Print whole section

Your tax return

Your tax return is a form you can complete online or by paper, get help from a tax agent or our Tax Help program.

Before you prepare your tax return

Find out what's new or is changing this income year and work out if you need to lodge a tax return.

How to lodge your tax return

Check what options you have to lodge your tax return yourself or with help from someone else.

Help and support to lodge your tax return

If you need help lodging your tax return our Tax Help program is free and helps individuals with simple tax affairs.

Check the progress of your tax return

Check the progress of your return using self-help services. Most returns lodged online process within 12 business days.

Your notice of assessment

Your notice of assessment is the statement we issue when your

Amend your tax return

Find out how to correct or fix a tax return if you make a mistake or, contact us if we've made an error.

Instructions to complete your tax return

Find instructions to help you complete your tax return.

Data-matching letters

Where we find a difference in details on your tax return and data reported to us, we'll send you a letter.

Child support and your tax obligations

Child support parents: understand your tax obligations, support to lodge and what happens if you don’t lodge on time.

If you disagree with an ATO decision

You can dispute or object to our decision if you disagree with it.

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.

QC 32089

Your notice of assessment

Your notice of assessment is the statement we issue when your tax return or franking credits lodgment is processed.

Last updated 20 July 2026

What a notice of assessment contains

Your notice of assessment (NOA) is the statement we issue that explains how your tax assessment is calculated. Your NOA will show the amount of:

- tax you owe on your taxable income
- credit you have for tax already paid during the income year
- tax you need to pay or your refund
- any excess private health reduction or refund (if applicable).

When you receive your notice of assessment, you should check everything is correct. If you have a myGov account and link it to the ATO, your NOA and tax receipt are sent to your myGov **Inbox**. Your tax receipt will show how your taxes have been allocated to key categories of government expenditure.

If you have a tax debt, check our advice on why you may receive a tax bill. Your NOA will include your payment advice and due date.

In some cases, we also issue a statement of account with your NOA. In this circumstance your payment advice and due date are included on the statement of account.

Under the law, we have a period of time to review your tax return. During this time, we may increase or decrease the amount of tax payable or refundable on your initial NOA. This review period is normally 2 years, but in certain circumstances it can be 4 years.

When we send a notice of assessment

We send your NOA to you after we process your tax return or franking credits lodgment. The processing timeframes we aim for depend on the lodgment method you use. If you lodge:

- online using myTax, we aim for processing within 12 business days

- by paper, we aim for processing within 50 business days (10 weeks) from the date we receive the lodgment (paper lodgments may take up to 7 weeks to show on our systems)
- through a tax agent, we aim for processing within 12 business days.

If your lodgment has not processed within these timeframes, check our advice on why your tax return may be delayed.

From the 2019–20 income year onwards, we'll automatically issue some refunds of franking credits for eligible individuals. We'll also issue an NOA to eligible individuals.

How you receive your notice of assessment

If you have the ATO linked to your myGov account, your notice of assessment and tax receipt will be sent to your myGov Inbox. You'll receive an email or SMS from myGov advising you that you have mail.

If you lodge by paper and don't have the ATO linked to your myGov account, we will send your notice of assessment and tax receipt to the postal address we have for you.

Faster processing for serious financial hardship

We may be able to help you get a quicker refund if you're experiencing serious hardship. After you lodge your tax return, you should contact us so we can:

- discuss your situation
- find out if you're eligible for this faster service.

When we send a statement of account

We'll send you a statement of account with your NOA when your account balance is different to the outcome of your assessment. This can happen if:

- you incur a penalty or general interest charge
- we credit interest amounts to you
- we use credits or refunds to offset other debts – including debts on hold or debts you have with other government agencies
- you have an account opening balance that is not zero

- you lodge tax returns for multiple income years on the same day.

Get a copy of your notice of assessment

If you have a myGov account, your NOA and tax receipt is sent to your myGov Inbox. You can view and print some NOA from the myGov **Inbox**.

If you require a copy of a current or previous income year NOA and you can't locate it in your myGov **Inbox**:

1. Sign in to myGov.
2. Select **ATO** from your linked services.
3. Select **My profile** from the menu.
4. Select **Communication**, then **History** from the drop-down menu.

If you have lost a refund cheque, you need to contact us. Once we establish proof of identity, we can update your bank account details for a fast and secure refund.

If you think your notice of assessment is wrong

Check all the details on your NOA with the details you submitted in your tax return.

If you made a mistake when completing your return, you can amend your tax return.

If you have a tax debt, check our advice on why you may receive a tax bill. If you still think there is a problem, contact us for help.

When you phone, you'll need your notice of assessment and a copy of your tax return (if possible).

If you still think your assessment is wrong

You can dispute or object to your NOA, if you're dissatisfied with it or if you disagree with our decision to retain a refund.

Generally, you must lodge your objection within the 2 year or 4 year amendment period, whichever applies to you.

Authorised by the Australian Government, Canberra

Tax receipt

Most individuals receive a tax receipt with their notice of assessment after their tax return is processed.

Why you may receive a tax bill

Common reasons you may receive a tax bill and action you can take to avoid a tax bill next income year.

QC 16302

Tax receipt

Most individuals receive a tax receipt with their notice of assessment after their tax return is processed.

Last updated 20 July 2026

Tax receipt recipients

You will receive a tax receipt as part of the annual income tax return process if:

- your assessed income tax for an income year is $100 or more
- you receive a notice of assessment within 18 months from the end of an income year.

Assessed income tax is the tax payable on your taxable income minus your tax offsets. We print this amount under the heading *Assessed tax payable* on your notice of assessment.

The tax receipt shows how your taxes get allocated to key categories of government expenditure.

When you will receive a tax receipt

Most taxpayers will receive their tax receipt along with their original notice of assessment. Some taxpayers may receive their tax receipt separately.

If you lodge your tax return electronically, your tax receipt will be sent to your myGov Inbox.

If you lodge your return by paper, you will receive a paper tax receipt along with your notice of assessment. We send this to the postal address on your tax records.

We issue your notice of assessment after you lodge your tax return. If you update your tax return later (for example, to correct a mistake), we don't issue a revised tax receipt with your amended notice of assessment. We don't issue tax receipts for years earlier than the 2014–15 income year.

Although your tax receipt is issued along with your original notice of assessment, it's not part of your notice of assessment.

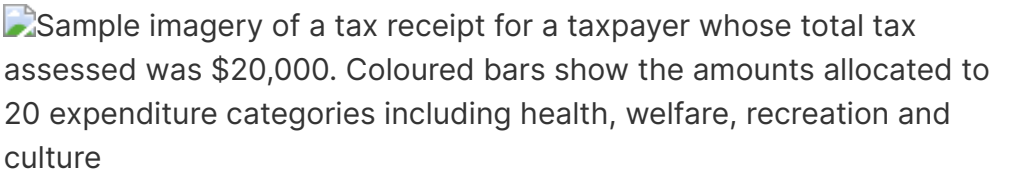
Understanding your tax receipt

The tax receipt contains a table that shows how your taxes are allocated to key categories of government expenditure. The following sample table provides an example of how this information is presented on your tax receipt.

The tax receipt also includes information on the level of Australian Government gross debt for the current and previous years. This is to increase transparency on how the government spends taxpayers' money.

Expenditure categories

We explain the categories of Australian Government expenditure as shown on the following tax receipt.


Sample imagery of a tax receipt for a taxpayer whose total tax assessed was $20,000. Coloured bars show the amounts allocated to 20 expenditure categories including health, welfare, recreation and culture

Welfare

Welfare assistance provides:

- pensions and services to the aged
- assistance to people with disabilities
- assistance to families with children
- assistance to the unemployed.

It also includes assistance provided to Indigenous Australians which hasn't been classified elsewhere.

Aged

Assistance provided to the aged includes:

- income support for seniors (age pension)
- home care
- home support
- the residential and flexible aged care programs.

Disability

The main components of assistance to people with disabilities are:

- the disability support pension
- income support for carers
- assistance to the states for disability services
- disability employment services.

Families

The main components of assistance for families with children are:

- family tax benefit payments
- child care fee assistance
- income support to parents
- paid parental leave.

Unemployed

Assistance to the unemployed includes payments made to support unemployed and sick people who are unable to work.

Health

Health expenses relate to medical services funded through Medicare and the private health insurance rebate. It also covers:

- payments to the states and territories to deliver essential health services, including public hospitals
- Pharmaceutical Benefits Scheme
- Repatriation Pharmaceutical Benefits Scheme
- Aboriginal and Torres Strait Islander health programs
- mental health services
- health workforce initiatives.

Defence

Defence spending supports Australian military operations overseas and the delivery of navy, army, air and intelligence capabilities and strategic policy advice in the defence of Australia and its national interests. Defence expenses also include assistance to veterans and dependants.

Education

Education expenses support the delivery of education services through:

- higher education institutions
- vocational education and training providers (including technical and further education institutions)
- government (state and territory) and non-government primary and secondary schools.

General public services

General public service expenses support:

- the organisation and operation of government, such as those related to the parliament, the governor-general, conduct of

elections, the collection of taxes, and management of public funds and debt

- costs related to scientific research, including those incurred by the Commonwealth Scientific and Industrial Research Organisation (CSIRO), the Australian Nuclear Science and Technology Organisation (ANSTO), the Australian Institute of Marine Science (AIMS) and the Australian Research Council (ARC)
- economic and statistical services
- government superannuation benefits.

Interest on government debt

Interest on government debt includes interest expenses on Australian Government securities, plus additional interest expenses incurred on the government's other minor debt liabilities. Interest on government debt is also known as public debt interest expense.

For more information about interest on government debt, go to 2026–27 Budget documents.

Fuel and energy

The main expense under this category is the fuel tax credits scheme.

Transport and communication

Transport and communication expenses support the infrastructure and regulatory framework for Australia's transport and communication sectors.

Public order and safety

Public order and safety expenses relate to:

- the administration of the federal legal system
- the provision of legal services, including legal aid, to the community
- law enforcement and intelligence activities
- the protection of Australian Government property.

Foreign affairs and economic aid

The foreign affairs and economic aid function includes:

- assistance to developing countries to reduce poverty and achieve sustainable development, particularly countries in the Pacific region
- contributions to international organisations
- the operations of the foreign service.

Industry assistance

Expenses under industry assistance include funds to support agriculture, forestry and fishing, as well as the mining, manufacturing and construction industries.

Agriculture, forestry and fishing expenses support assistance to primary producers, forestry, fishing, land and water resources management, quarantine services and contributions to research and development.

Mining, manufacturing and construction expenses support programs designed to promote the efficiency and competitiveness of Australian industries. The major components include:

- the research and development tax incentive
- programs specific to the automotive, textile, clothing and footwear industries.

Housing and community

Housing and community expenses relate to:

- the Australian Government's contribution to affordable housing and related national partnerships
- other Australian Government housing programs
- the expenses of Defence Housing Australia
- various regional development and environmental protection programs.

Recreation and culture

Recreation and culture expenses support:

- public broadcasting and cultural institutions
- funding for the arts and the film industry

- assistance to sport and recreation activities
- the management and protection of national parks and other world heritage areas.

It also includes expenses relating to the protection and preservation of historic sites and buildings, including war graves.

Immigration

The main expenses for immigration relate to providing migration, border management and citizenship services.

Other purposes

Other purposes include:

- providing assistance to state, territory and local governments, excluding goods and services tax transfers
- natural disaster relief, the Contingency Reserve, and expenses related to the nominal interest on unfunded liabilities for government superannuation benefits
- other economic affairs that consist of expenses on tourism and area promotion, labour market assistance, industrial relations and other economic affairs not elsewhere classified.

Australian government gross debt

When receipts fall short of payments, the government raises the money through the sale of government bonds, called Australian Government Securities (AGS).

These government securities are fixed-term debt issued by the government to investors. The gross debt figure on your tax receipt is the value of all Australian Government securities on issue at the end of the current year of income (2025–26). The previous year's figure (2024–25) is also shown for comparison purposes so you can see the annual change in the level of gross debt.

Interest payments on gross debt

Interest payments on gross debt refer to interest payments to be made by the government during the current income year (2025–26) on the

Australian Government gross debt.

QC 40650

Why you may receive a tax bill

Common reasons you may receive a tax bill and action you can take to avoid a tax bill next income year.

Last updated 20 July 2026

Your tax assessment

The statement we issue that explains how your tax assessment is calculated is your notice of assessment (NOA). Your NOA will show if you will receive a refund or have a tax bill.

If you have a tax bill to pay, your NOA will include your payment advice and due date.

Reasons you receive a tax bill

You may receive a tax bill (amount you need to pay) for any of the following reasons:

- A tax offset is no longer available or you are no longer eligible for a tax offset – for example, the low and middle income tax offset ended 30 June 2022.
- Not enough tax was withheld from your income throughout the income year to meet your tax obligations, because
  - you moved into a higher tax bracket – for example, through promotion, or you have multiple jobs or extra sources of income
  - you have incorrectly claimed the tax-free threshold for more than one job – see Multiple jobs or change of job
  - you're the recipient of Australian Government allowances and payments.

- Your income increased leading to a higher repayment rate on your study or training support loan.
- You have a study or training support loan and you didn't advise your employer so they didn't withhold an amount to cover your repayment liability.
- You receive income as an individual (sole trader) running a business, or from a partnership or trust.
- You have income as a sole trader and you haven't paid enough in instalments through the income year through the pay as you go (PAYG) instalments system.
- You receive additional income through the sale of a capital asset such as real estate, crypto assets or shares, this is a capital gains tax event.
- You receive income from investments or assets – for example, dividends on shares or rental income.
- You're earning income from sharing economy activities – for example, ride-sourcing, renting out or sharing assets or providing personal services.
- Changes to your income (or your family status) affect your single or family income threshold and you may need to pay the Medicare levy or Medicare levy surcharge (MLS).
- The amount of private health insurance rebate you receive changes or is too much.
- You have exceeded the concessional contributions cap with your super fund.
- We find a difference between the details in your tax return and the information we receive through pre-fill data or our data matching program.

What to do if you have a tax bill

If you receive a tax bill, you will need to pay it by the due date on your NOA.

If you can't pay on time, it's important to take action quickly while your debt is still manageable.

You may be eligible to set up your own payment plan, tailored to your circumstances.

If you're still unsure why you have a tax bill or are having difficulty paying, contact us or speak with your registered tax agent.

Regardless of your situation or circumstances, personal crisis support is available.

If you're experiencing financial difficulties or serious hardship and you're finding it hard to lodge or pay your tax, we have support available.

How to prevent a tax bill

Most people who earn income as employees have tax payments made on their behalf throughout the income year through PAYG withholding. These amounts help you to meet your annual tax obligations.

However, if you earn income that does not have tax withheld or does not have enough tax withheld, the following actions could help you prevent a tax bill:

- increasing tax withheld from payments
- voluntary entry into PAYG instalments
- making tax prepayments.

Increasing tax withheld from payments

You may be able to vary your rate or amount of withholding to make sure that the amount withheld during the income year meets your end-of-year tax liability. You can ask one or more of your payers to increase the amount of tax they withhold.

If your circumstances warrant a withholding variation, you'll need to work out if the variation is:

- an upwards variation
- a downwards variation.

Voluntary entry into PAYG instalments

If you're new to business, or you think you'll earn business and investment income over the entry thresholds, we recommend

voluntary entry into PAYG instalments. You can arrange voluntary entry to PAYG instalments in ATO online.

If you lodge a tax return with instalment income above the entry threshold in your latest tax return, we will automatically enter you into the PAYG instalments system. We'll let you know when you have entered the PAYG instalments system.

Tax prepayments

You can make tax prepayments any time and as often as you like to make it easier for you to manage your tax. We'll hold the prepaid amounts you make towards your expected bill unless you, or your agent, request a refund.

How much tax to set aside

Use our income tax calculator to estimate how much tax you're likely to owe.

You can then plan how much money to set aside or pay through PAYG instalments or prepayments in future income years.

QC 54461

Self-assessment and the taxpayer

Find out how the self-assessment system works and what to do if you need to correct an error.

Last updated 24 April 2026

How the self-assessment system works

Australia's income tax system works on self-assessment. This means, we accept the information you give us is complete and accurate. We'll review the information you provide if we have reason to think otherwise.

The self-assessment system places the responsibility on you to ensure your tax return and other tax forms comply with taxation laws. You must report all your assessable income and only claim deductions and offsets to which you are entitled.

We assume you complete your tax return and other forms in good faith and accept the information you provide as being true and correct. To ensure the integrity of the tax system, the law provides us with a period where we may review a return and may increase or decrease the amount of tax payable.

This period of review depends on a number of factors, including whether or not you are in business and whether tax was avoided as a result of a scheme or fraud.

Find out about income tax decisions you can object to and time limits.

You can self-assess your liabilities or entitlements under the laws applying to:

- income tax by lodging your tax return
- business activity statements.

For more information about indirect taxes, see Guide to self-assessment for indirect taxes.

How to correct an error

When you sign your tax return and other forms, you're taking responsibility for the claims you are making. If you become aware that your tax return is incorrect, you must contact us as soon as possible to amend the error.

Where we detect errors, we may issue an amended assessment. You must then repay any tax owing, and interest and penalties we apply under the law. If you have overpaid your tax, we will pay you interest on the overpayment.

You won't be subject to penalties if you base your tax claim on wrong information in one of our publications. However, interest could be payable depending on the circumstances of the case.

If you make a voluntary disclosure in the approved form to tell us about mistakes in your tax affairs, usually there is concessional treatment for

penalties and interest charges. This may occur even where the error increases your tax or decreases your credits.

We can help you to get it right

Whether you prepare your own return or pay a registered tax agent to do it for you, we provide information to help.

If you're lodging your own tax return, you can lodge your tax return online with myTax. Helpfiles for myTax are available from the help function when you complete the form. We also provide individual tax return instructions and supporting publications on our website.

In addition, we provide guidance in the form of public rulings and product rulings. If your situation is not covered in these publications, you can request a private ruling.

People with low incomes can get help and support to complete their tax return from our Tax Help program.

The National Tax Clinic program provides support for 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.

If you take reasonable care with your tax affairs, you will not incur a penalty for honest mistakes. You may still be liable to pay interest on any amounts of underpaid tax.

QC 16257

Child support and your tax obligations

Child support parents: understand your tax obligations, support to lodge and what happens if you don’t lodge on time.

Published 14 September 2026

If you pay or receive child support, you need to confirm your income each year. You do this by lodging your tax return.

Meeting your tax obligations

Lodging your tax return is important and a legal requirement in most cases. It helps make sure child support assessments are accurate.

When you lodge your tax return, your income is provided to Services Australia to work out:

- who needs to pay child support, and
- how much they need to pay.

You must lodge a tax return unless both of the following apply:

- you received government benefits for the full income year, and
- your income was less than $31,047 in the 2025–26 income year (for income thresholds for earlier years, see Do I need to lodge a tax return?).

If you don't need to lodge a tax return, you should submit a non-lodgment advice.

When you submit a non-lodgment advice, you will need to provide your income details directly to Services Australia.

If you don't lodge on time

Whilst most parents meet their tax obligations by lodging on time, some people may:

- not be aware of what they need to do
- need extra support
- seek to deliberately avoid their lodgment obligations.

The ATO has a child support lodgment enforcement program to engage with parents who have not lodged their tax returns on time.

If you don't lodge on time, we'll contact you to help you take action. We may contact you by:

- SMS

- myGov message
- letter
- phone.

Now is a good time to check and update your personal contact details if they have changed.

If you don't lodge or work with us to meet your obligations, we may take firmer action, including pursuing penalties and prosecution.

The Australian Government has allocated additional resources to expand prosecution action against child support parents who repeatedly fail to lodge their tax returns.

How we work with Services Australia

The ATO works with Services Australia, sharing information to help:

- identify overdue lodgments for child support parents early
- take action to help you lodge
- improve child support outcomes to help children.

Information is shared in line with privacy laws. To find out more about data sharing see Child support lodgment enforcement program.

Get help and support

Need help with **tax**, need more time to lodge or pay? Help is available:

- Do I need to lodge a tax return?
- Tax support
- Help with paying your tax
- Support for people experiencing vulnerability including financial abuse.
- Indigenous helpline and Translating and interpreting service

Need help with your tax return: contact us or speak with your registered tax agent.

Need help with **child support**: contact Services Australia.

How tax lodgment outcomes support children of separated parents

Early support helps child support parents lodge on time and improves the accuracy of child support assessments.

QC 108029

How tax lodgment outcomes support children of separated parents

Early support helps child support parents lodge on time and improves the accuracy of child support assessments.

Published 14 September 2026

In 2025–26, our tax lodgment activities under the child support lodgment enforcement program helped make sure the children of separated parents received appropriate financial support.

Meaningful outcomes

In the 2025–26 income year, the ATO worked with child support parents who had not lodged a tax return and secured more than 100,000 lodgments for close to 63,000 parents.

Tax refunds of $142 million were transferred to Services Australia and used to reduce unpaid child support debts owed by parents, which helped children receive appropriate financial support. Around $12 million of this was directly from actions undertaken by the child support lodgment enforcement program.

Reaching out early and often

The ATO sent more than 275,000 reminders to parents to lodge their outstanding income tax returns, helping them act early to avoid issues later and offer support where needed.

Example: Ahmed and Julie's story – Reminder to lodge

Ahmed and Julie have 3 children and are separated.

Ahmed has the children 90% of the time and is a receiving parent for child support. Ahmed usually lodges his tax return on time but was late in lodging his tax return this year due to changes in personal circumstances. Ahmed lodged after the ATO wrote to Ahmed to remind him to lodge.

Julie lodged on time, reporting an increase in her income for the financial year.

Both incomes were used by Services Australia to calculate their child support assessment.

Using firmer action where needed

The ATO took appropriate action where parents did not lodge their tax returns on time.

The ATO made 40,000 phone calls to discuss overdue lodgment obligations and provided parents the information they needed on how to lodge and pay.

When repeated attempts to contact parents didn’t lead to lodgment, the ATO took more than 42,000 firmer actions including issuing failure to lodge penalties, default assessments, and referring for prosecution for non-lodgment of tax returns.

Example: Priya and Gavin's story - Failure to lodge

Priya and Gavin have 2 children and are separated.

Priya doesn’t need to lodge a tax return for the 2025–26 income year as her income was below $31,047 and she received

government benefits for the entire income year. She let the ATO know by submitting a non-lodgment advice and provided her income details directly to Services Australia.

Gavin has not lodged his tax return despite ATO letters and phone calls. Information held by the ATO indicates Gavin earned income of approximately $100,000. Based on this information, the ATO issued a default assessment and applied a mandatory penalty for failing to lodge.

The ATO provided Gavin's income details to Services Australia. As a result, Gavin's child support assessment was re-calculated and his child support payments to Priya were increased.

Lodgment outcomes

Lodgment outcomes

Year	Lodgment enforcement outcomes (includes income tax returns lodged, non-lodgment advice and default assessments)	Number of child support parents with lodgment enforcement outcomes	Tax refunds used to reduce child support debt (lodgment enforcement parents)
2025–26	101,281	62,966	$12.2m

QC 108030

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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