



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.

A1 Under 18 2025



Complete question A1 if you were under 18 years old on 30 June 2025.

A2 Part-year tax-free threshold 2025



Complete question A2 if you were not an Australian resident for the whole income year.

A3 Government super contributions 2025



Complete question A3 if you make eligible personal super contributions, excluding amounts you deduct at question D12.

A4 Working holiday maker net income 2025



Complete question A4 if you're in Australia on a subclass 417 or 462 visa and earn income.

A1 Under 18 2025

Complete question A1 if you were under 18 years old on 30 June 2025.

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Things you need to know

If you were under 18 years old on 30 June 2025, you must complete this question, or you may pay tax at a higher rate.

If you're in any of the following categories, you can use the low income tax offset to reduce the tax payable on the income at **Step 2**.

However, you can't use this low income tax offset to reduce tax payable on unearned income such as trust distributions, dividends, interest and rent.

If you receive a distribution from a trust, see question 13 **Partnerships and trusts 2025**.

If you're 18 years old or older on 30 June 2025, go to question **A2 Part-year tax-free threshold 2025**.

What you need to answer this question

Do any of the following categories apply to you on 30 June 2025?

- You're working full time, or worked full time for 3 months or more in 2024–25 (ignoring full-time work followed by full-time study), and you're intending to
 - work full time for most or all of 2025–26, and

- not study full time in 2025–26.
- You're entitled to a disability support pension or someone was entitled to a carer allowance to care for you.
- You're permanently blind.
- You're disabled and were likely to suffer from that disability permanently or for an extended period.
- You're entitled to a double orphan pension, and you receive little or no financial support from your relatives.
- You're unable to work full time because of a permanent disability, and you receive little or no financial support from your relatives.
- You're the principal beneficiary of a special disability trust.

If your answer to the question categories is:

- **No**, go to **Step 2**.
- **Yes**, your income is taxed at normal rates. Go to **Step 1**.

Completing your tax return

To complete this question, follow the steps.

Step 1

If you answer **yes** to any of the [categories](#), write **0** (zero) at question **A1** – label **J**. Print **A** in the **Type** box at label **J**.

You have completed this question, go to **Where to go next**.

Otherwise, read on.

Step 2

If you answer **no** to any of the [categories](#), add up any of the following income amounts which you show in your tax return:

- employment income
- taxable pensions or payments from Centrelink or the Department of Veterans' Affairs
- compensation, superannuation or pension fund benefits

- income from a deceased person's estate
- income from property transferred to you
 - as a result of another's death or family breakdown, or
 - to satisfy a claim for damages for an injury you suffered
- income from your own business
- income from a partnership in which you were an active partner
- net capital gains from the disposal of any of the property or investments we refer to in this list
- income from investment of amounts we refer to in this list.

Step 3

Add up all your deductions that relate to the income from step 2 (see **Deduction questions D1-D10**). Subtract the total of those deductions from the total income you work out at step 2.

Step 4

Write the amount from step 3 at question **A1** – label **J**. You pay tax on this amount at normal rates.

Write **0** (zero) at question **A1** – label **J** if one of the following applies:

- you don't have any of the income at step 2
- the amount from step 3 is \$0 or a negative amount.

Step 5

Print **M** in the **Type** box at question **A1** – label **J**.

Step 6

Do you receive any primary production income?

- **No**, you have finished this question. Go to, **Where to go next**.
- **Yes**, read on.

If the amount from step 4 includes income from primary production, you'll need to provide additional information.

- On a separate sheet of paper print

- **Schedule of additional information – question A1**
- your name, address, TFN
- 'Excepted primary production income' and write the amount of primary production income you include in the total at step 4
- 'Eligible primary production income' and write the amount of any primary production income that didn't report at question **A1**.
- Attach your schedule to your tax return.
- Print **X** in the **Yes** box at **Taxpayer's declaration** – question **2** in your tax return.

Where to go next

- Go to question A2 Part-year tax-free threshold 2025.
- Return to main menu Individual tax return instructions 2025.
- Go back to Private health insurance policy details 2025.

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A2 Part-year tax-free threshold 2025

Complete question A2 if you were not an Australian resident for the whole income year.

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Things you need to know

If you weren't an Australian resident for the whole of 2024–25, we use the information you show at this question in your tax return to work out your tax-free threshold.

In 2024–25, did you either:

- become an Australian resident for tax purposes
- stop being an Australian resident for tax purposes?

If your answer is:

- **No**, go to question A3 Government super contributions 2025.
- **Yes**, read on.

Do you receive any Australian Government pension or allowance, which you show at question 5 or question 6?

- **No**, go to **Completing your tax return**.
- **Yes**, read on.

Was this amount only for:

- Youth Allowance
- Jobseeker Payment, or
- a Special Benefit?

If your answer is:

- **Yes**, go to **Completing your tax return**.
- **No**, you're entitled to the full tax-free threshold. You don't need to answer this question. Go to question A3 Government super contributions 2025.

Completing your tax return

To complete this question, follow the steps.

Step 1

Write the date you became, or stop being, an Australian resident for tax purposes in the **Date** box at question **A2**.

Step 2

Write the number of months that you were an Australian resident for tax purposes in 2024–25, counting the month during which you became, or stop being, a resident for tax purposes at question **A2** – label **N**.

Example: part year Australian resident

If you:

- became a resident in November 2024 and remain a resident for the rest of the income year, you write 8
- stop being a resident in September 2024, you write 3.

We will work out your tax-free threshold for you using the information you provide at this question. If you want to work it out, go to:

- Tax-free threshold for newcomers to Australia
- Tax-free threshold if you're leaving Australia to live overseas.

Where to go next

- Go to question A3 Government super contributions 2025.
- Return to main menu Individual tax return instructions 2025.
- Go back to question A1 Under 18 2025.

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A3 Government super contributions 2025

Complete question A3 if you make eligible personal super contributions, excluding amounts you deduct at question D12.

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Low income super tax offset

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Things you need to know

In some circumstances, the government makes additional contributions to your super, these include:

- [Super co-contribution](#)
- [Low income super tax offset](#).

If you need to report amounts at questions **13**, **14**, **15** and **16** in the supplementary tax return to complete this question, you should lodge your tax return using **myTax** or a **registered tax agent**. Alternatively, you can request a paper tax return that includes the *Business and professional items schedule 2025*.

Super co-contribution

If you're a low or middle income earner and make personal (after-tax) super contributions to your super fund, the government makes a co-contribution to your super. The government can co-contribute up to a maximum amount of \$500 to help boost your retirement savings.

Does all the following apply to you?

- You make eligible **personal super contribution** to a complying super fund or retirement savings account, not including
 - super amounts which you're claiming as a deduction
 - an eligible downsizer contributions.
- You don't exceed your **non-concessional contributions cap**.
- Your **total superannuation balance** at 30 June 2024 is less than \$1,900,000.

- You're under 71 years old on 30 June 2025.
- Your [total income](#) for 2024–25, is less than \$60,400.
- 10% or more of your [total income](#) is from employment or business income (including from a partnership) or a combination of both.
- You don't hold a temporary visa at any time during 2024–25 (unless you're a New Zealand citizen or it was a prescribed visa).

If your answer to all these categories is:

- **No**, you're not eligible for a super co-contribution. Go to [Low income super tax offset](#).
- **Yes**, go to What you need to answer this question.

Total income

For super co-contribution purposes, total income is the:

- *sum* of your [assessable income](#), reportable fringe benefits total, and total reportable employer super contributions (RESC)
- *less*, any assessable first home super saver (FHSS) released amount and any allowable business deductions.

Assessable income

Assessable income is your income before taking deductions into account.

Reportable employer super contributions

Reduce your total RESC (but not below zero) by any excess concessional contributions you include in your assessable income.

Low income super tax offset

If you have a low income, you may be eligible to a low income super tax offset (LISTO) payment of up to \$500 to your super fund.

Do all the following apply to you?

- Your **adjusted taxable income (ATI)** is less than or equal to \$37,000.
- Concessional contributions are made to your complying super fund which include

- a deduction for personal super at question **D12**
- contributions by your employer to your super fund, including contributions under a salary sacrifice agreement
- other concessional contributions to your super fund.
- Your employment and business income (including business income from a partnership) makes up 10% or more of your total income.
- You don't hold a temporary visa at any time during 2024–25 (unless you're a New Zealand citizen or it was a prescribed visa).

If your answer to all these categories is:

- **No**, you're not eligible for a low income super tax offset. Go to question **A4 Working holiday maker net income 2025**.
- **Yes**, read on.

Do you show income from a partnership at question **13** in your supplementary tax return?

- **No**, you may be eligible for a low income super tax offset. We'll work out the amount for you and pay it directly to your super fund account. Go to question **A4 Working holiday maker net income 2025**.
- **Yes**, go to What you need to answer this question.

Total income for LISTO

Total income for the purposes of the low income super tax offset is the:

- *sum* of your [assessable income](#), total reportable fringe benefits, and total [RESC](#)
- *less*, any assessable FHSS released amount.

What you need to answer this question

Do you show any of the following in your supplementary tax return?

- an amount at questions **14**, **15** or **16**
- a loss at question **13** – label **N** or **O**.

If your answer is:

- **Yes**, you should lodge your tax return using myTax or a registered tax agent. If you're unable to use myTax or a registered tax agent, **contact us** and we'll send you a paper tax return that includes the *Business and professional items schedule 2025*.
- **No**, read on.

Do you show income from any of the following in your supplementary tax return?

- deposits or repayments from the farm management deposits scheme at question **17**
- forestry managed investment scheme income at question **23** or deductions at question **D14**
- other income at question **24**.

If your answer is:

- **Yes**, to answer this question you must use the **Government super contributions worksheets and instructions 2025**. Don't use any of the worksheets in Individual tax return instructions to complete question A3.
- **No**, read on.

Completing your tax return

To complete this question, follow the instructions in the sections relevant to your circumstances.

Income from investment, partnership and other sources

Do any of the following apply to you?

- You show income from a partnership at question **13** in your supplementary tax return.
- You're in a [joint income group](#) and you have deductions for any of the following joint income
 - interest you show at question **10** in your tax return
 - dividends you show at question **11** in your tax return

- distributions from trusts you show at question **13** – labels **L**, **U** or **C** in your supplementary tax return
- foreign entities income you show at question **19** – label **K** or **B** in your supplementary tax return
- foreign source income you show at question **20** – label **E** or **F** in your supplementary tax return
- rental income you show at question **21** – label **P** in your supplementary tax return
- bonuses from life insurance companies and friendly societies you show at question **22** – label **W** in your supplementary tax return.

If your answer to all these categories is:

- **No**, go to [Income from employment or business](#).
- **Yes**, continue to Step 1.

Joint income group

You're in a 'joint income group' if you own income-producing assets with another person or persons. For example, you're:

- in one joint income group if you and your parents had a joint bank account
- in another joint income group if you and your spouse co-own rental properties.

Step 1

Complete **Worksheet 1**, you'll need to transfer amounts from the label in your tax return.

Worksheet 1 – Interest and dividend income

Row	Calculation	Amount
a	Amount from question 10 – label L Gross interest	\$
b	Amount from question 11 – label S Unfranked amount	\$

c	Amount from question 11 – label T Franked amount	\$
d	Amount from question 11 – label U Franking credit	\$

Worksheet 1 – Trust distributions (supplementary tax return)

Row	Calculation	Amount
e	Amount from question 13 – label L Share of net income from trusts (primary production)	\$
f	Amount from question 13 – label U Share of net income from trusts, less capital gains, foreign income and franked distributions (non-primary production)	\$
g	Amount from question 13 – label C Franked distributions from trusts (non-primary production)	\$

Worksheet 1 – Foreign entities (supplementary tax return)

Row	Calculation	Amount
h	Amount from question 19 – label K CFC income	\$
j	Amount from question 19 – label B Transferor trust income	\$

Worksheet 1 – Foreign source income (supplementary tax return)

Row	Calculation	Amount
k	Amount from question 20 – label E Assessable foreign source income	\$

l	Amount from question 20 – label F Australian franking credits from a New Zealand franking company	\$
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Worksheet 1 – Rental income (supplementary tax return)

Row	Calculation	Amount
m	Amount from question 21 – label P Gross rent	\$

Worksheet 1 – Bonuses (supplementary tax return)

Row	Calculation	Amount
n	Amount from question 22 Bonuses from life insurance companies and friendly societies – label W	\$
p	Add all amounts from row a to row n .	\$

Transfer the amount at row **p** to [Worksheet 3](#) – row **u**, go to step 2.

Step 2

Are you in a [joint income group](#)?

- **No**, go to Step **3** and write **0** (zero) at worksheet **3** – row **v**.
- **Yes**, complete **worksheet 2**. Read **example 1** to help you. Complete both **worksheets 2** and **3** to work out the amount to write at question **A3** – label **F**.

Example 1: joint income groups

Sally is in 2 joint income groups, one with David and another with Dawn.

Sally and David jointly own an investment property and have a joint bank account. Sally's share of:

- rental income is \$10,000

- rental deductions is \$15,000
- bank interest is \$100
- bank interest deductions is \$0 as there are no bank fees.

Sally also jointly owns a share portfolio with Dawn, her share of:

- dividend income is \$4,000
- deductions is \$0.

Sally writes \$10,100 at column **s** for the joint income group with David and she writes \$0 at column **s** for the joint income group with Dawn.

Sally adds the 2 amounts in column **s** and transfers the total to worksheet **3** – row **v**.

Worksheet 2 – Sally's example

Joint income group	q Income \$	r Deductions \$	s Lesser amount \$
Sally with David	10,100	15,000	10,100
Sally with Dawn	4,000	0	0
Add your lesser amounts.	–	–	t 10,100

Sally would transfer the amount of \$10,100 at row **t** to worksheet **3** – row **v**.

Worksheet 2

For every joint income group you're in, write:

- your share of income in column **q**
- your share of deductions in column **r**

- the lesser amount from columns **q** and **r** in column **s**.

If you show partnership distributions at question **13**, don't include them in worksheet 2.

Worksheet 2

Joint income group	q Income	r Deductions	s Lesser amount
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
Add your lesser amounts	–	–	t

Transfer the amount at row **t** to worksheet **3** – row **v**.

Step 3

Complete **worksheet 3** to work out the amount to write at question **A3** – label **F**.

Add all distributions of income from partnerships that you show at question **13** – labels **N** and **O** in your supplementary tax return. Don't include your share of any partnership loss. Write the total at row **x**.

Worksheet 3

Row	Calculation	Amount
u	Amount from row p in worksheet 1	\$
v	Amount from row t in worksheet 2	\$

w	Subtract row v away from row u	\$
x	Distributions of income (you work out at Step 3)	\$
y	Add rows w and x	\$

Transfer the amount at row **y** to question **A3** – label **F Income from investment, partnership and other sources**. If row **y** is 0 (zero), print **C** in the **CODE** box at label **F**.

Income from employment or business

Our systems automatically treat some amounts you earn as employment income or business income. If these amounts aren't the same as your actual employment or business income, you need to make an adjustment at label **G**. For example, because you show an employer lump sum payment you receive for employment that ceases in 2024–25.

In answering this question, income from employment includes income you earn as a company director or under a contract wholly or principally for your labour. For more information on employment income, see **Government super contributions worksheets and instructions 2025**.

If you're receiving parental leave pay during 2024–25, it is income from employment unless your employment ends and you continue to receive the parental leave pay. If this applies to you, only include at **worksheet 4** – row **cc** the amount of the parental leave pay that you receive after your employment ends.

Step 4

Do you show any 2024–25 employment income or business income in your tax return other than at any of the following?

- Questions **1, 2, 3, 4** (other than death benefits), **12** – label **B, IT1** or **IT2** in your tax return.
- **P1** or **P8** in your *Business and professional items schedule 2025*.

This may include foreign employment income you show at question **20** – labels **T** and **U**.

If your answer is:

- **Yes**, write the total of these amounts at worksheet **4** – row **z**. Read on.
- **No**, continue to Step 5.

Step 5

Ignoring any partnership losses distributed to you, did you receive a share of income from a partnership carrying on a business in which you're a partner?

- **No**, go to Step 6.
- **Yes**, write the total of your share of distributions of business income from all partnerships in which you're a partner at worksheet **4** – row **aa**, then go to Step 6. Don't include
 - partnership losses you took into account at question **13** – label **N** or **O**.
 - distributions from trusts, including those that carry on a business.

Step 6

Do you show any amounts in your tax return at questions **1, 2, 3, 4** (other than death benefits), **12** – label **B, IT1, IT2**, or in **P1** or **P8** of the *Business and professional items schedule 2025* for:

- income other than employment or business income
- employment or business income that relates to another income year?

This income may include:

- parental leave pay you receive in 2024–25 after your employment ceases
- employment or business income that you receive in 2024–25 that relates to an earlier income year such as back payments of salary, wages or unused leave you receive as a lump sum.

If your answer is:

- **Yes**, write the total of these amounts at worksheet **4** – row **cc**. Go to Step 7.
- **No**, read on.

Step 7

Complete **worksheet 4**.

Worksheet 4

Row	Calculation	Amount
Z	Amount you work out at Step 4	\$
Aa	Amount you work out at Step 5	\$
Bb	Add rows z and aa .	\$
Cc	Amount you work out at Step 6	\$
Dd	Subtract row cc away from row bb .	\$

Transfer the amount at row **dd** to question **A3** – label **G Other income from employment and business**. If the amount at row **dd** is negative, print **L** in the **Code** box at label **G**.

Other deductions from business income

Complete step 8 if you have any other deductions from business income.

Step 8

Do you have business deductions in 2024–25 other than those you include in the deduction items at **P8** in the *Business and professional items schedule 2025*?

- **No**, write **0** (zero) at question **A3** – label **H Other deductions from business income**.
- **Yes**, write the total of these amounts at question **A3** – label **H Other deductions from business income**.

Examples of deductions that you may include at label **H** are:

- your share of a partnership loss from a business that you include in the amount at question **13** – label **N** or **O**
- deductions at question **13** – label **X** or **Y**, which relate to the business income portion of a partnership distribution

- personal service income deductions at **P1** in your *Business and professional items schedule 2025*, which relate to carrying on your business
- deductions you include at question **D10** for costs you incur in managing your business tax affairs as a sole trader or partnership business.

Where to go next

- Go to question A4 Working holiday maker net income 2025.
- Return to main menu Individual tax return instructions 2025.
- Go back to question A2 Part-year tax-free threshold 2025.

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A4 Working holiday maker net income 2025

Complete question A4 if you're in Australia on a subclass 417 or 462 visa and earn income.

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Things you need to know

If at any time during 2024–25 you earn income while in Australia on a subclass 417 or 462 visa, you must complete this question.

If you're:

- a **foreign resident for tax purposes**, you pay tax at working holiday maker (WHM) tax rates.
- an **Australian resident for tax purposes**, your tax outcome depends on your nationality
 - if you're a national of one of the following countries, even if you're also a national of another country, in 2024–25, you pay tax at Australian resident tax rates
 - Chile
 - Finland
 - Germany
 - Israel
 - Japan
 - Norway
 - Turkey
 - the United Kingdom
 - if you're only a national of any other country in 2024–25, you pay tax at WHM tax rates.

For more information, see [Taxation of Australian resident WHMs from NDA countries](#).

If you aren't on one of these visas at any time during 2024–25, go to [Income tests 2025](#).

What you need to answer this question

Your **working holiday maker net income** is the income you earn from an Australian source while you're on a 417 or 462 working holiday visa, less deductions relating to earning that income.

WHM income doesn't include any employment termination remainder. You pay tax on this amount according to your residency status.

Working out your WHM net income

1. Add up your WHM income, that is salary and wages, that you

- show at question **1** in your tax return
- earn while you're on a 417 or 462 visa.

In most cases, income statements and payment summaries from your employer show the payment type **H** to indicate that you earn WHM income.

If your income statement or payment summary doesn't show the payment type **H**, but you earn income while you're on a 417 or 462 visa, then include that income in this step.

You must also show the payment type **H** against this income at question **1**.

2. Add up your WHM income, other than salary and wages, that you

- show in your tax return
- earn during 2024–25 while you're on a 417 or 462 visa.

3. Add together the totals from step 1 and step 2 to get your gross WHM income.

4. Subtract any deductions at questions **D1** to **D10** that relate to earning your WHM income. The result is your WHM **net** income.

If the amount is less than 0 (zero), your WHM **net** income is \$0.

The example explains how to work out your WHM net income and complete this question.

Example: WHM net income and completing your tax return

Kiara, a citizen of both Canada and Chile, is on a working holiday in Australia, on a 417 visa.

Between September 2024 and June 2025 Kiara works on 4 farms in NSW and earns a total of \$47,000. Her deductions relating to this income are \$800.

Kiara will show \$46,200 at question **A4** – label **D** (\$47,000 income from the farms, less \$800 deductions relating to earning

that income).

Kiara should write Chile at question **A4** – label **E**. This will mean she pays tax at the lower of WHM or Australian resident tax rates. If she writes Canada instead, she would pay tax at the WHM rates. This is because Chile is a non-discrimination article country and Canada isn't.

Kiara also includes her deductions in the deductions section of her tax return.

Completing your tax return

To complete this question, follow the steps.

Step 1

Write at label **D** your WHM net income.

Step 2

Write at label **E** your home country. Unless you're also a national of one of the following countries, in which case write that country instead of your home country:

- Chile
- Finland
- Germany
- Israel
- Japan
- Norway
- Turkey
- the United Kingdom.

Your home country is where you're from, this will be the country you either:

- are a citizen of
- have a permanent right to reside.

Where to go next

- [Go to Income tests 2025.](#)
- [Return to main menu Individual tax return instructions 2025.](#)
- [Go back to question A3 Government super contributions 2025.](#)

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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.

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