



PAYG instalments calculator

Use the calculator to work out your PAYG instalments for the current financial year based on your estimates.

Last updated 23 September 2025

How the calculator works

This calculator will help to work out your pay as you go (PAYG) instalments for the current financial year. You can use it to work out your instalment amount or rate to:

- vary your instalment amount or rate if it doesn't reflect your current financial circumstances
- voluntarily enter PAYG instalments.

Enter your financial details for the year, including your estimated income and expenses, and the calculator provides an instalment amount or rate based on your estimates.

When you estimate your income, don't include any amounts you've received, or tax withheld under the First home saver super (FHSS) scheme.

Calculator for individuals

This calculator will not provide accurate results for:

- non-residents (of Australia) for tax purposes
- individuals under the age of 18
- individuals with a substituted accounting period (that is, a financial year other than 1 July – 30 June)

- special professionals who apply the income averaging rules
- primary producers who apply the income averaging rules
- study or training support loan holders for the 2025–26 income year, as the calculator has not been updated with reduced compulsory repayments changes – see [Study and training loans – what's new](#). Using the calculator may provide estimates higher than your actual tax for the 2025–26 income year. The calculator will be updated from 1 July 2026.

Your actual income tax payable will be determined when you lodge your tax return.

Next steps:

[PAYG instalments individuals calculator](#)

Calculator for companies

This calculator will not provide accurate results if:

- the company is a special entity, or
- the financial year is other than 12 months, such as transitioning to or from a substituted accounting period or a mature consolidated group.

Your actual income tax payable will be determined when you lodge your tax return.

Next steps:

- [PAYG instalments company calculator](#)

Calculator for super funds and self-managed super funds

This calculator will not provide accurate results if the financial year is other than 12 months, such as transitioning to or from a substituted accounting period.

Your actual income tax payable will be determined when you lodge your tax return.

Next steps:

PAYG instalments super fund and self-managed super fund calculator

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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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