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# Individuals tax return and instructions 2025

Instructions to help you complete a paper tax return for individuals 2024–25 (NAT 2541).

**Last updated** 27 May 2025

## How to get the Individual tax return 2025 >

How to get the Individual tax return (NAT 2541) and a copy of the instructions.

## Completing the individual tax return 2025 >

Find out if you need to lodge a tax return for 2025 and how to complete your individual information section.

## Income questions 1–12 – Individual tax return 2025 >

Instructions to help you complete income questions 1 to 12 in your paper individual tax return.

## Deduction questions D1–D10 – Individual tax return 2025 >

Instructions to help you to complete deductions questions D1 to

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### **Losses question L1 – Individual tax return 2025**



Instructions to help you to complete losses question L1 in your paper individual tax return.

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### **Tax offset questions T1-T2 – Individual tax return 2025**



Instructions to help you to complete tax offset questions T1 and T2 in your paper individual tax return.

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### **Medicare levy questions M1-M2 – Individual tax return 2025**



Instructions to help you to complete Medicare levy questions M1 and M2 in your paper individual tax return.

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### **Adjustment questions A1-A4 – Individual tax return 2025**



Instructions to help you to complete adjustment questions A1 to A4 in your paper individual tax return.

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### **Income test questions IT1-IT8 – Individual tax return 2025**



Instructions to help you to complete income tests IT1 to IT8 in your paper individual tax return.

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### **Spouse details – married or de facto 2025**



Complete this question if you have a spouse at any time during

## Supporting information – Individual tax return 2025



Supporting information to help you complete your paper lodgment Individual tax return 2025.

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# How to get the Individual tax return 2025

How to get the Individual tax return (NAT 2541) and a copy of the instructions.

**Last updated** 10 June 2025

### On this page

Get the Individual tax return

Get the Individual tax return instructions


What you can do with the individual tax return

Better ways to lodge a tax return


## Get the Individual tax return

Go to [Tax return for individuals \(NAT 2541\)](#)  on our Publications Ordering Service (POS) at [iorder.com.au](http://iorder.com.au) to get a copy.

## Get the Individual tax return instructions

Most people will find all the help they need to prepare their tax return in the [Individual tax return instructions 2025 \(NAT 71050\)](#)  PDF guide (formerly TaxPack). You can download or order these instructions through our POS at [iorder.com.au](http://iorder.com.au).

Also available are these instructions containing more technical information:

- [Individual tax return instructions 2025 \(DOCX, 2,935 KB\)](#) 
- Individual supplementary tax return instructions 2025.

## What you can do with the individual tax return

Using the Tax return for individuals, you can lodge your tax return by paper.

Most paper tax returns are processed within 50 business days.

## Better ways to lodge a tax return

To get your refund faster – generally within 10 business days – lodge online with myTax.

**Lodge now with myTax**

For details about the personal information we collect from you see, [Privacy notice – Individual tax return and schedules](#).

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## Completing the individual tax return 2025

Find out if you need to lodge a tax return for 2025 and how to complete your individual information section.

**Published** 27 May 2025

**Do you need to lodge a tax return? 2025**



Work out if you need to lodge an individual tax return for 2024–25 and what to do when you don't need to lodge.

## Completing individual information in your tax return 2025



Information to help you complete the individual information in your tax return and avoid delays in processing.

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# Do you need to lodge a tax return? 2025

Work out if you need to lodge an individual tax return for 2024–25 and what to do when you don't need to lodge.

**Last updated** 27 May 2025

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## Work out if you need to lodge

Use our Do I need to lodge a tax return? tool in ATO online services or on our website to work out if you need to lodge. When you access the tool through ATO online services it uses information we know about you and tailors the result to you.

Alternatively, review the following reasons to work out if you need to lodge a tax return. If any of the reasons apply to you, you must lodge a tax return.

## Reason 1

During 2024–25, you're an Australian resident and either you:

- pay tax under the pay as you go (PAYG) withholding or instalment system
- have tax withheld from payments you receive (excluding mining payments).

## Reason 2

During 2024–25, you're eligible for the seniors and pensioners tax offset, and your rebate income (not including your spouse's) is more than:

- **\$34,919**, if you're single, widowed or separated at any time
- **\$33,732**, if you have a spouse, but one of you live in a nursing home or you had to live apart due to illness
- **\$30,994**, if you live with your spouse for the full income year.

To work out your rebate income, see **Rebate income 2025**.

To check your eligibility and calculate the offset amounts, you can also use the **Beneficiary tax offset and seniors and pensioners tax offset calculator**.

## Reason 3

You're **not** eligible for the seniors and pensioners tax offset, but:

- you receive a payment from the list at **question 5 Australian Government allowances and payments**, and
- your taxable income (from taxable income or loss in your tax return) is more than **\$22,575**.

## Reason 4

You're **not** eligible for the seniors and pensioners tax offset, and the following applies:

- you don't receive a payment from the list at either
  - question 5 **Australian Government allowances and payments**
  - question 6 **Australian Government pensions and allowances**
- your taxable income is more than
  - **\$18,200** if you're an Australian resident for tax purposes for the full income year
  - **\$416** if you're under 18 years old on 30 June 2025 and your income isn't salary or wages
  - **\$1** if you're a foreign resident and you have income taxable in Australia which doesn't have a final non-resident withholding tax withheld from it
  - your part-year tax-free threshold amount if you became or stop being an Australian resident for tax purposes, see question A2 **Part-year tax-free threshold**.

## Reason 5

During 2024–25, you're a foreign resident and the following applies:

- the total of your **repayment income** and any foreign-sourced income was more than **\$13,608**
- on 1 June 2024 you have a debt accumulated for
  - Higher Education loan programme (HELP)
  - VET Student Loan (VSL)
  - Australian Apprenticeship Support Loan (AASL) debt.

If this applies to you, you must lodge your tax return **electronically**, even if one of the other reasons applies to you.

## Other reasons

You must lodge a tax return if any of the following apply:

- You have a reportable fringe benefits amount on your
  - income statement
  - *PAYG payment summary – individual non-business*

- *PAYG payment summary – foreign employment.*
- You have reportable employer superannuation (super) contributions on your
  - income statement
  - *PAYG payment summary – individual non-business*
  - *PAYG payment summary – foreign employment*
  - *PAYG payment summary – business and personal services income.*
- You're eligible for the private health insurance rebate, but you didn't claim your correct entitlement as a premium reduction, and your spouse (if you had one) didn't claim the rebate for you in their tax return.
- You carry on a business during 2024–25.
- You make a loss (including a capital loss or a non-capital loss on redemption or disposal of a traditional security) or you can claim a loss from a previous year.
- You're 60 years old or older and receive an Australian super lump sum that includes an untaxed element, or you receive a super lump sum death benefit as a non-dependant.
- You're under 60 years old and receive an Australian super lump sum that includes a taxed element or an untaxed element, or you receive a super lump sum death benefit as a non-dependant.
- You're entitled to a distribution from a trust, or you have an interest in a partnership and the trust or partnership carries on a business of primary production.
- You're an Australian resident for tax purposes and you have **exempt foreign employment income** and **\$1** or more of other income.
- You're a **special professional** eligible for the income averaging provisions.
- You receive income from dividends or distributions exceeding **\$18,200** (or **\$416** if you're under 18 years old on 30 June 2025) and you have
  - franking credits



- amounts withheld because you didn't quote your TFN or ABN to the investment body.
- You derive Australian source taxable income (excluding any super remainder or employment termination remainder) of **\$45,001** or more while on a working holiday visa (417 or 462 visa).
- You make personal contributions (not including amounts which you're claiming as a deduction) to a complying super fund or retirement savings account and are eligible to receive a super co-contribution for these contributions.
- Your concessional contributions to your super exceed your concessional contributions cap.
- Your non-concessional contributions to your super exceed your non-concessional contributions cap.
- You're a liable parent or a parent entitled to child support under a child support assessment, **unless**
  - you receive one or more Australian Government allowances, pensions or payments for the whole of the period 1 July 2024 to 30 June 2025, and
  - the total of all the following payments is less than **\$29,842**
    - taxable income (excluding any assessable first home super saver released amount)
    - exempt Australian Government allowances, pensions and payments
    - target foreign income
    - reportable fringe benefits total
    - net financial investment loss
    - net rental property loss
    - reportable super contributions.

## Deceased estate

If you're looking after the estate of someone who died during 2024–25, consider all the reasons on their behalf. If they don't need to lodge a tax return, complete and lodge a **Non-lodgment advice**.

If they do need to lodge a tax return, for more information, see [How to lodge your tax return](#).

## Franking credits

If you receive franking credits and you don't need to lodge a tax return for 2024–25, you may be eligible to **claim a refund of franking credits**. Use the *Refund of franking credits application and instructions 2025* (NAT 4105) and lodge your claim online, by mail, or phone.

## Non-lodgment advice

If you've read all the reasons and information and don't need to lodge a tax return, you should complete and lodge a **Non-lodgment advice**, unless one of the following applies to you:

- You have already sent us a tax return, non-lodgment advice, form or letter telling us that you don't need to lodge a tax return for all future years.
- You're lodging an *Application for a refund of franking credits* (NAT 4098).
- Your only income is from an allowance or payment from the list at question 5 **Australian Government allowances and payments** or a pension, payment or an allowance from the list at question 6 **Australian Government pensions and allowances**, and either
  - your rebate income is less than or equal to the relevant amount in **Reason 2** (if you're eligible for the seniors and pensioners tax offset)
  - your taxable income is less than or equal to the relevant amount in **Reason 3** (the agencies that pay you provide information for us to determine that you don't need to lodge a tax return).
- You're a working holiday maker on a 417 or 462 visa, and your Australian income is less than **\$45,001**.

You can submit a *Non-lodgment advice* using our [Online services for individuals and sole traders](#).

## Where to go next

- [Return to main menu Individual tax return instructions 2025.](#)
- [Go to Completing individual information in your tax return 2025.](#)

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## Completing individual information in your tax return 2025

Information to help you complete the individual information in your tax return and avoid delays in processing.

**Last updated** 27 May 2025

### On this page

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[Your tax file number \(TFN\)](#)

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[Will you need to lodge an Australian tax return in the future?](#)

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### Things you need to know

It's important that you complete the individual information on pages 1 and 2 of your tax return accurately to avoid delaying your notice of assessment (NOA). We provide explanations for the tax-related items to help you complete these sections correctly.

If you're not sure whether you need to lodge a tax return, see [Do you need to lodge a tax return? 2025](#).

## Your tax file number (TFN)

You'll find your TFN:

- online in ATO online services, you'll need to sign into your myGov account or login to the ATO app
- on a print-friendly version of your **income statement**
- on your NOA.

You don't have to quote your TFN in your tax return, but if you don't, it may delay your assessment.

If you're new to the tax system and don't have a TFN, see [Tax file number](#).

## Are you an Australian resident?

If you're an Australian resident for tax purposes for **all** of 2024–25, print **X** in the **Yes** box.

If you're an Australian resident for tax purposes for **part** of 2024–25, print **X** in the **Yes** box and complete question **A2 Part-year tax-free threshold** in your tax return. We need this information to work out your tax-free threshold.

If you **weren't** an Australian resident for tax purposes for **all** of 2024–25, print **X** in the **No** box.

Generally, we consider you to be an Australian resident for tax purposes if one of the following applies:

- you have always lived in Australia, or you have come to Australia and live here permanently
- you have been in Australia continuously for 6 months or more, and for most of that time you worked in the one job and lived at the same place
- you have been in Australia for more than 6 months during 2024–25, unless your usual home is overseas, and you don't intend to live in Australia

- you go overseas temporarily, and you don't set up a permanent home in another country
- you're an overseas student who has come to Australia to study and are enrolled in a course that is more than 6 months long.

If you need help in deciding whether or not you're an Australian resident for tax purposes, see **Your tax residency**.

If you're in Australia on a 417 or 462 working holiday visa at any time during 2024–25, you must also complete question **A4 Working holiday maker net income** in your tax return. Complete this question to avoid being taxed at a higher rate.

## **Has any part of your name changed since completing your last tax return?**

To find out how to update your name on our records, see **Update your name**.

## **Will you need to lodge an Australian tax return in the future?**

This may be your last tax return if one of the following applies:

- Your annual taxable income in the future will be below the tax-free threshold (\$18,200 for 2025–26).
- Your only source of income in the future will be an Australian Government pension.
- You'll become eligible for the seniors and pensioners tax offset in 2025–26, and your rebate income is below the threshold for lodging a tax return this year (for threshold levels and eligibility for 2024–25, see **T1 Seniors and pensioners tax offset**).
- You're moving overseas permanently.

Depending on your situation, print **X** in the **Yes**, **Don't know** or **No** box.

## **Deceased estate**

If you're completing a tax return for someone who has died:

- write **Deceased estate** on the top of page 1 in the tax return
- print **X** in the **No** box at **Will you need to lodge an Australian tax return in the future?**


The executor or administrator of the estate must sign the tax return.

## Electronic funds transfer (EFT)

We need your financial institution account details to pay any refund owing to you, even if you have provided them to us before, including:

- Bank State Branch (BSB) number (6 digits, don't include spaces or hyphens)
- account number (no more than 9 digits, don't include spaces or hyphens)
- account name, for example JQ Citizen. Don't show account type, such as cheque, savings, mortgage offset in the account name. Include spaces between each word and initials where required. If this is more than 32 characters, provide the first 32 characters only.

Your refund can only be paid into a recognised financial institution account located in Australia.

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

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

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

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

## Where to go next

- Go to question 1 Salary or wages 2025.
- Return to main menu Individual tax return instructions 2025.

## Spouse details – married or de facto 2025

Complete this question if you have a spouse at any time during 2024–25.

**Last updated** 27 May 2025

### On this page

Things you need to know

What you need to answer this question

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Where to go next

### Things you need to know

Your spouse includes another person who:

- you're in a relationship with that was registered under a prescribed state or territory law
- although not legally married to you, lives with you on a genuine domestic basis in a relationship as a couple.

If you don't have a spouse during 2024–25, go to **Checklist – tax return 2025**.

### What you need to answer this question

If your spouse's income for any of the labels below is zero, you must write **0** (zero) at that question.

You'll need details of your spouse's income, you can get these from:

- your spouse
- your spouse's *Tax return for individuals 2025* and *Supplementary tax return for individuals 2025*, if your spouse completes them
- your spouse's income statement or *PAYG payment summary – individual non-business*
- the relevant distribution statements, if any, for trust income and family trust distribution tax.

If your spouse:

- has child support obligations, you need the details of the amount of child support they pay (your spouse can get this information from Services Australia)
- receives foreign income, you need the details of the amount of foreign income they receive
- has financial investment losses, you need the net financial investment loss amount
- has rental property losses, you need the net rental property loss amount
- claims a deduction for personal superannuation contributions, you need the details of the claim.

Including your spouse's income is important as we use it to work out whether:

- you're entitled to
  - a rebate for your private health insurance
  - the seniors and pensioners tax offset
  - a Medicare levy reduction
- you must pay the Medicare levy surcharge.

Request the information you require at this question from your spouse, whether they need to lodge a tax return or not. If you can't find out any of the amounts you require, you can make a reasonable estimate.

We won't penalise you for an incorrect estimate if you act reasonably and in good faith.



If you had more than one spouse during 2024–25, complete this section with the details for your last spouse in 2024–25.

## Completing your tax return

To complete this question, follow the steps.

### Step 1

Print your spouse's name (family, first and other given names) in the boxes at **Your spouse's name** in your tax return.

Write your spouse's date of birth at label **K**.

Print **X** in the relevant box for your spouse's gender (male, female or indeterminate). Indeterminate includes non-binary. Your spouse's gender is important for assisting us to correctly identify your spouse.

### Step 2

If you have a spouse for the full income year, 1 July 2024 to 30 June 2025, print **X** in the **Yes** box at label **L**.

If you don't have a spouse for the full income year, print **X** in the **No** box at label **L** and write the dates you have a spouse in 2024–25 at labels **M** and **N**.

If your spouse dies during 2024–25 and you don't have another spouse on or before 30 June 2025, print **X** in the **Yes** box to the right of **Did your spouse die during the year?** We use this information to calculate your Medicare levy surcharge.

### Step 3

You must complete labels **O** to **E** relating to your spouse's income in your tax return. If you're unable to get the information about your spouse's income, provide a reasonable estimate.

At label **O**, write your spouse's 2024–25 taxable income (excluding any assessable first home super saver released amount). You'll usually find this amount on your spouse's tax return or notice of assessment. If this amount is zero or a loss, write **0** (zero).

At label **T**, write any amount of net income of a trust that the trustee was liable to pay tax on because your spouse was under a legal disability – for example, they were a person who was:

- bankrupt
- declared legally incapable because of a mental condition
- under 18 years old on 30 June 2025.

Don't include at label **T** any amount you already report in your spouse's taxable income – for example, at label **O**. If this amount is zero, write **0**. Check the trust distribution statements.

At label **U**, write the amount your spouse shows at question **A5** – label **X** in their supplementary tax return.

If this amount is zero, write **0**. Check the trust distribution statements.

At label **R**, write the amount your spouse shows at question **IT1** – label **N** in their tax return. If this amount is zero, write **0**.

At label **S**, write the amount your spouse shows at question **IT1** – label **W** in their tax return. If this amount is zero, write **0**.

At label **P**, write the amount your spouse shows at question **6 Australian Government pensions and allowances** in their tax return that they receive in 2024–25 (not including exempt pension income). If this amount is zero, write **0**.

At label **Q**, write the amount of any of the following exempt pension income that your spouse receives in 2024–25:

- disability support pension paid under Part 2.3 of *Social Security Act 1991*
- youth disability supplement if your spouse receives a disability support pension
- carer payment paid under Part 2.5 of *Social Security Act 1991*
- invalidity service pension paid under Division 4 of Part III of the *Veterans' Entitlements Act 1986*
- partner service pension paid under Division 5 of Part III of the *Veterans' Entitlements Act 1986*.

Make sure you include only your spouse's exempt pension income. If this amount is zero, write **0**.

Don't include at label **Q** any of the exempt payments from label **B**.

At label **A**, write your spouse's reportable super contributions. Reportable super contributions are the sum of reportable employer super contributions and deductible personal super contributions. Add the total of the amounts your spouse shows at:

- question **IT2** – label **T** in their tax return
- question **D12** – label **H** in their supplementary tax return.

If this amount is zero, write **0**.

At label **B**, write the amount of the following tax-free government pensions your spouse receives for 2024–25 (don't include these at label **Q**):

- a special rate disability pension under Part 6 of Chapter 4 of the *Military Rehabilitation and Compensation Act 2004*
- a payment of compensation under section 68, 71 or 75 of the *Military Rehabilitation and Compensation Act 2004*
- a payment of the weekly amount mentioned in paragraph 234(1)(b) of the *Military Rehabilitation and Compensation Act 2004*
- a pension for defence, peacekeeping or war-caused death or incapacity or any other pension granted under Part II or Part IV of the *Veterans' Entitlements Act 1986*
- income support supplement paid under Part IIIA of the *Veterans' Entitlements Act 1986*.

If this amount is zero, write **0**.

At label **C**, write the target foreign income your spouse receives during 2024–25. Target foreign income is any income, periodic payments or benefits by way of gifts or allowances that:

- are from sources outside Australia
- aren't in your spouse's taxable income
- aren't fringe benefits.

Your spouse's target foreign income includes any foreign income that isn't taxable in Australia. You must include any exempt foreign employment income your spouse shows at question **20** – label **N** in their supplementary tax return. You must convert all foreign income to Australian dollars before you complete label **C**. If your spouse's target foreign income amount is zero, write **0**.

At label **D**, write your spouse's total net investment loss. Your spouse's total net investment loss is the sum of any net financial investment loss and any net rental property loss. Add the amounts your spouse shows at questions **IT5** and **IT6** in their tax return and write the total at label **D**. If your spouse's total net investment loss is zero, write **0**.

At label **E**, write the total amount of child support your spouse provides to another person, that is, the total amount of any payments or benefits that your spouse must provide to another person to maintain their natural or adopted child. Don't include payments or benefits you make or that your spouse provides you unless you live apart on a permanent or indefinite basis. If the total amount of child support your spouse provides to another person is zero, write **0**.

## Step 4

If you don't consent to use part, or all, of your 2025 tax refund to repay any Family Assistance debt of your spouse, print **X** in the **No** box. You have finished this question.

If you do consent, answer **yes** to this question only if **all** of the following apply to you:

- You're the spouse of a family tax benefit (FTB) claimant or the spouse of a child care assistance claimant on 30 June 2025 and your income is taken into account in their claim.
- Your spouse has given you authority to quote their customer reference number (CRN) in your tax return (if your spouse doesn't know their CRN, they can contact Services Australia).
- Your spouse has a Family Assistance debt due to Services Australia or expects to have a Family Assistance debt for 2025.
- You expect to receive a tax refund for 2025.
- You consent to use part, or all, of your refund to repay your spouse's Family Assistance debt.

If you consent, print **X** in the **Yes** box. You must complete your spouse's CRN at label **Z**, and sign and date the consent.

## Step 5

Complete the **Taxpayer's declaration** in your tax return.

## Where to go next

- [Go to Checklist – tax return 2025.](#)
- [Return to main menu Individual tax return instructions 2025.](#)
- [Go back to question IT8 Number of dependent children 2025.](#)

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## 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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