



Australian Government
Australian Taxation Office

If you can't lodge or pay on time

Easy Read

How to use this document

This information is written in a way that is easy to read.
We use pictures to explain some ideas.



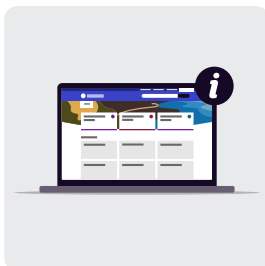
This document has been written by the Australian Taxation Office or ATO.



When you see the words 'we', 'our' or 'us' it means the ATO.



This Easy Read document is a summary of another document.



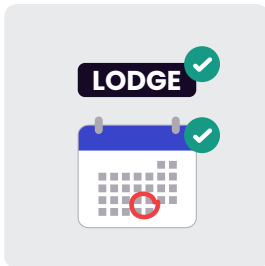
You can find the longer document on our website at www.ato.gov.au/CantLodgeOrPay

Lodging and paying tax



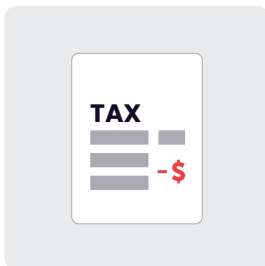
When you earn money you may need to tell us about it.

Find out more at www.ato.gov.au/DoINeedToLodge



This means you need to:

- lodge a **tax return**
- pay your tax bills by the due date
- pay your study or training loan.

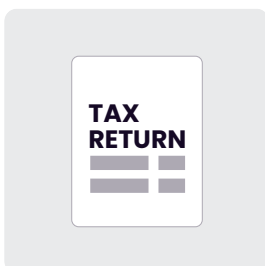


If you do not pay your tax bill by the due date it becomes a **tax debt**.



A **tax debt** is when you owe us money.

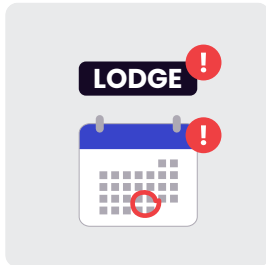
For example, if you did not pay enough tax during the year you will owe us money.



A **tax return** is a form you fill in each year and give to us.

In the form you tell us how much money you made and how much tax you have already paid.

If you can not lodge or pay



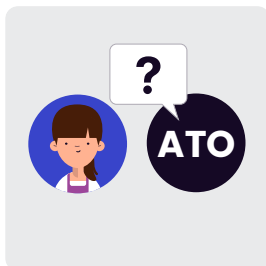
Talk to us as soon as possible if you can't:

- lodge a tax return
- pay your tax debt
- pay your study or training loan.



To tell us about your situation, call us on **13 11 42** during operating hours.

Find out more at www.ato.gov.au/SpeakToUs



We will need to ask you some questions to prove who you are.

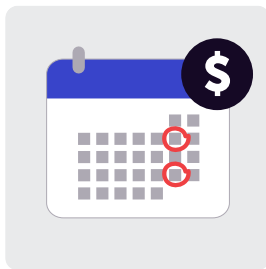
This is to protect your information.

Find out more at www.ato.gov.au/EstablishID

This document tells you how to:



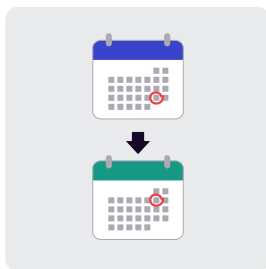
- get help to lodge your tax



- set up a payment plan to pay your tax.

Find out more at

www.ato.gov.au/PaymentPlan



- ask us to change your tax due date



- ask us to change your tax amount.

Help to lodge



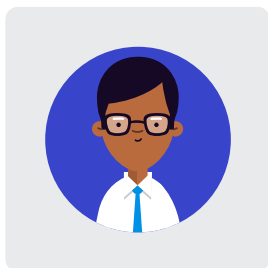
You must lodge your tax return by 31 October.



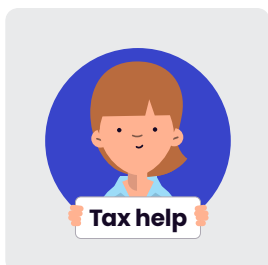
If you want to understand more about lodging tax we have 2 easier to read documents to help you:

- www.ato.gov.au/GetReady
- www.ato.gov.au/DoYourTax

There are many ways to get help with lodging your tax return. You can use:



- a tax agent



- Tax Help



- the National Tax Clinic program.



If you can't use these services, you can phone us on **13 11 42** to talk to us about your situation.

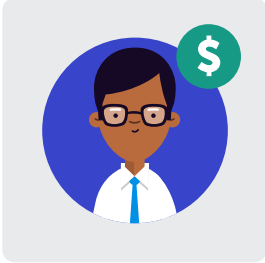


We will need to ask you some questions to prove who you are.

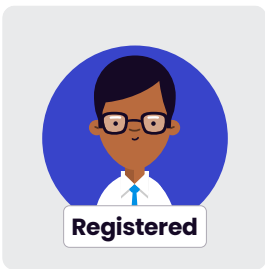
This is to protect your information.

Find out more at www.ato.gov.au/EstablishID

1. Tax agent



A tax agent is a person who you pay to do your tax.



Only **registered** tax agents can ask for money to do your tax.

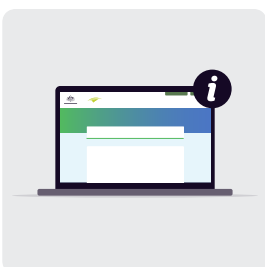
Registered means they:



- have studied to become a tax agent

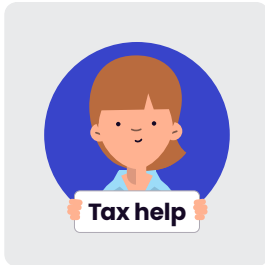


- are on our list of tax agents.

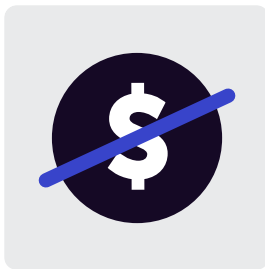


You can search for a registered tax agent at www.tpb.gov.au

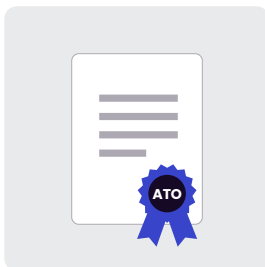
2. Tax Help



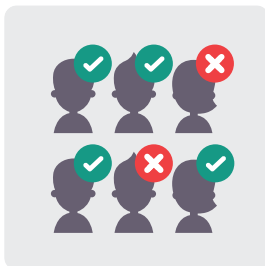
Tax Help is a group of people who help other people do their tax.



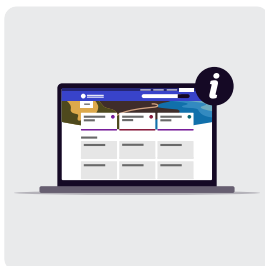
They do not ask for any money to do this.



We have trained these people to know about tax.



Not everyone can use this service.



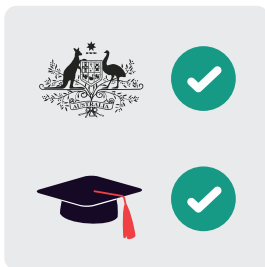
Find out more at www.ato.gov.au/TaxHelp

3. National Tax Clinic program



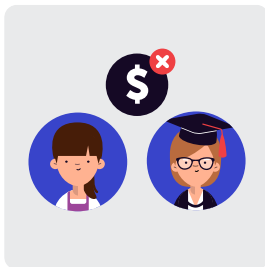
The National Tax Clinic program can help people who:

- can not pay a tax agent
- don't meet the rules to use Tax Help
- are having money or personal problems.

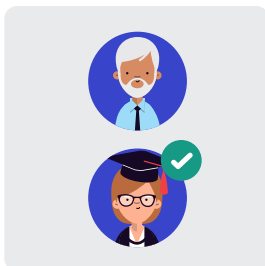


This program is:

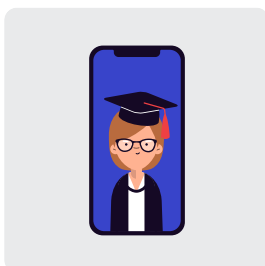
- paid for by the government
- run by universities and TAFEs.



Students who are learning about tax can help you for free.



Trained managers make sure the students give you the right help.



The students can help you:

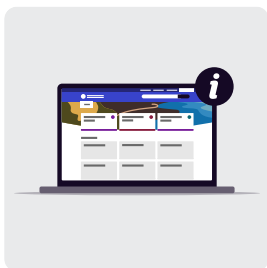
- in person
- over the phone
- through a meeting online.



You can use this program if you are a small business.



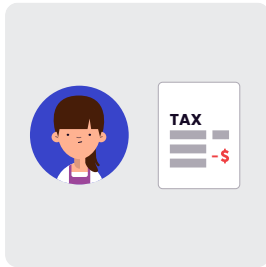
You need to meet the rules to use this program.



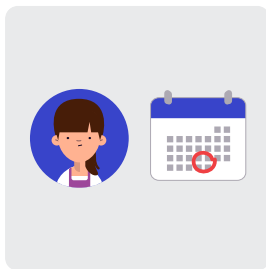
Find out more at www.ato.gov.au/TaxClinic

Help to pay

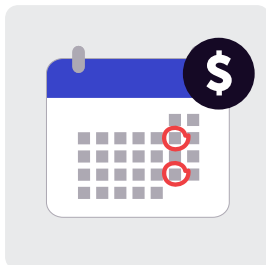
We can help you if you can not:



- pay all your tax



- pay on time.



If you have a tax debt you may be able to set up a **payment plan**.

This is a way to pay using smaller payments over time.

Find out more at

www.ato.gov.au/PaymentPlan



If you have a study or training loan you can ask us to **defer** or **amend** your payment.

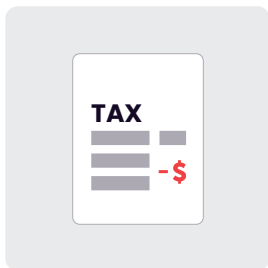
Defer means we can change the date of when you need to pay.

Amend means we can change the amount you need to pay.

Payment plan

Work out if a payment plan will help you

To work out if a payment plan is a good idea for you, you need to know:



- your tax debt

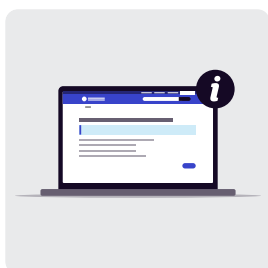


- how much you need to pay straight away



- how much you can afford to pay each week, fortnight or month.

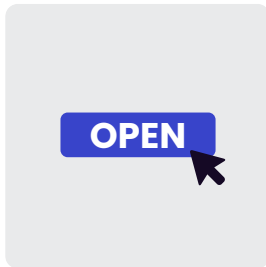
Fortnight means 2 weeks.



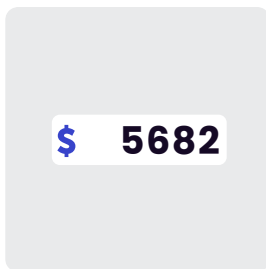
You can use our online **payment plan estimator**.

The **payment plan estimator** is an online tool. It can help you work out your payment plan.

Use the payment plan estimator



Go to www.ato.gov.au/CalcPayPlan

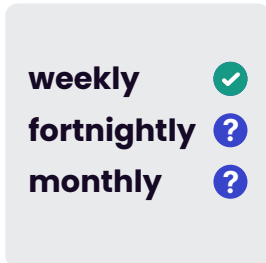


Put in how much your tax debt is.

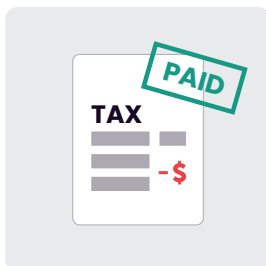
Only put numbers in.

Do not put spaces or other symbols in.

Pick when you will pay:



- one payment a week
- one payment a fortnight
- one payment a month

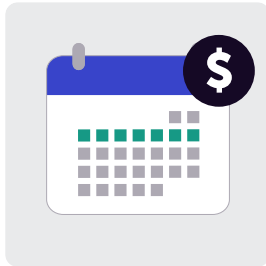


- a **lump sum** payment.

Lump sum means you pay your whole tax debt at once.

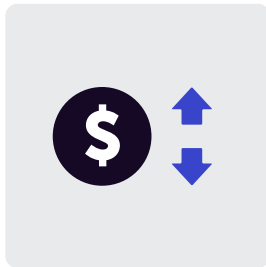
Choose a date.

Select 'Show Result' to get your answer.



If you select weekly, fortnightly or monthly payments you will need to pay an **upfront** amount.

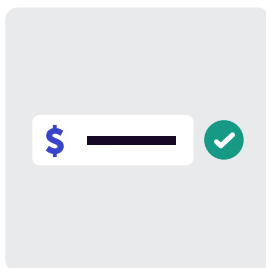
Upfront means the amount you must pay within 7 days.



You can change the upfront amount to be more or less money.

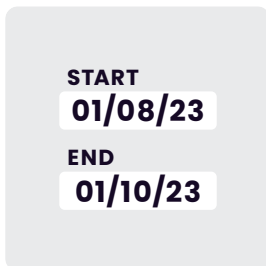
Then choose how to work out your payment plan.

There are 2 ways you can do this.



You can choose Repayment amounts.

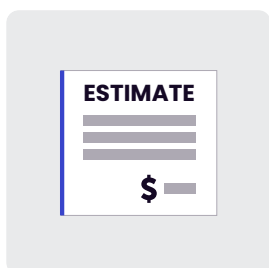
You will need to enter how much you will pay each time.



Or you can choose Repayment periods.

You will need to enter the start and end dates for your payments.

Select 'Show Result' to get your answer.



The tool will show you how much you must pay:

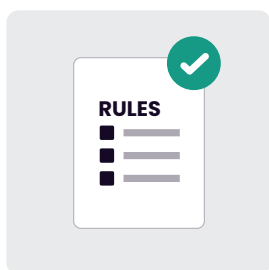
- in total
- upfront
- for each period
- in interest.



You can print the results page to keep for your records.

Set up a payment plan

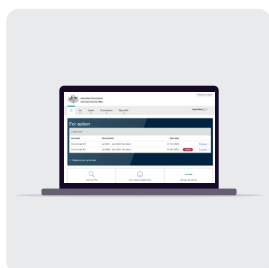
After you use the payment plan estimator you can set up your payment plan with us.



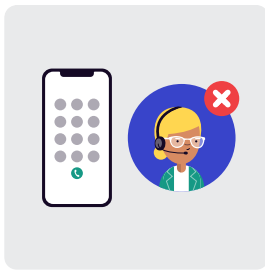
Read the important rules about payment plans first.

Find out more at
www.ato.gov.au/PayPlanCalc

To set up a payment plan you can:



- use ATO online services



- use our **automated** phone service on **13 28 65**.

Automated means you will not speak to a person. You will select numbers and symbols using your phone.



- phone us on **13 11 42** and speak to a person. We will need to ask you some questions to prove who you are.

This is to protect your information.

Find out more at

www.ato.gov.au/EstablishID

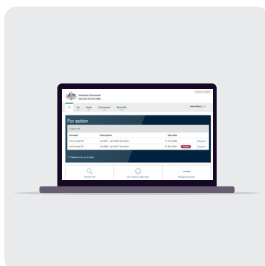
Use ATO online services



You will need a myGov account linked to the ATO.

Find out more at

www.ato.gov.au/LinkToMyGov



When you are logged into ATO online services, from the menu choose:

- **Tax**
- then choose **Payment**
- then choose **Payment plans**.

You can:



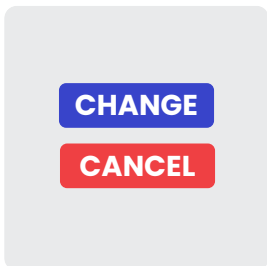
- set up your payment plan



- choose to be sent SMS or email reminders about payments

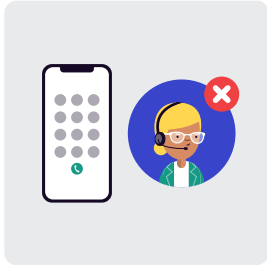


- view a summary of your payment plan

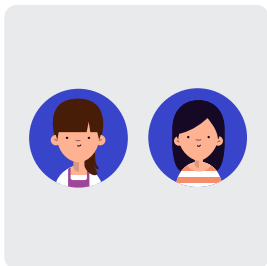


- change or cancel your payment plan.

Use the automated phone service



Call the phone service on **13 28 65**.

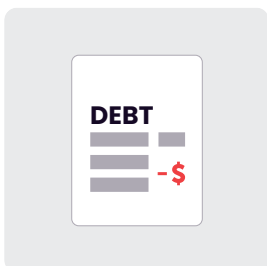


You can ask someone you trust to be with you to help you.

Before you phone you will need to know your:



- **tax file number (TFN)** or **Australian business number (ABN)**



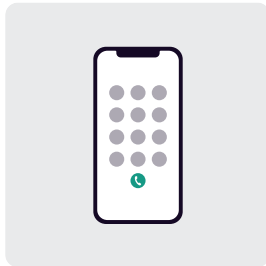
- total amount of debt.



Your **TFN** is a 9-digit number that identifies you in the tax and super system.

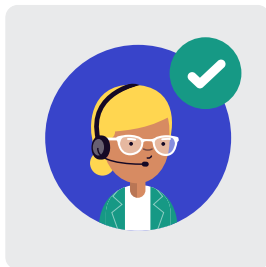


An **ABN** is a 11-digit number that a business uses to identify themselves when dealing with other business or with government.



The phone service will tell you how to set up the payment plan.

It is best to phone in business hours (8:00 am to 6:00 pm on weekdays Monday to Friday).



We will connect to our call centre if you can not use the automated phone service.

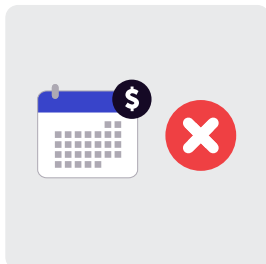
Defer or amend your payment



You may have a **compulsory repayment** for your study or training loan.



Compulsory repayment means a payment you must make.



You can ask us to **defer** or **amend** your compulsory repayment.

Defer means you will not have to make a compulsory repayment for the next year.



Amend means your payment for the year will be smaller.



We can defer or amend if paying will be a **serious hardship**.

Serious hardship is when it is hard to pay for basic living costs like food, housing, transport and medical treatment.

You can also ask us to defer or amend your compulsory repayment if you have been affected by:



- a natural disaster (like a flood, bushfire or cyclone)



- serious illness (like cancer)



- the death of a family member or close friend



You will need to provide us with evidence about your situation.

Find out more at

www.ato.gov.au/HardshipEvidence

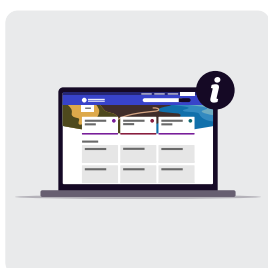
Compulsory repayments you can ask us to defer or amend

You can ask to defer or amend these types of compulsory repayments:



- Higher Education Loan Program (HELP)
- Higher Education Contribution Scheme (HECS)
- VET Student Loan (VSL)
- Student Financial Supplement Scheme (SFSS)
- Student Start-up Loan (SSL)
- ABSTUDY Student Start-up Loan (ABSTUDY SSL)
- Trade Support Loan (TSL)
- HELP, VSL or TSL overseas levy.

How to apply



You need to fill out a form.

You can find it at

www.ato.gov.au/DeferRepayForm



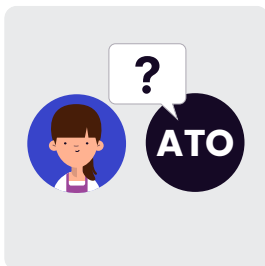
The form has information to help you answer the questions.



You can ask someone you trust to help you fill out the form.



If you can not fill out the form you can phone us on **1300 650 225** and we will help you.



We will need to ask you some questions to prove who you are.

This is to protect your information.

Find out more at www.ato.gov.au/EstablishID

Need help?



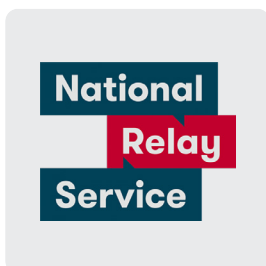
If you need help you can phone us on **13 11 42**.



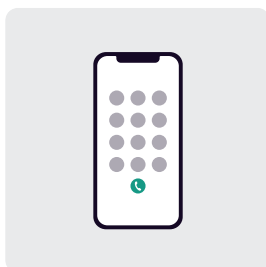
We will need to ask you some questions to prove who you are.

This is to protect your information.

Find out more at www.ato.gov.au/EstablishID



If you have difficulty hearing or speaking to people who use a phone, you can contact us through the National Relay Service (NRS).



You need to:

- call the National Relay Service on **13 36 77**
- ask the Relay Officer to phone us on **13 11 42**.



If you want to speak in a language other than English, phone the Translating and Interpreting Service (TIS National) on **13 14 50**.

Tell them:

- you want to speak to us
- the language you want to speak in.