



 [Print whole section](#)

## Individuals Stewardship Group

Access information from meetings of the Individuals Stewardship Group.

### Individuals Stewardship Group key messages 25 November 2024



Key topics discussed at the Individuals Stewardship Group meeting on 25 November 2024.

### Individuals Stewardship Group key messages 22 October 2024



Key topics discussed at the Individuals Stewardship Group meeting on 22 October 2024.

### Individuals Stewardship Group key messages 23 July 2024



Key topics discussed at the Individuals Stewardship Group meeting 23 July 2024.

### Individuals Stewardship Group key messages 30 April 2024



Key topics discussed at the Individuals Stewardship Group meeting 30 April 2024.

## **Individuals Stewardship Group key messages 10 October 2023**



Key topics discussed at the Individuals Stewardship Group meeting 10 October 2023.

## **Individuals Stewardship Group key messages 11 July 2023**



Key messages from the Individuals Stewardship Group meeting held 11 July 2023.

## **Individuals Stewardship Group key messages 4 April 2023**



Key topics discussed at the Individuals Stewardship Group meeting 4 April 2023.

## **Individuals Stewardship Group key messages 18 October 2022**



Information about the key topics discussed at the Individuals Stewardship Group meeting on 18 October 2022.

QC 29045

## **Individuals Stewardship Group key messages 25 November 2024**

Key topics discussed at the Individuals Stewardship Group meeting on 25 November 2024.

**Published** 19 May 2025

## On this page

[Debts on Hold - approach and web content consultation](#)

[Attendees](#)

[Apologies list](#)

# Debts on Hold - approach and web content consultation

The ISG met out of session, Assistant Commissioner Anita Challen led the consultation on the ATO's administration of debt on hold, including our approach to making these debts visible in a taxpayer's accounts:

- The ATO may place tax debts on hold when we determine that the cost to collect is greater than what we might expect to receive in return. While we pause action to collect these debts, they are legally due and payable and can be taken off hold if the taxpayers' circumstances change.
- Historically, the ATO removed debts on hold from total account balances when they were placed on hold. The ATO is planning to ensure these debts are included within taxpayer account balances, which means that while these debts remain on hold, taxpayers and their agents will have visibility of all the taxes that they owe.
- The ATO provided information to the Individuals Stewardship Group (ISG) on the work to make debts on hold visible.
- The ATO sought feedback from ISG members on the web content that aims to support taxpayers with additional information they may need to help their understanding of debts on hold that is made visible again.
- ISG members advised that the concepts relating to a debt being on hold will be challenging for some taxpayers to understand, the language the ATO use in communications needs to be simple and easy to read. Members advised that some taxpayers will be relying on support persons, carers or financial counsellors to help them understand their situation so communications to support these third parties should be considered.

## Attendees

### Attendees list

Organisation	Attendee
ATO	Robert Thomson, Individuals and Intermediaries (Chair)
ATO	Anita Challen, Frontline Risk and Strategy
ATO	Emma Chamberlain
ATO	Louie Markovski, Superannuation and Employer Obligations
ATO	Melanie Casey, Individuals and Intermediaries
AMES Australia	Maria Tsopanis
Australian Shareholders Association Limited	Eden Zanatta
Financial Counselling Australia	Lynda Edwards
Financial Counselling Australia	Zyl Hovenga-Wauchope
People with Disability Australia	Julian Laurens
Treasury	Richard Maher
Treasury	Tom Pollock

## Apologies list

### Apologies list

Organisation	Attendee
AMES Australia Chris Pierson	Chris Pierson
Australian Securities and Investments Commission	Andrew Dadswell
Federation of Ethnic Communities' Council of Australia	Beth Hall
First Nations Foundation	Emma McCashney
National Seniors Australia	Brendon Radford
Real Estate Institute of Australia	Jock Kreitals
Tax Clinic	Connie Vitale
Treasury	Bede Fraser

QC 104926

# Individuals Stewardship Group key messages 22 October 2024

Key topics discussed at the Individuals Stewardship Group meeting on 22 October 2024.

**Published** 19 May 2025

## On this page

[Client-to-agent linking](#)

[Supporting people experiencing vulnerability](#)

[Community environmental scan](#)

[Attendees](#)

[Guest attendees](#)

[Apologies list](#)

## **Client-to-agent linking**

The ATO provided an update on the client-to-agent (CAL) linking project. CAL is one of several digital fraud controls being introduced to strengthen ATO online services to help protect against fraud, identity-related theft, and loss of personal information. It was introduced to address behaviours the ATO was seeing where criminals were taking over an agent's identity and or practice details and using those credentials to commit fraud or harvest personal information.

The ATO is taking a staged approach to delivering the fraud control to different client markets and is currently planning for consultation to identify an option to deliver to individual and sole-trader populations. The ATO sought feedback from the individual stewardship group (ISG) members on who in the Individuals market should be consulted with, and what their expectations are for their involvement going forward.

## **Member comments**

The National Indigenous Chamber of Commerce and Self-Managed Superfund Association were suggested as industry group to consult with on this change.

Members suggested that the ATO needed to provide clear messaging regarding the reason for the changes and the new verification requirements to stop any confusion.

Members agreed that the two-factor authentication, to verify a genuine relationship between client and agent will enhance account security.

## **Supporting people experiencing vulnerability**

The ATO shared an update from the 30 September 2024 workshop, where industry representatives met with the ATO to identify the key issues impacting people experiencing vulnerability when interacting

with the tax system and discuss practical opportunities to reduce these friction points.

The workshop aimed to identify:

- The primary issues impacting people experiencing vulnerability when engaging with their tax and super obligations.
- Practical solutions the ATO or our partners could implement to reduce barriers and provide additional support, as well as their impact and feasibility.
- Key elements that should be captured in an ATO Vulnerability Framework.

The ATO made a commitment bring an update to ISG members in 2025 as this work progresses.

## **Member comments**

It was agreed that it would be beneficial to return this work to the ISG for more in depth discussion once the framework progressed

Members emphasised that accessibility is central to this piece of work - an inability, or requirement for reasonable adjustments to engage with the ATO does not mean that the person does not want to engage with the ATO.

Members emphasised the importance of language and terminology used when scoping and discussing people experiencing vulnerability.

## **Community environmental scan**

Non-government members continue to report on that cost-of-living pressures, and the impact that it is having on members of the communities they represent. Some members reported they face barriers when engaging with the ATO during peak season due to contact centre wait times or not having access to appropriate identification documents to access their ATO records. They suggested that widening the list of suitable proof of record documents could negate this issue.

## **Attendees**

## Attendees list

Organisation	Attendee
ATO	Sonia Corsini, Individuals and Intermediaries (Chair)
ATO	Anita Challen, Frontline Risk and Strategy
ATO	Melanie Casey, Individuals and Intermediaries
ATO	Robert Thomson, Individuals and Intermediaries
ATO	Tara Pamula, Frontline Operations
ATO	Tim Pulsford, Superannuation and Employer Obligations
AMES Australia	Chris Pierson
Australian Securities and Investments Commission	Andrew Dadswell
Australian Shareholders Association Limited	Eden Zanatta
Financial Counselling Australia	Lynda Edwards
National Seniors Australia	Brendon Radford
People with Disability Australia	Julian Laurens
Real Estate Institute of Australia	Jock Kreitals
Treasury	Bede Fraser



## Guest attendees

### Guest attendees list

Organisation	Attendee
ATO	Elizabeth Bott, Frontline Services
ATO	Rebecca Watson, Individuals and Intermediaries
ATO	Ziva White, Individuals and Intermediaries

## Apologies list

### Apologies list

Organisation	Member
ATO	Trevor Schloss, Superannuation and Employer Obligations
Federation of Ethnic Communities' Council of Australia	Beth Hall
Financial Counselling Australia	Zyl Hovenga-Wauchope
First Nations Foundation	Phil Usher
Tax Clinic	Connie Vitale

QC 104925

## Individuals Stewardship Group key messages 23 July 2024

Key topics discussed at the Individuals Stewardship Group meeting 23 July 2024.

**Last updated** 12 November 2024

## On this page

[myTax 2024](#)

[ATO impersonation scams](#)

[Community environmental scan](#)

[Attendees](#)

[Guest attendees](#)

[Apologies list](#)

## myTax 2024

The Australian Taxation Office (ATO) provided an overview of changes to myTax 2024 and improvements to support clients to lodge a correct tax return, including the expansion of the pre-fill program. The ATO uses risk and trend analysis to identify where taxpayers require additional information and support to understand their tax entitlements and obligations. This ensures taxpayers have the right information at the right time and the tools they need to confidently lodge their tax return.

Changes to the Australian Government payments labels in the individual tax return for both self-preparers and agents are effective from 1 July 2024. Clients will be alerted to pre-filled data from Services Australia that the ATO has high confidence in and will be deterred from adjusting or deleting the data. If a client is adamant the data is incorrect, they must select the reason why from available drop-down options before lodging their tax return.

The ATO is committed to more preventative and protective strategies to support clients in getting their reporting right the first time. Tactics like enhanced pre-fill improve the client experience and divert manual compliance resources away from treating inadvertent, careless

behaviours to the behaviours that need it most, such as those deliberately trying to gain advantage.

## **Member comments**

Members queried whether tax agents have visibility of the same level of third-party pre-filled data. The ATO confirmed the same data is available to agents and self-preparers. Payments from Services Australia reported at labels 5 and 6 of the tax return are high-confidence data.

## **ATO impersonation scams**

The ATO provided an overview of how to identify ATO impersonation scams and protect personal identifying information. Cyber criminals and scammers continue to use a mix of tried-and-tested and new tricks to target Australian taxpayers and obtain their personal information.

The scam landscape has shifted methodology from phone to email and SMS phishing scams. Scammers are now requesting personal information such as name, bank details and myGov sign-in details. Scammers are sophisticated at generating fake communications that look like genuine ATO correspondence.

The ATO cautions taxpayers to look out for:

- unexpected requests for personal or financial information, especially claims that are urgent or time sensitive
- emails or SMS that contain a hyperlink to login to government services such as myGov
- suspicious or unknown transactions and interactions on myGov, bank accounts, superannuation accounts etc.

If in doubt, taxpayers should not engage or provide personal identifying information via any channel, and should phone the ATO to check their account. The ATO provides channels for the community to verify if an ATO interaction is legitimate and report ATO scams.

## **Member comments**

It can be difficult to differentiate between genuine ATO calls and an impersonator, leading to overall distrust from the public. Members

highlighted that some groups are vulnerable to impersonation scams, including older Australians and migrants who speak English as a second language.

## Community environmental scan

Non-government members were asked to provide feedback on interacting with the ATO via digital channels and to share any issues or drivers their organisation is currently experiencing.

### Member comments

There are cohorts of the community who speak English as a second language and are technology savvy but face barriers interacting with agencies like the ATO when apps or web-based products are only available in English.

Members welcomed the news of a dedicated Advocate Help Desk for representatives working directly with people who are experiencing vulnerability and need immediate assistance from the ATO.

## Attendees

### Attendees list

Organisation	Member or Attendee
ATO	Robert Thomson, Individuals and Intermediaries (Chair)
ATO	Adam O'Grady, Lodge and Pay
ATO	Melanie Casey, Individuals and Intermediaries
ATO	Trevor Schloss, Superannuation and Employer Obligations
Financial Counselling Australia	Lynda Edwards
Financial Counselling	Zyl Hovenga-Wauchope

Australia	
National Seniors Australia	Brendon Radford
Australian Shareholders Association Limited	Eden Zanatta
Tax Clinic	Connie Vitale

## Guest attendees

### Guest attendees list

Organisation	Attendee
ATO	Beth Strods, Individuals and Intermediaries
ATO	Chris Rock, Enterprise Solutions and Technology
ATO	David Allen, Enterprise Solutions and Technology
ATO	Emma Cramey, Enterprise Solutions and Technology
ATO	Matthew Musolino, Individuals and Intermediaries
ATO	Michelle Mathews, Individuals and Intermediaries
ATO	Patrick Jagla, Enterprise Solutions and Technology

## Apologies list

### Apologies list

Organisation	Member
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ATO	Andrew Watson, Individuals and Intermediaries
Australian Securities and Investment Commission	Darcy Gee
Federation of Ethnic Communities' Council of Australia	Beth Hall
First Nations Foundation	Emma McCashney
People with Disability Australia	Giancarlo de Vera
Real Estate Institute of Australia	Jock Kreitals
Treasury	Bede Fraser

QC 103364

# Individuals Stewardship Group key messages 30 April 2024

Key topics discussed at the Individuals Stewardship Group meeting 30 April 2024.

**Published** 26 June 2024

## On this page

[Opening comments](#)

[ATO Marketing and Communications](#)

[Client experience insights](#)

[Community environmental scan](#)

[Attendees](#)

[Guest attendees](#)

[Apologies](#)

## Opening comments

Chair Andrew Watson welcomed returning and new members. The Individuals Stewardship Group is a forum for members to discuss relevant topics and to understand what is happening in the community.

Darcy Gee was welcomed as the new representative for the Australian Securities and Investments Commission, Lynda Edwards and Zyl Hovenga-Wauchope as the new representatives for Financial Counselling Australia, and Jane Britt as the new representative for People with Disability Australia.


## ATO Marketing and Communications

### Tax time communications

The Australian Taxation Office (ATO) has a range of tools and communications to support the community during tax time. The tax time communications strategy leverages several channels including mainstream media, community leaders, public relations outreach, paid advertising campaigns, and emails to taxpayers.

The ATO's digital **Self-help services** are the easiest and quickest way to resolve queries this tax time. There are several digital self-help services available for individuals:

- **Check the progress of your tax return.**
- **Tax time toolkits** with a range of occupation and industry-specific guides, including the **Tax time toolkit for investors**.
- **Top call centre questions**, which provides answers to common tax time questions.
- **Information for Aboriginal and Torres Strait Islander peoples and People with disability.**
- **Tax time resources in languages other than English, and Audio guides in your language.**

- [ATO community](#) , an online forum where people can ask and share information about tax and super issues.

The ATO is reminding individuals to protect their personal information from scammers, and to not engage if they think a phone call, SMS, voicemail, email or interaction on social media claiming to be from the ATO is not genuine. Scams and impersonations of the ATO can be verified and reported online via [Verify](#) or [report a scam](#).

## **Member comments**

Members provided feedback on website accessibility for users who require assistive technologies.

## **Client experience insights**

### **Three tier tolerance framework: an organised view of risks**

The ATO provided an overview of the three tier tolerance framework developed to bring information into an organised view of risks. The framework looks at the spectrum of behaviours across the client experience. It assists the ATO to focus on the behaviours and non-performance that require action to bring clients back to a level of compliance that would be considered acceptable to the community.

The ATO has several client experiences representing taxpayer populations participating in the tax, superannuation and registry systems. Each are reviewed through lenses including an environmental scan and compliance pillars to develop a client behaviour view.

An environmental scan identifies existing or potential risk sources and areas of concern. These information sets include intelligence that tells the ATO:

- there is an increase in the Individuals tax gap that is driven by a particular type of risk
- a down-turn in the economy can contribute to an increase in late-payments or non-payment of debts.

This helps to inform the level of tolerance for these behaviours and determine:

- if they are acceptable to the ATO as stewards of the tax system



- what is acceptable from the community and government
- if changes should be implemented to bring tolerances back to acceptable levels.

This enables the ATO to better understand the system in operation and significant risks for each client experience. It ensures the ATO is focused on priority areas and that priorities are managed cohesively across client experiences. Additionally, it enables the identification of potential blind spots and areas of concerns that might not be a problem now but could become a problem in the future.

## **Member comments**

Members queried the complexity of messaging for individuals with a straightforward understanding of the tax, superannuation and registry systems if the intention is to undertake further consultation with the public.

Members noted the framework provides insights to the ATO's risk models and is helpful to understand the hierarchy of risks and priorities.

## **Community environmental scan**

### **Treasury**

- Treasury reminded members that the changes to Individual income tax rates and thresholds will commence from 1 July 2024.
- The Australian Government has consulted on a measure from the 2023–24 Budget to exempt eligible lump sum payments in arrears from the Medicare levy from 1 July 2024. This measure will ensure low-income taxpayers do not pay higher amounts of the Medicare levy as a result of receiving an eligible lump sum payment.

### **Australian Securities and Investments Commission (ASIC)**

ASIC's review of the superannuation sector highlighted the need for a focus on super performance and transparency about persistently underperforming investment options. Consumers are encouraged to check in on how their super is performing.

## ATO

- The ATO invited members to help identify community organisation sites to run face-to face Tax Help centres this tax time.
- ATO frontline staff are undertaking additional training to identify vulnerability in preparation for Tax Time 2024.

## Member comments

Non-government members were asked to provide insights on what issues and drivers their organisations are currently experiencing. Bill shock and digital literacy were a common theme.

Members reported there continues to be an increase in demand and wait times to access their services. Their clients have experienced:

- bill shock, there is still a common misconception that government payments are exempt from tax, resulting in a higher-than-expected taxable income
- unmanageable cost of living pressures
- positive interactions when liaising with external debt collection agency Recoveriescorp for referred ATO debts
- vulnerability to scams.

## Attendees

### Attendees list

Organisation	Member
ATO	Andrew Watson (Chair), Individuals and Intermediaries
ATO	Jessica Forza (secretariat), Individuals and Intermediaries
ATO	Julie Martin, Superannuation and Employer Obligations
ATO	Matthew Sykes, Lodge and Pay

ATO	Robert Thomson, Individuals and Intermediaries
ATO	Tara Pamula, Client Account Services
Australian Securities and Investment Commission	Darcy Gee
Australian Shareholders Association Limited	Eden Zanatta
Financial Counselling Australia	Lynda Edwards
Financial Counselling Australia	Zyl Hovenga-Wauchope
National Seniors Australia	Brendon Radford
Tax Clinic	Connie Vitale
Treasury	Bede Fraser

## Guest attendees

### Guest attendees list

Organisation	Attendee
ATO	Anthony Siouclis, International Support and Programs
ATO	Darryl McCarthy, International Support and Programs
ATO	Irma Briggs, Individuals and Intermediaries
ATO	Katherine Philp, ATO Corporate
ATO	Michelle Mathews, Individuals and Intermediaries

ATO	Tim Loh, Individuals and Intermediaries
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## Apologies

### Apologies list

Organisation	Member
ATO	Adam O'Grady, Lodge and Pay
ATO	Melanie Casey, Individuals and Intermediaries
ATO	Trevor Schloss, Superannuation and Employer Obligations
Adult Multicultural Education Services Australia	Chris Pierson
Federation of Ethnic Communities' Council of Australia	Beth Hall
First Nations Foundation	Emma McCashney
First Nations Foundation	Phil Usher
People with Disability Australia	Jane Britt
Real Estate Institute of Australia	Jock Kreitals

QC 102634

## Individuals Stewardship Group key messages 10 October 2023

Key topics discussed at the Individuals Stewardship Group meeting 10 October 2023.

**Published** 16 November 2023

## On this page

[Opening comments](#)

[Updated ato.gov.au](#)

[School education program](#)

[Environmental scan](#)

[Attendees](#)

[Guest attendees](#)

[Apologies](#)

## Opening comments

Andrew Watson introduced himself as the new Chair of the Individuals Stewardship Group. Andrew also introduced incoming Tax Time spokesperson Robert Thomson.

## Updated ato.gov.au

The current ato.gov.au is being upgraded to a modern platform. The ATO is progressing towards the delivery of an updated website in early December 2023.

Public beta is due to commence in early November. The ATO encourages members to explore the updated website when it is available.

Members can access the updated website by clicking the link in the banner at the top of the existing ato.gov.au landing page. The link can be used to switch between the current ato.gov.au and the updated website.

The ATO welcomes feedback during public beta. There is a survey in the banner at the top of the updated website.

## School education program


The ATO's vision is for every Australian to understand and value our taxation and superannuation systems. Through education, we aim to increase sustainable client engagement and participation and bring about positive behavioural change.

Research commissioned by the ATO shows young people have been leaving school without sufficient education in tax and super. Prior to 2023, it was not mandatory for tax and super to be taught in Australian schools.

In 2022, tax was included in the Australian curriculum for year 8 and superannuation for year 10. From 2023, each state and territory will progressively adopt and adapt the new curriculum. The ATO's vision is that 50% of Australian schools will teach tax and super in their curriculum by 2024.

The ATO has worked with teachers to develop tax and super resources for primary and secondary schools. The content is mapped to the curriculum and is interactive with lesson plans for both online and paper activities.

The primary school resource **Paying It Forward** focuses on teaching values and actions to help establish strong foundations for learning more about tax and super in later years.

The secondary school resource [Tax, Super + You](#)  is a complete learning management system and includes fun, animated and interactive elements designed to appeal to students.

## Environmental scan

Treasury has published several reports on behalf of the Australian Government, namely the Measuring what matters statement, the Employment white paper –working future, and the 2023 intergenerational report.

Securing Australians' superannuation consultation paper gives industry and stakeholders an opportunity to provide input on implementing payday superannuation and a redesigned compliance framework to encourage employers to pay their super as close as possible to payday. All interested parties are encouraged to provide input on the consultation paper by 3 November 2023. Subject to the passage of

legislation, the Securing Australians' Superannuation package will commence from 1 July 2026.

The Australian Securities and Investments Commission has developed Money tips in other languages to help culturally and linguistically diverse audiences, especially new settlers, to understand how money works in Australia.

Tax Time 2023 is concluding and clients are reminded to lodge their tax return or engage the services of a registered tax agent by 31 October 2023.

Non-government members were asked to provide insights on issues and drivers their organisations are experiencing. Scams and digital literacy were a common theme. Members reported a sustained increase in demand and wait times to access their services. Clients are having trouble managing online interactions, are vulnerable to scams, and are experiencing unmanageable cost of living pressures.

## Attendees

### Attendees list

Organisation	Attendee
ATO	Andrew Watson (Chair), Individuals and Intermediaries
ATO	Melanie Casey, Individuals and Intermediaries
ATO	Robert Thomson, Individuals and Intermediaries
AMES Australia	Chris Pierson
Australian Securities and Investments Commission	Benjamin Law
Australian Shareholders Association Limited	Eden Zanatta
Financial Counselling	Lody Stewart

Australia	
National Seniors Australia	Brendon Radford
People with Disability Australia	Samantha French
Real Estate Institute of Australia	Jock Kreitals
Tax Clinic	Connie Vitale
Treasury	Douglas Watkin

## Guest attendees

### Guest attendees list

Organisation	Attendee
ATO	Deb Namgyal, ATO Corporate
ATO	Jim Kirko, Client Account Services
ATO	Kathryn Anderson, Individuals and Intermediaries
ATO	Liana Harrington, Individuals and Intermediaries
ATO	Matthew Sykes, Lodge and Pay
ATO	Nicki Pittendreigh, ATO Corporate
ATO	Ross Edwards, ATO Corporate
ATO	Tania Yeowart, Superannuation and Employer Obligations
ATO	Vic Mazzone, Individuals and Intermediaries



# Apologies

## Apologies list

Organisation	Member
ATO	Annie Ferguson, Client Account Services
ATO	Sylvia Gallagher, Lodge and Pay
ATO	Trevor Schloss, Superannuation and Employer Obligations
Federation of Ethnic Communities' Council of Australia	Beth Hall
Financial Counselling Australia	Carmel Frankin
First Nations Foundation	Phil Usher
Treasury	Bede Fraser

QC 73671

## Individuals Stewardship Group key messages 11 July 2023

Key messages from the Individuals Stewardship Group meeting held 11 July 2023.

**Last updated** 8 August 2023

## On this page

[Opening Comments](#)

[Tax Time 2023](#)

[Superannuation Update](#)

[Environmental scan](#)

[Attendees](#)

[Guest attendees](#)

[Apologies](#)

## Opening Comments

New chair Michael Morton introduced himself to returning and new members. This forum is about discussing topics relevant to all members and helps support and shape the individual client experience.

Beth Hall was welcomed as the new representative from Federation of Ethnic Communities' Council of Australia.

## Tax Time 2023

### ATO Marketing and Communications

The ATO has a range of tools and communications to support the community during tax time. The communication strategy leverages several channels including mainstream media, Community Leaders Network, public relations outreach, paid advertising campaigns, and letters to taxpayers.

The ATO's digital self-help tools are the easiest and quickest way to resolve queries this tax time. Digital services available for individuals include:


- Checking on the progress of your tax return.
- Toolkits featuring our range of occupation and industry-specific guides.

- The ATO **top calls page** provides answer to common tax time questions.
- Tax time resources in languages other than English, and audio guides to learn about tax and super in your preferred language.
- ATO community is an online forum where you can ask and share information about tax and super issues.

Individuals are being reminded to protect their personal information from scammers, if you think a phone call, SMS, voicemail, email or interaction on social media claiming to be from the ATO is not genuine, do not engage with it. Scams and impersonations of the ATO can be verified and reported via the ATO website.

## Superannuation Update

### Superannuation health check

To support individuals to better understand and manage their superannuation, the ATO is expanding its suite of products available to help them be in control of their super journey. Individuals are encouraged to undertake an annual check of their super accounts using the 5 simple steps of the [super health check](#) , and are reminded it is good practice to get into the habit of checking on the status of your super each year when you prepare your tax return.

### Indexation and growing your super

A number of indexation changes came into effect from 1 July 2023, updates to the following caps and offset are of particular reference to individuals:

- The personal transfer balance cap.
- The total super balance cap.
- The defined benefit income cap.
- The superannuation income stream tax offset amount.

The ATO administers various programs and assesses an individual's eligibility to increase their superannuation balances including:

- Downsizer

- Co-contributions
- Low Income Super Tax Offset
- Administration of contribution caps

## **Government policy initiatives**

The Government announced the following measures in the May 2023 Federal Budget:

1. Payday Super - From 1 July 2026, employers will be required to pay their employees' super at the same time as their salary and wages.
2. Better Targeted Super Concessions – Where an individual's total super balance (TSB) exceeds \$3 million, an additional tax of 15% will be applied to the proportion of the earnings that is greater than \$3 million.

The proposed changes are not yet law.

## **Environmental scan**

Government updates:

- Treasury are currently preparing several reports on behalf of the Government, namely the Measuring What Matters Statement, the Employment White Paper and the Intergenerational Report.
- Australian Business Register Services has identified a number of small traders, small businesses and partnerships that have their own physical location recorded as being at a Tax Practitioners. The physical business location details for an ABN are used by government agencies to identify businesses that may be eligible for grants or economic support payments. Having incorrect details can result in businesses missing out on financial support. ABN holders are encouraged to amend their physical location details at the soonest opportunity.
- The Australian Securities and Investments Commission has a range of Money Smart resources available which will be shared with members.
- Tax time has commenced, and clients are asked to wait for pre-fill data to be available prior to lodging their tax return.

Non-government members were asked to provide insights on what issues and drivers for their services their organisations are currently experiencing. Cost-of-living pressures was a shared common theme that was discussed, with members reporting there had been an increase in demand and wait times to access their services. Their clients are:

- Experiencing unmanageable cost of living pressures.
- Deferring tertiary studies due to cost-of-living pressures.
- Working multiple jobs to manage financial pressures.

## Attendees

### Attendees list

Organisation	Attendee
ATO	Michael Morton (Chair), Individuals and Intermediaries
ATO	Alister Boyes, Individuals and Intermediaries
ATO	Sylvia Gallagher, Lodge and Pay
ATO	Trevor Schloss, Superannuation and Employer Obligations
Adult Multicultural Education Services Australia	Chris Pierson
Australian Securities and Investment Commission	Benjamin Law
Australian Shareholders Association Limited	Eden Zanatta
Federation of Ethnic Communities' Council of Australia	Beth Hall

Financial Counselling Australia	Carmel Franklin
First Nations Foundation	Emma McCashney
Real Estate Institute of Australia	Jock Kreitals
Tax Clinic	Connie Vitale
Treasury	Bede Fraser

## Guest attendees

### Guest attendees list

Organisation	Attendee
ATO	Jessica Forza, Individuals and Intermediaries
ATO	Jim Kirko, Client Account Services
ATO	Kerry Lake, Superannuation and Employer Obligations
ATO	Liana Harrington, Individuals and Intermediaries
ATO	Michael Job, ATO Corporate
ATO	Rebecca Sullivan, Individuals and Intermediaries
ATO	Tim Pulsford, Superannuation and Employer Obligations

## Apologies

### Apologies list

Organisation	Member
ATO	Angela Allen, Client Account Services
ATO	Melanie Casey, Individuals and Intermediaries
First Nations Foundation	Phil Usher
People with Disability Australia	Samantha French
National Seniors Australia	Brendon Radford

QC 73126

## Individuals Stewardship Group key messages 4 April 2023

Key topics discussed at the Individuals Stewardship Group meeting 4 April 2023.

**Last updated** 23 May 2023

### On this page

[Opening comments](#)

[Tax Time 2023 readiness – help and support for individuals](#)

[ATO app demonstration](#)

[Offsetting credits against on hold debts](#)

[Environmental scan](#)

[Attendees](#)

[Guest attendees](#)

## Opening comments

In her opening remarks, the Chair Hoa Wood welcomed returning and new members. This forum is about discussing topics relevant to all members, and we want to use this forum to get an understanding of what is happening in the community.

Chris Pierson was welcomed as the new representative from Adult Multicultural Education Services Australia.

## Tax Time 2023 readiness – help and support for individuals

### ATO Marketing and Communications

The ATO has communications planned to support the community for this upcoming tax time. The communications strategy will leverage several channels including mainstream media, Community Leaders Network, Public Relations outreach, paid advertising campaigns, and letters to taxpayers.

The approach this tax time will focus on delivering communication activities to inform and support taxpayers to lodge and pay on time and accurately.

### Tax Help program

The Tax Help program is an ATO-funded initiative to provide free tax service and support to eligible taxpayers. ATO-trained community volunteers work in collaboration with community centres, to assist taxpayers meet their lodgment obligations with the aim of them becoming self-sufficient in the future.

### Expected impacts from tax time changes

Key changes expected to impact on taxpayers for this tax time include:

- Low and middle-income tax offset will not be available from 2023, and some taxpayer refunds may reduce as a result of this.
- Working from home deduction changes.



- Indexation of Income Contingent Loans, for example, HELP is expected to be higher this year.

## **National Tax Clinic program**

There are now 15 **National Tax Clinics** operating out of universities. Clinics continue to assist unrepresented clients with advice, lodgments, debts, and disputes. Clinics respond to the needs of their community assisting vulnerable clients, for example clients experiencing domestic violence or homelessness, indigenous clients, incarcerated clients.

The program released its first annual report in March 2023, detailing that during the 2022 calendar year, the clinics assisted more than 3,500 clients to lodge 3,242 income tax returns. This also included 478 BAS lodgments for more than 640 small business clients.

## **ATO app demonstration**

The **ATO mobile app** was originally released in June 2013 with priority improvements delivered in 2021.

The ATO mobile app allows you to:

- Follow your 2021–22 tax return from start to finish, including checking pre-fill information, tracking the progress of your return and its outcome.
- View in real-time when lodgments and payments are due, and seamlessly action them via ATO Online.
- Set up streamlined and secure login using your device's security features like face and fingerprint recognition.
- View your tax accounts, with links to ATO Online to view transactions, create payment plans or pay.
- See an overview of your super balance and accounts.
- View your employment income and superannuation contributions required from your employers.
- Check your personal, business (sole traders only) and registered agent's details.
- Access tools such as

- myDeductions – Record your work expenses as an employee or sole trader. Sole traders can also record income. At tax time you can easily upload your myDeductions records to your tax return or email a copy to your tax agent.
- Tax withheld calculator – Calculate the amount of tax to withhold from salary and wage payments.
- ABN Lookup – Search for an Australian business number.
- Business performance check – Compare your business with similar businesses in your industry using the latest small business benchmarks.

## **Offsetting credits against on hold debts**

The ATO discussed its approach ahead of tax time for offsetting of debts on hold, our communication approach and expected impacts. Offsetting of credits to debts on hold recommenced in June 2022, after a period on pause. Historically, we have applied some exclusions in our offsetting process which meant not all clients with debts on hold have had their credit offset.

Progressively from June 2023 all clients with debts on hold, who have an available credit, will now have their credit offset to pay the debt. In 2022, we wrote to clients who we anticipated may have been impacted by the recommencement of offsetting to debts on hold. We will now be writing directly to those additional clients who are now likely to have a credit offset due to the removal of the last remaining thresholds.

## **Environmental scan**

Government updates:

- Treasury is preparing for the delivery of the 2023–24 May Budget.
- Consultation on Better targeted superannuation concessions will close on 17 April 2023.
- The Attorney-General's Department is seeking submissions by 12 May 2023 on the development of a new federal administrative review body.

- The Australian Securities and Investments Commission has a range of Money Smart resources available which will be shared with members.
- The ATO's tax time preparation is going well.

Non-government members provided their insights and perspectives on what support and issues their organisation's members and clients are most interested in ahead of Tax Time 2023:

- scope of franking amendment
- service offerings by Tax Clinic and Tax Help programs
- assistance for small businesses and sole traders
- services and support for vulnerable individuals
- tax time toolkit for investors
- occupation and industry specific guides
- changes to working from home deductions
- other deduction guides
- financial and tax literacy programs
- scam awareness
- fraud and remediation for clients.

Our Forward Work Program for the year will be crafted around the above topics of interest.

## Attendees

### Attendees list

Organisation	Attendee
ATO	Hoa Wood (Chair), Individuals and Intermediaries
ATO	Alister Boyes, Individuals and Intermediaries

ATO	Angela Allen, Client Account Services
ATO	Jacqui Marchment, Lodge and Pay
ATO	Trevor Schloss, Superannuation and Employer Obligations
Adult Multicultural Education Services Australia	Chris Pierson
Australian Securities and Investment Commission	Benjamin Law
Australian Shareholders Association Limited	Eden Zanatta
Financial Counselling Australia	Helen Davis
First Nations Foundation	Destiny Dewis
First Nations Foundation	Emma McCashney
National Seniors Australia	Brendon Radford
Real Estate Institute of Australia	Jock Kreitals
Tax Clinic	Connie Vitale
Treasury	Bede Fraser

## Guest attendees

### Guest attendees list

Organisation	Attendees
ATO	Alice Gonano, Individuals and Intermediaries

ATO	Anita Challen, Lodge and Pay
ATO	Beth Strods, Individuals and Intermediaries
ATO	Bianca Armytage, ATO Corporate
ATO	Claire Miller, Enterprise Solutions and Technology
ATO	Katrina Ambler, Objections and Review
ATO	Liana Harrington, Individuals and Intermediaries
ATO	Michael Job, ATO Corporate
ATO	Rebecca Sullivan, Individuals and Intermediaries

## Apologies

### Apologies list

Organisation	Member
ATO	Melanie Casey, Individuals and Intermediaries
Federation of Ethnic Communities' Council of Australia	Beth Hall
Financial Counselling Australia	Carmel Franklin
First Nations Foundation	Phil Usher
People with Disability Australia	Samantha French

# Individuals Stewardship Group key messages 18 October 2022

Information about the key topics discussed at the Individuals Stewardship Group meeting on 18 October 2022.

**Last updated** 12 January 2023

## On this page

[Opening comments](#)

[Environmental scan](#)

[Future direction of the Individuals Stewardship Group](#)

[Tax time](#)

[Taxpayers' Charter review](#)

[Update from ATO Second Commissioner](#)

[Australian Business Registry Services](#)

[Attendees](#)

[Guest attendees](#)

[Apologies](#)

## Opening comments

Chair Hoa Wood welcomed returning and new members and noted this group is about getting the right voices in the room.

## Environmental scan

Members shared insights into what they were seeing in their environment.

- Financial Counselling Australia is seeing clients impacted by financial abuse and is interested in hearing about how the ATO supports vulnerable clients.

- Treasury is preparing for the delivery of the 2022–23 October Budget.
- The Australian Securities and Investments Commission is seeing a rise in scams and noted there are Money Smart resources available which will be shared with members.
- National Seniors Australia has noticed a rise in scams and frauds and continues to be interested in simplifying the system for seniors.
- The ATO encouraged members to share feedback on our digital services where they identify widespread or systemic issues. We want to design our services with an end-to-end focus on the client experience, noting support for vulnerable clients is a key topic of interest for members.

## **Future direction of the Individuals Stewardship Group**

Members reflected on 2022 and discussed what they would like to see at future meetings. The ATO noted this group is an opportunity to bring together diverse views and knowledge to help inform the ATO's products and services for individuals. Members contributed valuable industry and client perspectives into the ATO's approach to debt and support for vulnerable clients and these topics will continue to be a focus for the group in 2023. Members were invited to provide out-of-session feedback on the current Individuals Stewardship Group Charter.

## **Tax time**

The ATO provided members with an update on the Tax Help program. The program is designed to provide accessible assistance to help people to meet their obligations, with the aim of them becoming self-sufficient in the future. Tax Help 2022 is being offered at 465 centres with 550 volunteers this year. The pandemic presented challenges for the Tax Help program with social distancing impacts, community centre closures/restrictions, and reduced volunteer involvement.

Dr Connie Vitale, Western Sydney University Tax Clinic, noted the Tax Clinics are seeing more referrals from financial counsellors and Legal

Aid, with clients presenting with more complex affairs and multiple year returns.

## **Taxpayers' Charter review**

The ATO provided members with an update on the review of the Taxpayers' Charter (the Charter). The Charter provides taxpayers clarity about their rights and obligations, and what they can expect from the ATO in administering the tax and superannuation systems. We are committed to regularly reviewing the Charter to ensure it remains contemporary and meets its original purpose. Our last review of the Charter was in 2017–18.

The Inspector-General of Taxation and Taxation Ombudsman recommended that the ATO consult with stakeholders on updating the Charter.

The focus of the review is to ensure the Charter:

- meets community expectations about how the ATO engages with taxpayers in its administration of the tax, super and registry systems
- accurately reflects what clients can expect from the ATO when dealing with us
- assists ATO staff in their interactions with clients
- fulfils its purpose of informing the public of their rights when dealing with the ATO.

Members were provided with an overview of the consultation approach and feedback received so far. Members provided valuable insights into the current Charter and were encouraged to provide further feedback via the consultation process.

## **Update from ATO Second Commissioner**

Jeremy Hirschhorn, Second Commissioner, Client Engagement Group, ATO attended the meeting to discuss with members what is important to them and the individuals they represent. Items discussed included:

- the important role of ATO stewardship groups in helping the ATO understand impacts on the community



- assurance for the community that large corporates are paying their share of tax
- the opportunities and challenges of digitalisation.

## Australian Business Registry Services

With the 30 November deadline to obtain a director ID approaching for directors appointed on or before 31 October 2021, the Australian Business Registry Services team provided an update and encouraged members to share the supplied messaging with their networks and clients. Leading up to the deadline for existing directors, director ID will be extensively promoted across a range of channels.

## Attendees

### Attendees list

Organisation	Members
ATO	Hoa Wood (Chair), Individuals and Intermediaries
ATO	Kerry O'Loughlin, Individuals and Intermediaries
ATO	Kylie Smith, Individuals and Intermediaries
ATO	Lloyd Williams, Individuals and Intermediaries
ATO	Trevor Schloss, Superannuation and Employer Obligations
Australian Securities and Investment Commission	Benjamin Law
Australian Shareholders Association Limited	Eden Zanatta

Financial Counselling Australia	Carmel Franklin
National Seniors Australia	Brendon Radford
Real Estate Institute of Australia	Jock Kreitals
Tax Clinic	Connie Vitale
Treasury	Bede Fraser

## Guest attendees

### Guest attendees list

Organisation	Attendees
ATO	Chris Cook, ATO Corporate
ATO	Darren Wilson, Individuals and Intermediaries
ATO	Jeremy Hirschhorn, ATO Executive
ATO	Katherine Philp, ATO Corporate
ATO	Martin Jacobs, Australian Business Registry Services
ATO	Rebecca Sullivan (Secretariat), Individuals and Intermediaries
ATO	Robin Hayes, Australian Business Registry Services
ATO	Thomas O'Byrne, ATO Corporate
ATO	Tim Brushaber, Objections and Review

## Apologies

## Apologies list

Organisation	Members
AMES Australia	Teresita Romero
Federation of Ethnic Communities' Council of Australia	Alexandra Raphael
First Nations Foundation	Phil Usher
People with Disability Australia	Samantha French

QC 71198

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