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## Financial difficulties, disasters and vulnerability support

Information about managing tax and super when facing financial difficulties, disasters or experiencing vulnerability.

### Personal crisis or financial hardship

Help when experiencing crises due to physical or mental health, domestic violence, financial hardship or death.

### Natural disaster support

Find support following a natural disaster event, such as bushfire, cyclone, drought, earthquake, flood, landslide or storm.

### COVID-19 tax support

Information about the tailored support made available due to COVID-19.

### Tax support for individuals, businesses, not-for-profits and tax professionals

How we can help people or businesses experiencing a personal crisis, financial hardship or natural disaster.

## **Understand and manage your obligations** [>](#)

Tips and resources to help individuals, businesses and not-for-profits manage their tax and super obligations.

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## **Support from other agencies** [>](#)

Access payments, grants and help from other agencies.

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## **Mental health, wellbeing and counselling services** [>](#)

Your mental health and wellbeing is important. If you're feeling overwhelmed, support services are available to help you.

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## **Advice on managing your finances** [>](#)

We can't offer financial advice, but other organisations and websites can provide financial tips and counselling.

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## **ATO fuel response** [>](#)

Find out about the ATO response to higher fuel costs and how we can help manage your tax obligations.

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## **Verify or report an ATO scam** [>](#)

What to do if you get an email, SMS or phone call from the ATO that you're not sure is real.

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## **Our support for people experiencing vulnerability** [>](#)

Read about our commitment to supporting people experiencing vulnerability, what help is available and how we're implementing our vulnerability capability

QC 81466

## Personal crisis or financial hardship

Help when experiencing crises due to physical or mental health, domestic violence, financial hardship or death.

Last updated 1 May 2026

### Personal crisis or vulnerability

You may be experiencing a personal crisis due to a tragedy or death in your family, serious illness or disability, mental health issue, family and domestic violence, or [natural disaster](#).

You may be experiencing vulnerability if you are an individual who is facing an increased risk of harm, exploitation, exclusion, or isolation.

### Financial hardship

Financial hardship (serious hardship) is when people are unable to provide for themselves, their family or their dependants. This includes being unable to provide food, accommodation, clothing, medical treatment, education or other basic necessities.

Many situations can contribute to financial hardship, including family tragedy, disability or serious illness, mental health issues, family and domestic violence, financial misfortune, financial coercion, abuse or the impacts of natural disasters.

Financial difficulties for businesses can occur from many situations, including business closure, disconnection of an essential service (such as electricity), repossession of a business vehicle, legal actions, court orders or settlements.

If your business can't meet its tax obligations due to the freezing of income or non-bank funds, the Australian Securities & Investment

Commission (ASIC) can help. You should:

- [contact us as soon as possible](#) to discuss your situation
- contact ASIC about [frozen funds and hardship withdrawals](#) [↗](#).

## Death

When someone dies, it's important to look after yourself. If you are feeling overwhelmed, don't hesitate to talk with your friends or family or phone a [confidential counselling service](#).

We understand that tax is not your priority right now. [Phone us](#) to let us know when someone has died, and we will stop sending tax correspondence or trying to contact them. Usually the person who phones us is the executor or next of kin, but other people can also [notify us](#).

There are some important tax issues for the legal personal representative and others dealing with the deceased person's tax affairs. When you are ready to deal with their financial affairs, use our [checklist of what to do when someone dies](#).

For the release of superannuation to beneficiaries, see [super death benefits](#) or [death of an SMSF member](#).

## We can support you

Anyone can experience a personal crisis or vulnerability. No matter what situation you find yourself in, if you are having trouble with your tax and super obligations, find out how we can provide [tax support when you need it most](#).

## Support for people with diverse needs

We offer a range of support for people with diverse and differing needs, including:

- [people with disability](#)
- [Aboriginal and Torres Strait Islander peoples](#), including the Indigenous helpline
- people who access content in [other languages](#). A summary of this topic is available in the following languages – Arabic, Simplified

Chinese, Traditional Chinese, Farsi, Khmer, Korean, Nepali, Spanish, Tagalog/Filipino, Thai, Vietnamese.

- information in an easier to read format, see [If you can't lodge or pay on time – Easier to read information](#).

## Support for people experiencing vulnerability

Our staff can help people who are [experiencing vulnerability](#) by referring taxpayers to specialised support teams to provide tailored support and information about external support services.

Sharing relevant details about your personal circumstances helps our staff determine if it's appropriate to refer you for specialised support.

To learn more about our commitment to supporting people experiencing vulnerability and how we're implementing our vulnerability capability, see [Our support for people experiencing vulnerability](#).

## Support for tax professionals

We understand sometimes you need additional help and assistance in managing your clients' and your own tax obligations. We can provide [support for your practice](#) during difficult times.

## Contact us as soon as possible

We encourage you to contact us about your situation as early as you can.

If you contact us for help, you can expect that:

- you will be treated fairly
- we will listen to your situation and offer support that is tailored to you
- we will help you get certainty on your tax and super position
- you will get clear and simple information about your options and next steps.

If you want to speak to someone due to a [natural disaster](#) or immediate crisis or hardship, phone our **Emergency Support Infoline** on **1800 806 218**.

You can also call one of the following enquiry lines during operating hours:

- Individuals enquiries **13 28 61**
- Lodge and Pay enquiries **13 11 42**
- Business enquiries **13 28 66**.

Before phoning, check:

- the operating hours for the [phone service](#)
- you have the information to [prove your identity](#).

If you would prefer someone else to speak to us on your behalf, you can:

- [nominate an authorised contact](#) online
- speak with a [registered tax practitioner](#) [↗](#) who can contact us on your behalf.

## Information in your language

If you prefer to speak with us in a language other than English, you can phone the Translating and Interpreting Service (TIS National). This free service provides an interpreter in one of these [available languages](#) [↗](#). The service will connect you and an interpreter to us so we can help with your query.

To contact TIS National, between 8:00 am and 6:00 pm AEST, Monday to Friday, phone:

- **13 14 50** if you're in Australia
- **+61 3 9268 8332** if you're outside Australia.

Tell the operator the language you speak and ask them to phone us on **1800 806 218**.

## Aboriginal and Torres Strait Islander people

Aboriginal and Torres Strait Islander people can phone our [Indigenous Helpline](#) on **13 10 30** between 8:00 am and 6:00 pm, Monday to Friday (except public holidays) to speak with staff who are trained in cultural awareness. They will listen and help you find the right support.

## Call services for hearing or speech/communication difficulties

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.

## What it's like to call the ATO

When you call us, you'll hear an automated menu with different options. Choose the option that best matches what you need help with. The automated voice may also ask you to enter your tax file number (TFN). If you have your TFN, and you feel comfortable entering it, this helps us find your account faster.

You might also be invited to enrol your unique voiceprint in our [voice authentication](#) system. You can decline this if you do not want to enrol. If you would like to enrol, you will be asked to repeat the phrase 'In Australia, my voice identifies me' (3 times).

There might be a wait to speak to someone. If wait times are longer than usual, you may be offered a service where we call you back, without you losing your position in the queue.

Once you're connected, we'll ask a few questions to [confirm your identity](#) to make sure we are talking to the right person.

After that, we'll look at your account and talk through your situation. We'll explain what's going on and offer help through our usual services, or sometimes provide more tailored support.

Depending on your circumstances, we might refer you to specialised support. They may speak with you during the call or get back to you later when they are available.

## Steps to phone us

Step 1: Phone us. Visit our [Contact us](#) page to find the best number for your enquiry.

Step 2: Listen to the menu options.

Step 3: Select the option that matches your reason for phoning.

Step 4: An automated voice will ask you to enter your tax file number (TFN). If you have it, and you feel comfortable entering it, this helps us find your account faster. If you don't enter it, we will still be able to find your account when we speak to you.”

Step 5: Speak to the ATO officer and explain your situation.

Step 6: Let the ATO officer know in detail about any circumstances impacting your ability to meet your tax or super obligations.

## **Mental health, wellbeing and counselling services**

If you are feeling overwhelmed or you are concerned about someone you know, you can contact a free and confidential [mental health and wellbeing support and counselling service](#).

## **Financial advice**

We can't offer financial advice, but other organisations and websites can provide [advice on managing your finances](#).

QC 67558

## **Tax support for individuals, businesses, not-for-profits and tax professionals**

How we can help people or businesses experiencing a personal crisis, financial hardship or natural disaster.

**Last updated** 18 May 2026

## **Tax support options**

We understand that everyone's situation is different. If you're experiencing a crisis, financial hardship or other circumstances, you may find it harder to meet your tax or super obligations.

We offer a range of support options to help you manage your tax responsibilities. We've given some [examples](#) of tax support we can provide to people experiencing vulnerability.

We will listen to your circumstances and work with you to find the right support. You may need to [contact us](#) to access support.

## Support options available

Individuals	Businesses and not-for-profits
<ul style="list-style-type: none"><li>• <a href="#">Lodgment support</a></li><li>• <a href="#">Payment plans</a></li><li>• <a href="#">ATO fuel response</a></li><li>• <a href="#">Study and training support loan repayments</a></li><li>• <a href="#">Remission of interest charges</a></li><li>• <a href="#">Remission of penalties</a></li><li>• <a href="#">Support for individuals in financial hardship</a></li><li>• <a href="#">PAYG instalments</a></li><li>• <a href="#">Objecting to an ATO decision</a></li></ul>	

## Support for tax professionals

We understand sometimes you need additional help in managing your clients' and your own tax obligations. We can provide [support for your practice](#) during difficult times.

## Lodgment support

You must lodge your tax returns, activity statements, other documents and information by the [lodgment due dates](#). We have a number of options to help you manage this.

If you still need to lodge a tax return for a previous year, it's important to get up to date as soon as possible. This will:

- make sure all your information is current and complete, which means you'll have greater certainty about [your tax and super position](#)
- help you avoid penalties.

We may be able to help you by providing [replacements for lost or damaged tax records](#).

## Individuals

- You can contact a registered tax or BAS agent about your lodgment. When you use a registered agent, you may have a later due date.
- You may be eligible to use [Tax Help](#), depending on the amount and type of income you receive. Tax Help is a community-based program helping eligible low-income earners complete their tax returns.
- You can contact a [National Tax Clinic](#) for free tax advice and support. The National Tax Clinic program is a government-funded initiative to help people who may not be able to afford to use a registered tax professional.

## Businesses and not-for-profits

- You can contact a registered tax or BAS agent about your lodgment. When you use a registered agent, you may have a later due date.
- Businesses may be eligible for an [extra 2 weeks](#) to lodge and pay quarterly business activity statements if they receive and lodge them online. See our example of [extra time to lodge or pay](#).
- Small businesses and not-for-profit organisations can contact a [National Tax Clinic](#) for free tax advice and support. The National Tax Clinic program is a government-funded initiative to help people who may not be able to afford to use a registered tax professional.

## If you can't lodge on time

If you can't lodge on time, [phone us](#) before the due date so we can work together to reduce the risk of a penalty.

If we don't receive your lodgment by the due date, we'll contact you by SMS, phone, your myGov Inbox, or paper letter. If you use a registered

tax agent, we may contact them. You may face a range of consequences if you don't lodge.

To access information about support options in an easier to read format, visit [If you can't lodge or pay on time – Easier to read information](#).

## Payment plans

If you're finding it hard to pay your tax on time, you may be eligible to set up a [payment plan](#).

A payment plan allows you to break down your total debt into smaller amounts (instalments). When you set up a payment plan, you pay an agreed sum of money each period (weekly, fortnightly or monthly) until the debt is fully paid.

The [General interest charge](#) (GIC) still applies to tax debts being paid using a payment plan, and it compounds daily. Paying your debt in the shortest period of time will help reduce the GIC that you'll pay.

See our [payment plan example](#).

## ATO fuel response

We are administering temporary measures to [support the Australian Government's National Fuel Security Plan](#). The measures, including reducing the fuel excise and changes to fuel tax credit rates, will help both individuals and businesses.

For businesses, we are also offering streamlined access to a new temporary [ATO fuel response payment plan](#).

## Study and training support loan repayments

You may apply to [defer a repayment](#) of your study and training support loan or overseas levy. Deferring means we will either:

- not raise a repayment
- reduce the amount of repayment required toward your loan.

## Remission of interest charges

If you're struggling to pay your tax debt and have been charged interest, you may be able to apply for [remission of some or all of the interest](#). When deciding whether to remit the interest, we look at whether you were responsible for the delayed payment or if it was outside your control. See our [general interest charge remission request examples](#).

## Remission of penalties

If a penalty has been applied and you disagree with it, you can request a [remission of penalties](#).

We have discretion to remit all or part of the penalty or cancel it, according to individual circumstances. In deciding whether to remit a penalty, we consider things like:

- your compliance history and your attitude toward complying with the tax laws
- your tax debt
- the reasons for the increased tax (or reduced credits) that led us to impose penalties
- whether we became aware of the shortfall as a result of your voluntary disclosure or because of our compliance efforts.

See our [penalty remission example](#).

## Support for individuals in financial hardship

Some support options are only available for individuals who are in [financial hardship](#).

To work out what help may be available, we'll need to talk with you about your situation. We understand these conversations can be hard, but they help us understand what you're going through and make sure support is given to people who really need it.

Sometimes we may ask you to provide documents or other information to support what you tell us. This depends on your circumstances and the support you're asking for.

It is an offence to provide false or misleading information and [penalties](#) can apply.

Our support options are:

- [Priority processing of tax return](#)
- [Request to not offset debts](#)
- [Release from tax debt](#)
- [Reversing Family Tax Benefit debt offset](#)
- [Early access to super](#)

## Priority processing of tax return

Before contacting us, [check the progress of your return](#). We have information to help you understand the [status of your tax return](#).

You may not need to lodge a request for priority processing if your return is in its final stages of processing. Your return may be already finalised before we have had an opportunity to consider a priority processing request.

### Applying by phone

Once you have lodged your return, phone us on **13 28 61** during [operating hours](#) to discuss whether priority processing is suitable. Before you phone, check you have the information you need to [prove your identity](#).

### Applying through a tax professional

A registered tax professional can request priority processing for you.

If your agent makes this request, we'll need to understand your circumstances. This usually involves your agent discussing your situation with us on your behalf.

### What happens next

Once your request for priority processing is received, your tax return will be given priority attention.

If we need further information, we'll contact you. Where priority processing is granted, we ask that you respond to our contact and provide any requested information as soon as practical to help us progress your tax return without delay.

We may need more time to process your return if:

- we need to check information in your return
- you are a customer of another Australian Government agency, including Services Australia (Centrelink or Child Support)
- you have lodged tax returns or amendments for several years at once
- you currently have a tax debt or previously unresolved tax debt with us
- you are under an insolvency administration, for example bankruptcy or debt arrangement. Check to make sure your insolvency practitioner advises us of your situation before you lodge your return.

Applying for priority processing doesn't guarantee a refund. It could result in the credit being used to pay an outstanding debt with us or other Australian Government agencies. This is known as [offsetting](#). If you have an outstanding debt with another Australian Government agency, such as Services Australia (Centrelink or Child Support), you should also contact them to discuss your circumstances.

## Request to not offset debts

If you have a debt with us, we're required by law to pay off ([offset](#)) the debt using any credits or refunds you become entitled to. However, if you are in [financial hardship](#) there are limited circumstances in which we may be able to pay the refund to you instead.

These circumstances are:

- the amount owing is due but not yet payable
- you have a payment plan for the debt and you are complying with the payment plan
- we have agreed to defer recovery action
- the debt is a director penalty debt.

Phone us on **13 11 42** during [operating hours](#) to discuss whether this option is available to you. Before you phone, check you have the information you need to [prove your identity](#).

## Release from tax debt

In certain circumstances, we can permanently remove (release) some or all of an individual's tax debt. We can only release you from payment of particular tax debts where paying those debts would leave you in [financial hardship](#). See our [release of tax debt example](#).

## Who can apply?

You can apply for release if you are:

- an individual
- the trustee of the estate of a deceased person.

Companies, trusts and partnerships can't apply to have tax debts released. If your company, trust or partnership has a tax debt and you are having difficulty paying, you can phone us on **13 11 42** [during operating hours](#) (refer to Lodge and Pay enquiries) to discuss your options. You may also wish to seek [advice on managing your finances](#).

## Which tax debts may be released?

These tax debts can be considered for release:

- income tax
- PAYG instalments
- fringe benefits tax (FBT)
- FBT instalment
- Medicare levy
- Medicare levy surcharge
- withholding taxes on dividends, interest or royalties
- mining withholding tax
- managed investment trust withholding tax
- some penalties and interest charges associated with these debts.

These tax debts **can't** be released:

- GST
- PAYG withholding
- excess contribution tax (ECT)
- Division 293 liabilities

- super guarantee charge (SGC)
- director penalty notices.

If there is no part of your tax debt that can be released and you are experiencing financial hardship, phone us on **13 11 42** during [operating hours](#) to discuss your options. Before you phone, check you have the information you need to [prove your identity](#).

## **How is release assessed?**

We take into account your household's [income and expenditure](#) and [assets and liabilities](#) to determine financial hardship. We then consider [other factors](#) and information provided by you to determine whether it would be appropriate to grant release.

Your application for release and any [evidence of financial hardship](#) you supply should provide enough information for us to understand your circumstances. This will help us in determining the type of assistance we can provide.

### **Income and expenditure**

We look at your household's fortnightly income and expenditure to determine if you have the ability to pay all or part of your debt. We may then assist you with arranging a suitable [payment plan](#).

### **Assets and liabilities**

We look at your household's assets and liabilities to identify if the sale of particular assets could repay all or part of your tax debt.

Owning assets, such as your residential home, motor vehicle, household goods, tools of trade, and savings for basic living needs is generally regarded as normal and reasonable when these are consistent with ordinary community standards and expectations.

However, generally we would consider you purchasing an asset while you are aware of your tax debt to be unreasonable.

### **Other factors**

If we've established that payment of your tax debt would cause you financial hardship, we'll look at other factors within your control that have contributed to your financial hardship. These factors include:

- how your tax debt arose

- if you disposed of funds or assets without providing for tax debts
- if you have other debts you are not able to pay (such as Services Australia debts) and how they arose
- whether releasing you from your tax debt will not improve your financial hardship
- if your financial hardship is temporary and your circumstances are likely to improve
- your compliance history
- if you can demonstrate that you have provided for future tax debts.

We will also consider other factors outside of your control that are contributing to your financial hardship.

For more information, see [PS LA 2011/17 Debt relief, waiver and non-pursuit](#).

### **Before you apply**

Before we can consider your application, you must:

- lodge all of your outstanding tax returns and activity statements so we know the total amount you owe
- provide up-to-date contact information as we may need to contact you during the process

You will also need to wait for the finalisation of any unresolved:

- disputes with us (for example, if you objected to an income tax assessment)
- compensation, damages or insurance claims.

If you need more information before applying, phone us on **13 11 42** during [operating hours](#). Before you phone, check you have the information you need to [prove your identity](#).

### **How to apply for release**

Use our [Debt release tool](#) to:

- work out if you are eligible to apply
- access the application form.


## Reversing Family Tax Benefit debt offset

If we've offset your income tax refund against your Family Tax Benefit debt with Services Australia, there are limited circumstances where we may [consider reversing the decision](#).

## Early access to super

In limited circumstances, you may be able to access your super early due to financial hardship. You need to:

- [check your eligibility](#) to apply
- apply to your super fund directly. We do not process severe financial hardship requests.

[Services Australia](#)  may be able to provide evidence to your super fund to support your claim of financial hardship.

See our [early access to super example](#).

## GST registration and reporting

Changing if or when your business pays GST may help you with temporary financial difficulties. If your business's GST turnover is less than \$75,000 (or \$150,000 for non-profit organisations), you may be able to:

- cancel your GST registration. Your fuel tax credit, luxury car tax and wine equalisation tax registrations will also be cancelled
- remain registered but choose to report and pay your GST annually or monthly.

You can phone us on **13 28 66** during [operating hours](#) if you need to change your GST reporting and payment cycle.

## PAYG instalments

If your income is reduced, you can [vary your pay as you go \(PAYG\) instalments](#) so the amount you prepay is closer to your expected tax for the year.

Your varied amount or rate will apply for all your remaining instalments for the income year, or until you make another variation. We encourage

you to review your PAYG instalments regularly, so the amount you prepay is closer to your expected tax for the year.

You can either:

- lodge a variation on your next business activity statement (BAS) or instalment notice
- phone us on **13 28 61** during [operating hours](#) to discuss your PAYG instalments.

## Small business tax concessions

If you're running an [eligible small business](#), the following concessions may help you during times of financial pressure:

- [Small business income tax offset](#) – this offset can reduce the tax you pay by up to \$1,000 each year
- [Simplified trading stock rules](#) – this concession allows you to report an estimate of the value of your trading stock at the end of the financial year
- [Small business restructure roll-over](#) – small businesses can change their legal structure, without incurring any income tax liability, by transferring active assets between entities
- [Lower company tax rate](#) – if you are a base-rate entity you could be eligible for the lower company tax rate of 25%.

## Economic stimulus measures

- [Temporary full expensing](#) – eligible businesses may immediately deduct the business portion of the cost of eligible new depreciating assets
- [Loss carry back tax offset](#) – if you're an eligible corporate entity, you may claim this refundable tax offset for losses in the 2019–20 to 2022–23 income years

## Primary producers

If you're facing financial difficulties due to drought, there are a range of tailored [primary producer concessions](#) to help primary producers manage their finances. Immediate tax deductions for capital expenditure that are available include:

- [Farm management deposit scheme](#)
- [Fencing and fodder storage assets](#)
- [Landcare operations](#)
- [Primary producers concessions](#)
- [Shelterbelts](#) – new fencing or reticulation
- [Water facilities](#)

If you operate as an individual or in partnership, you can also benefit from exceptions to the [non-commercial losses](#) rules.

**Media:** Drought support for primary producers

<https://tv.ato.gov.au/ato-tv/media?v=bi9or7orxmu3p7> 

(Duration: 2:37)

## Objecting to an ATO decision

If you disagree with a decision we've made, or one you think we might make, you may be able to [dispute or object](#) to it.

If you're experiencing vulnerability and need support with the objection process, our [Dispute Assist](#) service provides free support to eligible individuals and small businesses to navigate the dispute process.

See our [objection support example](#).

### ATO fuel response

Find out about the ATO response to higher fuel costs and how we can help manage your tax obligations.

### National Tax Clinic program

The National Tax Clinic program can help eligible individuals and small businesses with their tax affairs.

### Evidence of financial hardship

We may ask you to provide recent evidence to support your claim of financial hardship.

## Replacing lost or damaged tax records

Find out how to replace tax records which were lost or damaged due to a natural disaster or personal crisis.

## Tax support for when you need it most

Available tax and super support for people experiencing vulnerability.

QC 106371

## ATO fuel response

Find out about the ATO response to higher fuel costs and how we can help manage your tax obligations.

**Last updated** 2 April 2026

## ATO role in the National Fuel Security Plan

On 30 March 2026, the Australian Government announced the National Fuel Security Plan.

We are administering temporary measures from 1 April 2026, including:

- reducing the fuel excise for 3 months (32 cent per litre reduction) – see [Excise duty rates for fuel and petroleum products](#)
- changes to fuel tax credit rates due to
  - the reduction in the heavy vehicle road user charge to zero for 3 months – see [Rates – business](#)
  - the deferral of the next scheduled increase in the heavy vehicle road user charge by 6 months.

These changes are now law.

## ATO options for impacted taxpayers

If you are impacted by increasing fuel prices, the ATO has a range of options to help manage your tax obligations.

### Options for businesses

The ATO is offering streamlined access to a new temporary [ATO fuel response payment plan](#) in response to the impact of high fuel prices on businesses.

This is in addition to pre-existing options available to help manage your tax obligations, including:

- [priority processing of tax returns](#)
- [remitting penalties and interest](#)
- [varying your pay as you go \(PAYG\) instalment](#)
- [payment plans](#)
- [discretion not to offset.](#)

To find out more, visit [Tax support for individuals, businesses, not-for-profits and tax professionals.](#)

### Options for individuals

For individuals experiencing hardship due to fuel prices, we have pre-existing support services. To find out more, visit [Tax support for individuals, businesses, not-for-profits and tax professionals.](#)

## How registered tax and BAS agents can help

As a registered tax or BAS agent you play a vital role in supporting your clients who are impacted by high fuel prices. You can support your clients who are most impacted as follows:

- Where your clients are likely to receive an activity statement refund, manage your workflows to prioritise their lodgments to help them manage cashflow.

- If your clients are eligible for the ATO fuel response payment plan, you can lodge an application on their behalf provided you have their written authority to do so.
- Consider the ATO's existing support mechanisms such as payment plans, lodgment and payment deferrals and penalty and interest remission and guide your clients as appropriate.

### **ATO fuel response payment plan**



Find out about a tailored payment plan we are offering to eligible taxpayers affected by the increased cost of fuel.

### **How to apply for the ATO fuel response payment plan**



How businesses and sole traders apply for the ATO fuel payment plan via online services or their registered tax agent.

QC 106339

## **ATO fuel response payment plan**

Find out about a tailored payment plan we are offering to eligible taxpayers affected by the increased cost of fuel.

**Last updated** 4 May 2026

### **About the fuel response payment plan**

As an eligible taxpayer, you can access the ATO fuel response payment plan with the following conditions:

- no upfront payment

- a 3-year payment plan period of 36 equal monthly instalments
- general interest charge remission (GIC). We will make a decision to remit any general interest charge that has accrued from the time of your application to the date of the third monthly instalment provided you
  - pay all instalments agreed under the payment plan for 3 months
  - bring any outstanding lodgments up to date in that period.

**Note:** The ATO fuel response payment plan is available by [application](#) until 30 June 2026. You will not have to make a further application for GIC remission for this period.

The ATO will continue to assess the situation and support options available. This information will be updated if the ATO will continue or change this support beyond 30 June 2026.

## What to do before accessing the ATO fuel response payment plan

Before applying you must:

- consider whether you are [eligible](#) for an ATO fuel response payment plan
- gather information and evidence supporting your eligibility.

If you are **not** eligible, you should prioritise the following actions:

- Pay your employees their wages and ensure you pay their super guarantee entitlements as a priority.
- Pay your creditors so they can pay their employee entitlements.
- Keep up to date with your lodgments. If you are expecting a refund, lodge as soon as you can.
- If you owe money, pay what you can as soon as you can. For the remaining debt, you can [set up a normal payment plan](#) through online services.
- Contact your registered tax or BAS agent to discuss the options that are right for you.

## Eligibility to apply for the ATO fuel response payment plan

You are eligible to apply for the ATO fuel response payment plan if you are an **ABN** holder who meets the following 4 criteria:

1. You have experienced an increase in business operating costs and these costs are either
  - a. directly attributable to higher fuel costs
  - b. indirectly attributable to high fuel costs because of increased transport, logistics or other supply chain costs.
2. You have a new tax debt, or you are unable to service an existing tax debt.
3. You can demonstrate a reduced capacity to pay due to the high fuel prices. This is separate from a general downturn in business or ordinary cashflow issues. This means that if fuel prices hadn't been so high, you anticipate you would have been able to meet your payment obligations, including your instalments under existing payment plans.
4. Your lodgments are up to date within 3 months of the payment plan being set up. We may cancel your payment plan if lodgments are not up to date within this period. Up-to-date lodgments are also required for us to make a decision to remit GIC under the fuel response payment plans.

**Note:** If we have commenced [legal action](#) against you in relation to your outstanding debt you **may not** be eligible for the fuel response payment plan.

The ATO fuel response payment plan is available by [application](#) until 30 June 2026.

You can review the [Privacy notice for the ATO fuel response payment plans](#).

# How to apply for the ATO fuel response payment plan

How businesses and sole traders apply for the ATO fuel payment plan via online services or their registered tax agent.

**Last updated** 1 April 2026

## Businesses including sole traders

If you are a business owner, you can login to Online Services for business (or Online services for individuals if you are a sole trader) and follow the prompts to the application form.

To complete the application, you will need to:

- Be [eligible](#) and able to declare that you can provide evidence if requested to do so.
- Be able to repay your debt in a maximum of 36 equal monthly repayments (you can choose to pay in full earlier to limit exposure to general interest charge (GIC)).
- Be able to enter into a direct debit arrangement through an Australian bank account, credit card (VISA, Mastercard or AMEX – a credit card surcharge may apply) or debit card.
- Be able to
  - comply with your payment plan
  - bring any outstanding lodgments up to date within 3 months from the start of your payment plan (in order to continue the payment plan and have interest remitted).
- Indicate whether you intend to [vary your pay as you go instalments](#).

If you are asking your registered tax or BAS agent to submit the application on your behalf you will need to ensure they have authority to do so on your behalf.

## To access the application form

Follow these steps:

- Log in to Online services for business (or Online services for individuals if you are a sole trader)
- From the Home page Fuel response alert, select **Check options**
- Complete the form
- Sign the declaration
- Save and print a copy for your records.

**Note:** Submitting this form does not confirm that you have entered into a payment arrangement. You will be contacted by the ATO with information and next steps. You may have to provide more information online to enter into a payment plan.

[Check options for your business](#)

[Check options for sole traders](#)

## Tax professionals

If you are a registered tax or BAS agent, you can login to Online services for agents and follow the prompts to the application form to help establish eligibility and submit the application on your client's behalf.

You must have the express written authority from your client to submit this form on their behalf.

## To access the application form

Follow these steps:

- Log in to Online services for agents
- From the Home page Fuel response alert, select **Check options**
- Complete the form
- Sign the declaration
- Save and print a copy for your records.

**Note:** Submitting this form does not confirm that you your client has entered into a payment arrangement. You or your client will be contacted by the ATO with information and next steps. You may have to provide more information online to enter into a payment plan.

[Check options for tax and BAS agents](#)


QC 106348

## National Tax Clinic program

The National Tax Clinic program can help eligible individuals and small businesses with their tax affairs.

**Last updated** 17 January 2025

### What is the National Tax Clinic program


The [National Tax Clinic program](#)  is a government-funded initiative that supports eligible individuals and small businesses who are:

- unable to access tax advice and assistance in managing their tax affairs due to economic, social or personal factors
- not represented by a tax professional.

Students studying tax-related courses provide free tax advice and support under the supervision of qualified clinic managers, tax and legal professionals. Your session may be conducted via phone or web conferencing, or face-to-face in some locations.

We support the program, but the tax clinics operate independently through various university campuses located in every Australian state and territory.

### Tax clinic eligibility and contact details

Visit [National Tax Clinics](#)  to learn more about the program. You can find more information, including eligibility criteria and contact

information for the tax clinic that's nearest to you, as well as other resources to help you with your tax.

## ATO Tax Help program

Through our free [Tax Help program](#), we help eligible individuals lodge their tax returns.

The program runs from July to October each year. There are Tax Help locations in all capital cities and in many regional areas.

QC 59833

## Evidence of financial hardship

We may ask you to provide recent evidence to support your claim of financial hardship.

**Last updated** 9 April 2026

We may ask you to provide recent evidence to support your claim of [financial hardship](#). Your evidence should support your current financial circumstances.

Any documents you provide should be dated within 4 weeks of the date you give them to us.

We take many factors into account when assessing your claim for financial hardship. Providing one or more of these documents listed below may not necessarily result in you being granted financial hardship status, but can help in us understanding your situation.

In some cases, these requirements may change, depending on your individual circumstances.

### Examples of documents to provide evidence of financial hardship

<b>Individuals</b>	<b>Businesses or not-for-profits</b>
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<p>Evidence may include:</p> <ul style="list-style-type: none"><li>• official eviction notice (not a warning of possible eviction due to rental arrears)</li><li>• pending disconnection of essential services, like water, electricity, gas, mobile phone or internet</li><li>• notice of impending legal action</li><li>• letter from a charitable organisation regarding loss of employment or inability to provide for basic necessities</li><li>• bank notice, for example, overdraft call or mortgaged property repossession</li><li>• overdue medical bills</li><li>• letter from a doctor verifying the inability to earn an income due to illness or caring for a sick family member</li><li>• final notice from school regarding payment of mandatory fees</li><li>• funeral expenses</li><li>• repossession notice of essential items, like a car or motorcycle.</li></ul>	<p>Evidence may include:</p> <ul style="list-style-type: none"><li>• a current bank notice</li><li>• other bank notices (for example, an overdraft call)</li><li>• an eviction notice</li><li>• a disconnection notice</li><li>• a repossession notice</li><li>• a notice of impending legal action</li><li>• staff pay records</li><li>• contract payment schedules</li><li>• legal documents.</li></ul>
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QC 65010

# Replacing lost or damaged tax records

Find out how to replace tax records which were lost or damaged due to a natural disaster or personal crisis.


**Last updated** 9 April 2026

## Reconstructing your records

If your tax records have been damaged, destroyed or lost, there are several ways we can help you reconstruct them.

We can re-issue or help you reconstruct lost or damaged tax records to claim entitlements including tax deductions, or to access government payments or concessions.

## Documents we hold

The quickest and easiest way to [access and print copies of your tax documents](#) is by using our [online services](#) through [myGov](#) .

We can re-issue or supply copies of tax documents such as:


- tax returns
- income statements and payment summaries
- activity statements
- notices of assessment.

If you have lost your tax file number, phone our emergency support line on **1800 806 218**. We will use other information to verify your identity, such as your:

- date of birth
- address details
- bank account details.

## Documents held by others

Your employer or payer should have copies of your payment summaries. Your bank should be able to provide you with bank records.

If your employer reports your income and super information through Single Touch Payroll (STP), you can [access a copy of your income statement](#) in [ATO online services](#) through [myGov](#) .

Your registered agent may also have copies of your records.

Your bank may charge you a fee for replacing bank records and providing any other information or service to help you to reconstruct records. You can claim a deduction in the income year that those fees are charged.

## Self-managed super funds

If you have a [self-managed super fund](#), you must keep certain records. If you have lost these records, we will consider a request for additional time to meet your reporting obligations. Where possible, we'll make available information that your SMSF has previously reported.

For super enquiries, phone us on **13 10 20**.

## Proving your claims

If you can't prove claims made in your tax returns or activity statements because your records have been lost or destroyed, we can still accept the claim if it's not reasonably possible to get the original or replacement documents.

QC 67545

## Tax support for when you need it most

Available tax and super support for people experiencing vulnerability.

Last updated 4 May 2026

## About available support options

We understand that everyone's situation is different. If you're experiencing vulnerability, you may find it hard to meet your tax obligations.

We offer a range of support options to help you manage your tax responsibilities. This could include:

- extra time to lodge or pay
- assistance during the objection process
- support where penalties and interest have been applied.

We will listen to your circumstances and work with you to find the right support.

The following examples show how we have supported individuals experiencing vulnerability, helping them to fulfil their tax obligations.

This page will be updated as more support options and examples become available, reflecting our ongoing commitment to supporting taxpayers navigate their tax obligations during difficult times.

## Specialised support

If you need help with your tax and are experiencing vulnerability, we have specialised staff that can work with you to find flexible options to help you meet your obligations. Our staff are trained to recognise vulnerability and refer taxpayers to specialised teams, who work closely with internal ATO teams and external partners to provide tailored support.

Sharing relevant details about your personal circumstances helps our staff determine if it's appropriate to refer you for this specialised support.

## Indigenous Helpline

For Aboriginal or Torres Strait Islander Peoples, you can call our [Indigenous Helpline](#) on **13 10 30** to speak with staff who are trained in cultural awareness. They'll listen and help you find the right support.

**Example: Norma's Story – Indigenous Helpline support**

Norma had a tax debt and needed to discuss her options for addressing it. Speaking with an ATO officer, Norma was told she needed another form of identification to access her account. The remote town Norma lives in had recently experienced a cyclone which caused the local bridge to collapse, cutting her off from essential services, including the post office. Norma couldn't pick up her new license at the post office and was unable to provide the additional identification requested.

As Norma identifies as Torres Strait Islander, a friend suggested she should call the ATO's Indigenous Helpline for support in accessing her ATO record. Norma called and spoke to Jo, who has specialist training in cultural awareness. Jo was able to use her discretion and follow alternative processes which allowed Norma to access her ATO record. Jo also helped set up a manageable payment plan for Norma to pay off her tax debt over a period of time.

## **Extra time to lodge or pay**

If you are experiencing vulnerability and need [more time to lodge or pay](#), you can discuss your personal circumstances with us.

### **Example: Bill's Story – Extra time to lodge and pay for small business owners**

Bill runs a small cattle station in regional NSW and usually lodges his quarterly BAS on time through online services for business. Recently, Bill was hospitalised with severe respiratory symptoms and pneumonia. He is now recovering at home but needs to travel 5 hours to the nearest city every few days for follow up treatment. His doctor has advised him to rest and ease back into work over the next month.

As the BAS is due in a few days, Bill knows he won't have the time or energy to lodge and pay on time. He's feeling stressed and unsure if the ATO can help, so he calls us and speaks to ATO Officer, Mohammad.

Bill explains his circumstances and how his temporary medical condition is affecting his ability to prepare his BAS. He also

shares that the stress of the due date is impacting his recovery. Mohammad listens and offers a 5-week deferral of lodgment and payment, giving Bill time to focus on his health and gradual return to work.

During the call, Mohammad learns that Bill is feeling overwhelmed, and he is able to provide information about other community and government resources that could assist.

### **Example: David's Story – Extra time to lodge**

David had recently been released from prison after 3 years. He'd lost his job and had unpaid tax debts and overdue lodgments. Feeling overwhelmed, he didn't know where to start.

David [contacted us](#) and shared his circumstances. We listened and the information David shared helped ATO staff refer him to Michelle, who was specifically trained to offer support for taxpayers in David's situation.

Michelle helped David understand that lodging his overdue tax returns was the first step to meeting his tax obligations and would help to clarify if he owed any tax. Since David didn't have all his records, Michelle provided copies of income information we'd received from third parties to help him reconstruct his records.

Michelle also provides information about how to access a tax help volunteer and financial counselling services for support and gave him extra time to lodge.

With this support, David was able to complete his lodgments and is working to stay on track.

## **Requesting priority processing**

If you're experiencing financial difficulties, you can ask for [priority processing](#) of your tax return. We'll listen to your circumstances and let you know if we can fast-track your request. Applying for priority processing doesn't guarantee a refund, if you have an outstanding debt with us or another government agency, contact us or them to discuss this early.

## Setting up payment plans

If you're finding it hard to pay your tax debt, a [payment plan](#) may help. A payment plan lets you pay in smaller amounts over time, making it easier to manage your repayments and reduce financial stress. Tax debts on a payment plan continue to accrue general interest charge (GIC), which compounds daily. Paying your debt in the shortest period of time will help reduce the GIC that you'll pay.

If you owe \$200,000 or less, you may be able to set up a payment plan through our online services. You can also contact us and work to find a solution that suits your circumstances.

### Example: Paul's Story – Tailored payment plan

Paul, a former project marketing professional, faced severe mental health challenges and substance dependency which led to hospitalisation and made it difficult for him to continue working. As a result, he struggled to manage his tax obligations, and he received a warning letter.

Now living with his parents and working part-time in a role with limited earnings, Paul contacted us to ask for help. We referred him to specialised support, where he received support based on his circumstances.

Bethany listened with empathy and recognised Paul's situation and his willingness to resolve his tax debt. She set up a tailored payment plan, allowing Paul to make smaller, manageable repayments over time.

This support helped Paul manage his tax obligations in a way that aligned with his personal circumstances, enabling him to focus on his recovery.

## Deferring or amending repayments

You may apply to [defer your compulsory repayment](#) of your study and training support loan or overseas levy if you are in serious hardship or for other reasons.

## GIC remission

If you're struggling to pay your tax debt and have been charged interest, you may be able to apply for [remission of some or all of the General Interest Charge \(GIC\)](#). When considering remissions, we look at whether you were responsible for the delay in payment or if it was outside your control. If you were responsible for the delay, we will consider whether it is fair and reasonable to remit the GIC.

### Example: Charlie's story – Remission of GIC

Charlie is a sole trader who runs their business from their home. Charlie's home was damaged during a flood, and they relocated their business to earn an income while repairs were made. Due to business relocation costs, Charlie was unable to pay their BAS debts from June to December 2023.

Once Charlie had their business situation under control, they supplied documentation detailing their circumstances and requested remission of GIC that accrued for these periods. We considered the circumstances that impacted Charlie's ability to pay on time, and the steps they quickly took to get on top of their obligations. GIC was remitted in full.

## Penalty remission

If a penalty has been applied and you disagree with it, you can request a [remission of the penalty](#). We have discretion to remit all or part of the penalty or cancel it, according to individual circumstances

### Example: Marlee's Story – Remission of penalties

Marlee, a mother of 2, escaped a violent relationship and was living at a women's refuge. She lodged 4 years of overdue tax returns, expecting to receive a refund to help her find secure stable housing. However, she received penalties for late lodgment, resulting in a debt, rather than the expected refund.

Marlee contacted us and explained that her former partner had full control over their finances. Recognising signs of financial abuse, staff referred Marlee to specialised support. Samantha reviewed Marlee's situation and given the circumstances, was able to remit the penalties.

This allowed Marlee to receive her refund and regain control of her tax affairs.

## Objecting to a decision

If you disagree with a decision we've made, or one you think we might make, you may be able to [dispute or object](#) to it.

## Additional support during an objection

If you're experiencing vulnerability and need support with the objection process, our [Dispute Assist](#) service provides free support to eligible individuals and small businesses to navigate the dispute process. To be considered for Dispute Assist, you can outline your personal circumstances in the objection form at Question 9b.

### Example: Shelley's story – Support through Dispute Assist

After Shelley's contract was terminated due to a workplace injury, her lump sum leave entitlements increased her assessable income, resulting in a tax debt. Shelley disagreed with the assessment, lodged an objection and asked for help through the Dispute Assist service by completing question 9B on the objections form.

As a single mother, experiencing financial hardship and mental health challenges, Shelley was struggling with the objection process. Due to the impact of her circumstances, Shelley was eligible for support from Dispute Assist. Shelley was allocated a Dispute Assist officer, Amanda, who took time to understand Shelley's situation. Amanda explained the objection process clearly, and worked with the objections team to ensure Shelley's case was handled fairly and with care.

Although Shelley's objection decision was unfavourable, Amanda helped her understand the outcome and connected her with another ATO area. With this support, Shelley lodged a successful application to have her tax debt released, removing her income tax liability.

## Applying for release of tax debt

If paying your tax debt would cause serious hardship, you can [apply for release from some or all of your debt](#). We'll consider your individual circumstances and let you know if you're eligible.

### Example: Rita's Story – Release from tax debt

Rita was in a serious accident resulting in a brain injury. Following extensive hospitalisation and ongoing health challenges Rita has no employment, has had to sell her primary residence and now resides in a high care facility. Rita's legal representative contacted us, unsure of what to do.

We connected them with Josh from our specialised support. Josh listened to Rita's experience and recognised the difficult position she was in.

He helped Rita's representative apply for a release of her tax debt. The application was assessed and granted after taking into consideration her financial and other personal circumstances. It clearly demonstrated that paying the debt would cause serious hardship, meeting the requirements for release. Josh also provided information about other community and government resources that could assist with other aspects of Rita's situation.


This support gave Rita financial relief, and better access to support.

## Reversing Family Tax Benefit debt offset

If we've offset your income tax refund against your Family Tax Benefit debt with Services Australia, there are limited circumstances where we may [consider reversing the decision](#).

## Early access to super

In limited circumstances, you may be able to [access your super early](#) to help manage financial or health related challenges. This includes accessing super on compassionate grounds to pay for essential expenses such as medical treatment, funeral costs, or to prevent the loss of your home. You may also be eligible for early release due to severe financial hardship, terminal illness, or incapacity. Each category has specific eligibility criteria and is assessed either by the ATO or your super fund.

You need to apply to your super fund directly for release of super on [financial hardship](#)  grounds. The ATO does not process severe financial hardship requests.

### Example: Esther's Story – Early release of super

Esther lost her job due to severe anxiety and fell behind on bills. Although she is starting a new job that better suits her situation, due to missed mortgage payments she is facing the risk of losing her home.

Esther read about [compassionate release of super](#) on the ATO website and determined that she meets the [eligibility criteria](#) to apply under preventing foreclosure or forced sale of her home. Esther collected all supporting documentation required and submitted an application online.

After assessment, Esther's application was approved, allowing her to pay her overdue mortgage and keep her home.

## Providing evidence of circumstances

If you're experiencing vulnerability or financial hardship, we may be able to help. You'll need to [provide details](#) about your circumstances like, your income, expenses, and share specific difficulties you are experiencing so we can understand what support is right for you.

## What is it like to call the ATO?

When you call us, you'll hear an automated menu with different options. Choose the one that best matches what you need help with. This automated voice may also ask you to enter your tax file number (TFN). If you have it, and you feel comfortable entering it, this helps us find your account faster.

You might also be invited to enrol your unique voiceprint in our [voice authentication](#) system, you can decline this if you do not want to enrol. If you would like to enrol, you will be asked to repeat the phrase 'In Australia, my voice identifies me' 3 times.

There might be a wait to speak to someone. If wait times are longer than usual, you may be offered a service where we call you back, without you losing your position in the queue.

Once you're connected, we'll ask a few questions to confirm your identity to make sure we are talking to the right person.

After that, we'll look at your account and talk through your situation. We'll explain what's going on and offer help through our usual services, or sometimes provide more tailored support.

Depending on your circumstances, we might refer you to specialised support. They may speak with you during the call or get back to you later when they are available.

Step 1: Call the ATO. Visit our [Contact us](#) page to find the best number for your enquiry

Step 2: Listen to the menu options

Step 3: Select the option that matches your reason for calling

Step 4: An automated voice will ask you to enter your tax file number (TFN). If you have it, and you feel comfortable entering it, this helps us find your account faster.

Step 5: Speak to the ATO officer and explain your situation

Step 6: Let the ATO officer know in detail about any circumstances impacting your ability to meet your tax or super obligations.

# Understand and manage your obligations

Tips and resources to help individuals, businesses and not-for-profits manage their tax and super obligations.

**Last updated** 9 April 2026

## Know your tax and super position

Tax and super obligations vary depending on whether you're an individual or running a business.

Your tax and super position refers to the current status of your obligations, for instance whether:

- your lodgments are up to date or behind
- you are owed a refund or need to pay us
- any payments you owe pay are up to date or overdue.

Knowing your position helps you understand what you need to do, when to ask for help, and what support options are available to you.

One way to know your current position is to use our online services.


## Using ATO online services

ATO online services allows you to access a range of tax and super services in one place. This includes, but is not limited to:

- reminders of due dates
- requesting lodgment deferrals, making payments or setting up payment plans
- online lodgment of your activity statements and tax returns
- keeping track of super
- updating your details, , digital identity access or authorised contacts.


Our online services are convenient, secure and accessible at any time.

## Individuals and sole traders

Individuals and sole traders can use [ATO online services](#) . You'll need a [myGov account linked to the ATO](#).

See our guide on [using ATO online services](#).

## Businesses

Businesses (including SMSF auditors) can use [Online services for business](#) . If you're a business, you'll need to use [Digital ID and Relationship Authorisation Manager](#) (RAM) to access the service.

See our [Online services for business user guide](#).

## Know your due dates

Tax returns, activity statements and other tax and super obligations must be lodged by their due dates:

- [Individual tax return](#)
- Business and organisations – [Due dates by topic](#) or [Due dates by month](#)
- [Alcohol excise](#)
- [Fuel excise](#)
- [Self-managed super fund annual return](#)
- [Taxable payments annual report](#).

## Manage payments

When you have tax to pay, it's important that you pay it in full and on time. [If you don't pay](#), we will apply a [general interest charge](#) on your unpaid amounts.

We have information and resources on how to [manage your payments](#), including helping you understand and plan for your payment obligations.

## Have good record keeping practices

A good record keeping system will help you manage your tax and super obligations. This will make it easier to report and lodge on time with us.

See our guides on good record keeping:

- [Record keeping for individuals](#)
- [Record keeping for business](#)
- [Record keeping for not-for-profits](#)
- [Record keeping evaluation tool](#).

## Use the ATO app

[Download the ATO app](#) to manage your tax and super on the go. The ATO app provides many [useful functions](#), including:

- downloading key lodgment and payment dates into your phone's calendar
- using myDeductions, individuals and sole traders you can record your expenses and work-related trips (car expenses).

## Use SBR-enabled software

[Standard Business Reporting](#) [↗](#) (SBR) is a standard approach to online or digital record-keeping to simplify business reporting obligations.

You can prepare and lodge reports to us directly from your [SBR-enabled business software](#) [↗](#), using information you record as part of the day-to-day operations of your business.

## If you can't lodge or pay on time

If you forget a due date or are worried that you won't be able to lodge or pay on time, it's important to ask for help. Find out more about what can happen if you [don't lodge](#) or if you [don't pay](#).

We encourage you to [contact us as soon as possible](#) before the due date or after a missed due date.

QC 65000

## Support from other agencies

Access payments, grants and help from other agencies.

Last updated 9 April 2026

### Services Australia

Services Australia offers payments and help for people affected by [personal crises](#), [severe financial hardship](#), [homelessness](#) and [natural disasters](#).

### Natural disasters support

The [National Emergency Management Agency](#) helps Australians who have been affected by natural disasters, including floods, bushfires and drought.

[Disaster Assist](#) offers disaster recovery funding arrangements. This includes the Disaster Recovery Payment (DRP) and Disaster Recovery Allowance (DRA).

### Rural support

The Department of Agriculture, Fisheries and Forestry offers [drought and rural support](#) for farmers and communities.

Services Australia offers a [Farm Household Allowance](#) payment to farming families in financial hardship.

### Reporting financial help received

If you do receive financial help following a natural disaster from any source, find out about when and how to [report natural disaster payments and grants in your tax return](#).

QC 67559

## Mental health, wellbeing and counselling services

Your mental health and wellbeing is important. If you're feeling overwhelmed, support services are available to help you.








**Published** 9 April 2026

Your mental health and wellbeing is important. We understand that:

- stress can affect your ability to manage your tax and super obligations
- managing your tax and super obligations can sometimes affect your mental health.









## Immediate mental health and wellbeing support

For immediate mental health and wellbeing support, you can phone the following support services 24 hours a day, 7 days a week:

- [13YARN](#)  on **13 92 76** – 24/7 crisis support for Aboriginal and Torres Strait Islander people. Call for a confidential, culturally safe yarn.
- [1800 RESPECT](#)  on **1800 737 732**
- [Beyond Blue](#)  on **1300 224 636**
- [Lifeline](#)  on **13 11 14**
- [MensLine Australia](#)  on **1300 789 978**
- [Thirriili](#)  on **1800 805 801** – support for Aboriginal and Torres Strait Islander people and communities.
- [Griefline](#)  (**1300 845 745**) is available 8:00 am to 8:00 pm (AEST), 7 days a week.

## Additional support services

You can also contact the following organisations for further support:

- [Ahead for Business](#)  – a website and app with information, programs and interventions to support small business owners (including rural agribusinesses) with their mental health and wellbeing.
- [Business in Mind](#)  – a program developed by the University of Tasmania focusing on mental health especially tailored to small and medium business owners.
- [Kids Helpline](#)  – a free, private and confidential phone and online counselling service for young people between age 5 and 25 years, available 24 hours a day, 7 days a week.
- [Mates](#)  – a charitable organisation focused on reducing the high level of suicide among Australian construction workers.
- [Medicare Mental Health](#)  – Medicare Mental Health Centres can connect you with a range of mental health professionals for support, whatever your situation. You can also browse a range of resources and services on the website to support yourself or someone you care for.
- [NewAccess](#)  – a free mental health coaching program developed by Beyond Blue, offering flexible phone and video call support options for small business owners so they can manage stress and improve their mental wellbeing.
- [ReachOut](#)  – an online mental health organisation for young people and their parents.
- [Suicide Call Back Service](#)  – a service that provides free national telephone and online counselling for anyone affected by suicide.

For more services, check with your state or territory or local area.

QC 106372

## Advice on managing your finances

We can't offer financial advice, but other organisations and websites can provide financial tips and counselling.

**Published** 9 April 2026

## Financial tips and safety

For financial tips, safety advice and free tools and calculators, visit the ASIC's [Money Smart website](#) or call **1300 300 630**.

## Free financial counselling

Financial counsellors provide information, support and advocacy to assist people in financial difficulty. Their services are free, independent and confidential.

The [National Debt Helpline \(NDH\)](#) is an online and phone financial counselling service available across Australia. NDH counsellors talk to people with debts. They explain what options are available. This may include referral to your local financial counselling service. Call the NDH on **1800 007 007**.

The [Small Business Debt Helpline](#) provides free financial counselling support for **small business owners and sole traders**. The Australian Government supports this service. Phone the Small Business Debt Helpline on **1800 413 828**.

## Business financial advice

Businesses seeking financial advice, can contact a tax practitioner, a financial adviser, an accountant or a professional association.


Make sure any advice you receive comes from a licensed financial adviser. Check the [ASIC public register](#) to see if the person giving you the advice has the necessary licences.

## Help if your funds are frozen

If you can't meet your tax payments due to freezing of income or non-bank funds, you may be able to pay your tax by instalments. Otherwise, you may be eligible for a payment deferral.

The Australian Securities & Investment Commission (ASIC) can help people who have frozen funds and are in financial difficulty.

If you're in this situation, follow these steps:

- Call us on **13 11 42** during [operating hours](#) to discuss.
- Contact ASIC to facilitate [frozen funds and hardship withdrawals](#) 

QC 106373

## If you don't lodge

What happens if you don't lodge a tax return, activity statement, other documents or information by the due date.

**Last updated** 25 January 2024

## If you can't lodge

Tax returns, activity statements, other documents and information must be lodged or returned by their due dates.

If you can't lodge by the due date, you should contact us as soon as possible so we can work together to reduce the risk of a penalty.

If you don't lodge on time:

- we'll contact you after the due date by
  - SMS
  - messages in myGov
  - letters
  - phone
- a penalty may be applied
  - We may take [firmer action](#) if you are unwilling to work with us to address your lodgment obligations or do not meet agreements to lodge. We also take actions [if you don't pay](#).

We have guides if you need help with [how to lodge](#) and [how to pay](#).

## Failure to lodge on time penalty

If you don't lodge on time, a [failure to lodge on time penalty](#) may apply.

## External collection agencies

We don't currently refer overdue lodgments to external collection agencies to obtain lodgment on our behalf, but we may do so for any cases moving forward.

We do refer some tax debts to [external debt collection agencies](#).

## Firmer action

We're committed to supporting taxpayers who want to do the right thing and preventing those who don't lodge and pay from gaining an unfair advantage. We use firmer action when people:

- are unwilling to work with us
- do not meet agreements to lodge
- don't have the capacity to lodge and don't take steps to resolve their situation.

Actions we can take include:

- issuing a [final notice](#)
- issuing a [default assessment](#) which attracts a further penalty
- selecting you for an [audit](#)
- retaining a refund until lodgment is made
- [prosecuting you](#).

## Final notice

We can issue a final notice if you have ignored previous requests to lodge. This notice is a legal document requiring you to lodge by a particular date.

Failure to comply with the notice can lead to [prosecution action](#).

## Default assessment

We can assess your income without your assistance if we are unable to obtain your overdue lodgment. If we do this it may not be as accurate as if you had reported the information yourself.

Once assessed by us it will attract a 75% penalty of the tax related liability. This means for every \$100 you owe, an additional \$75 is payable.

Before any [default assessment](#) with penalty is issued, we will provide you with the details of the default assessment and ample opportunity to supply the information required for lodgment.

## Audit

To ensure a level playing field within the community; we may start an audit to identify your lodgment requirements. You will be notified by phone or writing that an audit will be conducted.

As part of an [audit](#) we can request that you provide certain documentation (such as bank statements or business records) for the period you have not lodged.

## Retention of refund

If you don't lodge a return we may retain your refund until you lodge your return.

We will only consider taking this action in exceptional circumstances where we have reasonable grounds to believe you are engaged in high-risk behaviours, including [illegal phoenix activities](#). If you make a genuine attempt to lodge you will not be subject to this measure.

If we retain the refund, we will write to you explaining that the refund has been retained, the amount retained and the outstanding lodgments required.

If your refund is retained and you disagree with our decision you can request an external review under the *Administrative Decisions (Judicial Review) Act 1977*.

## Prosecution action

If you don't work with us to address your overdue lodgment, we can make the decision to prosecute you through the relevant court of your

state or territory. This action will include a summons to attend court.

Failing to lodge is a criminal offence and once convicted by the court you could face additional fines and/or imprisonment for up to 12 months. Our decision to take this type of action will not be treated lightly so before any action starts we will notify you of our intentions (usually by phone and in writing) and allow you sufficient time to bring your overdue lodgments up to date.

We have information available on [what to do if you are prosecuted](#).

## More information

We want to work with you at all times and take your personal circumstances into account in any decision we make. If at any time you're not satisfied, visit our [complaints, compliments and suggestions](#) page for information that may assist you with your issue.

We have information on our commitments to you, what we ask of you and options if you are not satisfied under [our Charter](#).

### What to do if you are prosecuted



If you are prosecuted by the ATO, you will need to attend court to answer allegations that you have committed an offence.

QC 57305

## What to do if you are prosecuted

If you are prosecuted by the ATO, you will need to attend court to answer allegations that you have committed an offence.

**Last updated** 13 November 2019

We prefer to see compliance without having to use the court system. However, in some situations, we need to start criminal court proceedings.

This might happen when people:

- fail to comply with a final notice to lodge returns
- fail to keep records
- fail to provide information or attend interviews
- make false or misleading statements.

We also refer more serious fraud cases to the Commonwealth Director of Public Prosecutions (CDPP) to prosecute on our behalf.

**See also:**

- Division 2 Offences – [Taxation Administration Act 1953](#) 

## If you are prosecuted

If we start prosecution action, you will be served with one of the following documents:

- Complaint and Summons (QLD, VIC, TAS, ACT, NT)
- Information and Summons (SA)
- Court Attendance Notice (NSW, WA).

Although they all have slightly different names, each document is commonly called a [summons](#). Usually, a summons will be issued by a process server, but it may also be served by mail or police.

The decision to prosecute is made after careful consideration, and after we've made multiple attempts to contact you.

If you're not sure whether the document you received is legitimate, contact us on **1800 008 540** to confirm.

## Understanding a summons

A summons is an official court document. It means you must appear in court to answer allegations that you have committed a criminal offence.

It usually includes:

- the name and contact details of the ATO officer issuing the document

- a description of the allegations made against you
- the date, time and location of your hearing
- court contact details.

## **Responding to a summons**

Being issued with a summons is serious, and could result in a criminal conviction.

If you receive a summons, read the document carefully and think about whether to seek legal advice.

It's important to comply with the summons and attend your court date. If you don't, a warrant could be issued for your arrest. A judgment could also be made in your absence, without you having your say.

## **Appearing in court**

Your first appearance in court is called a first mention. During this appearance you will be asked by the Magistrate to plead guilty or not guilty. You may also ask for an adjournment to obtain legal advice.

If you plead guilty, the Magistrate may either sentence you immediately or adjourn the matter to another date for sentencing.

If you plead not guilty, the matter will progress to another date.

If convicted, a court might impose:

- a bond
- fines
- jail time.

## **Seeking assistance**

If you have any questions, contact the ATO officer listed on the summons. They can't offer legal advice, but they can help you understand the process and explain anything you don't understand.

If you choose to seek legal advice, you can contact a lawyer or firm directly to discuss your situation.

The following court websites provide more general information about attending court:

- ACT – [ACT Courts & Tribunal](#) 
- NSW – [Communities & Justice](#) 
- NT – [Department of the Attorney-General and Justice](#) 
- QLD – [Queensland Courts](#) 
- SA – [Courts Administration Authority](#) 
- TAS – [Courts and Tribunals Tasmania](#) 
- VIC – [Court Services Victoria](#) 
- WA – [Court and Tribunal Services](#) 

QC 60599

## 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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