekem online.

Po paindaut mo go luk mipla website lo [Chek super blo yu](#).


## Teke da mani prom super

Yu ken onli teke da mani prom da super wen yu retire o wen yu kese 65.

Samtaimz yu ken gedem bat e mas bi prapa gud rizan, wase nadakain nugud medikal problem, o yu gad prapa bad mani problem, o po da pas home super saver scheme.

Po paindaut mo baut gede da super blo yu go luk mipla website lo:

- [Tekemaut ane yuze super blo yu](#)
- [Gede super blo yu erli](#)

**Media:** Yumplatok – 03. Super po wan person (Super for individuals) <https://tv.ato.gov.au/ato-tv/media?v=bd1bdiurzac7n9>  (Duration: 0:59)

QC 106020

## Yu nide elp wea tax o super a?

If you need support managing your tax and super, we have a dedicated Indigenous helpline and free help during tax time.

**Published** 6 January 2026

Mipla Indigenous helpline e ken sapot Aboriginal ane Torres Strait Ailan pipol, ane yu ken gede elp ane sapot wea tax taim.

Ip yu gad eni tax o super kweston, mipla ya po gibe elp.

## Tok po mipla

Wen yu ringap, mipla go ask po tax file namba (TFN) blo yu. Yu no nid po spik da namba, bat e go mekem mo izi. Ip yu nogad TFN, mipla ken elp yu po gedem.

Mipla no ken gibe eni inpomeisan baut nada pipol, nomata dempla pamle blo yu. Ip yu trai po elpe pren, pamle o carer, dempla mas de

wea yu wen yu ringap. Dempla no nid po de be ip dempla bin pinis gibe permission wea leta.

Paindaut wiskain yu ken gibe permission po sambodi po spik po mipla baut yu. Go luk mipla website wea [seinze inpomeisan baut yuselp ane uda yu lau po spik po yu](#).

**Media:** Yumplatok – 01. Yu nide elp wea tax o super a? (Need help with tax or super?)

<https://tv.ato.gov.au/ato-tv/media?v=bd1bdiurzajwym>  (Duration: 0:59)

## Indigenous elpline

Da ATO Indigenous elpline e po for Aboriginal ane Tores Streit Ailan pipol. No ebri staff e indigenous wea da Indigenous elpline. Bat dempla gat spesil training po elpe Aboriginal ane Tores Streit Ailan pipol. Dempla ken elp po gede TFN, po lodge tax return, o po paine super.

Yu ken ring da Indigenous helpline lo **13 10 30** (8:00 am po 6:00 pm, Monday to Friday, bat no dem public holiday).

Yu mas gad dem tax file number (TFN) o Australian business number (ABN) wea yu wen yu ringap. Wen yu spik po da customer service pipol, dempla go ask yu dipren kweston po meik sure yu da rait person. Dis wan po protekt dem tax rekord blo yu.

**Media:** Yumplatok – 02. Yu nide elp wea tax o super a? (Need help with tax or super?)

<https://tv.ato.gov.au/ato-tv/media?v=bd1bdiurzsxm>  (Duration: 0:49)

## Pri tax help

Ebri yia wen e taim po lodge tax, yu ken gede pri elp po lodgem.

## Tax Elp program

Dis tax elp program e po pipol wea pei blo dempla wea ebri yia no kese \$70,000. Prom Zulai po Oktober ebri yia, pipol uda gad spesil training elpe pipol po lodge tax return online. Dem woka ken elpe yu po meke

myGov account, fiks ane seinz dem tax return ane lodging tax return prom dem nada yia.

ATO e gad Tax Help senta rait raun Australia. Sam dem senta e gad spesil sapot po Aboriginal ane Torres Streit Ailan komuniti. E gad woka de uda ken gibe online o phone elp ip yu stap wea dem rural o ausaid komuniti.

Po paindaut mo go luk mipla website lo [Tax Help program](#) o ring da Indigenous Helpline **13 10 30** po paindaut wea e gad Tax Help senta.

## National Tax Klinik program

Ip yu no gad rait po yuze da Tax help program, mait yu ken gede pri adbais ane sapot lo da National Tax Klinik program. Dis program e gede mani prom gabmant po elp pipol uda nogad mani po pei po gede adbais o sambodi po gibe inpomeisan baut dem tax nid blo dempla

Po paindaut mo go luk mipla website lo [National Tax Klinik program](#).

**Media:** Yumplatok – 03. Yu nide elp wea tax o super a? (Need help with tax or super?)

<https://tv.ato.gov.au/ato-tv/media?v=bd1bdiurzajia6>  (**Duration:** 1:27)

QC 106019

## 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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