



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.



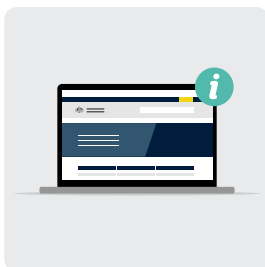
This document has been written by the Australian Taxation Office or ATO.



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](http://www.ato.gov.au/CantLodgeOrPay)

# Lodging and paying tax



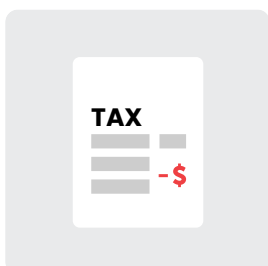
When you earn money you may need to tell us about it.

Find out more at [www.ato.gov.au/DoINeedToLodge](http://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 don't 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.

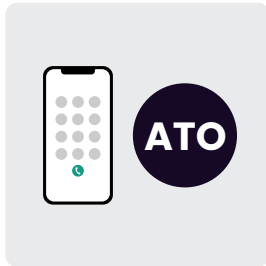
In the form you tell us how much money you made and how much tax you have already paid.

# Can't 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](http://www.ato.gov.au/SpeakToUs)

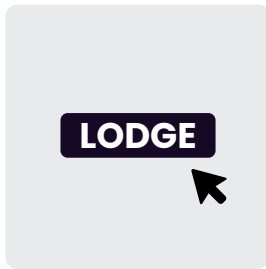


We will need to ask you some questions to prove who you are.

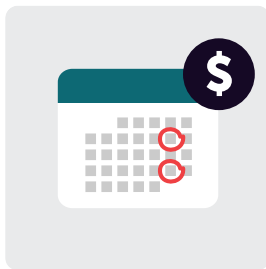
This is to protect the privacy of your account.

Find out more at [www.ato.gov.au/EstablishID](http://www.ato.gov.au/EstablishID)

This document tells you how to:



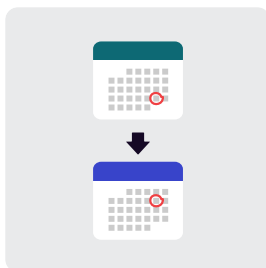
- get help to lodge your tax



- set up a payment plan to pay your tax.

Find out more at

[www.ato.gov.au/PaymentPlan](http://www.ato.gov.au/PaymentPlan)



- ask us to change your tax due date



- ask us to change your tax amount.

# Help to lodge

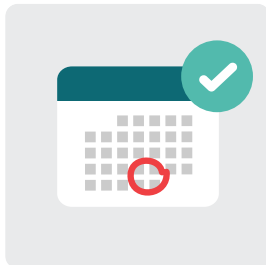


You must lodge your tax return by 31 October.



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

- [www.ato.gov.au/GetReady](http://www.ato.gov.au/GetReady)
- [www.ato.gov.au/DoYourTax](http://www.ato.gov.au/DoYourTax)



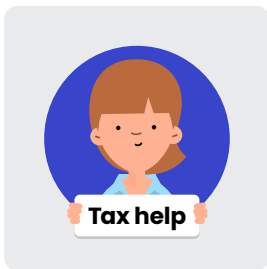
It is important to lodge your tax return on time even if you can't pay your tax debt.

This shows us you are trying your best to do the right thing.

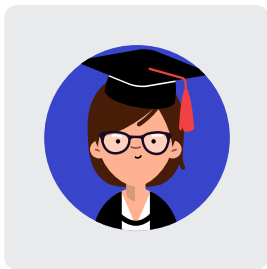
There are many ways to get help with lodging your tax return.  
You can use:



- 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.

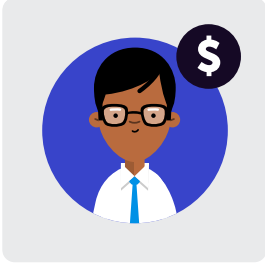


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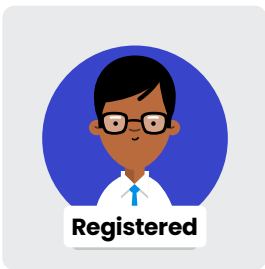
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Find out more at [www.ato.gov.au/EstablishID](http://www.ato.gov.au/EstablishID)

## 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.

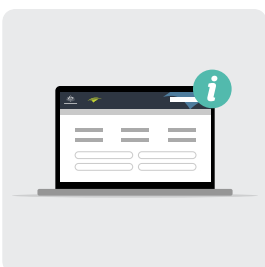
Registered means they:



- have studied to become a tax agent



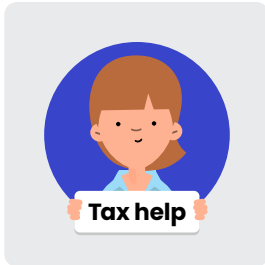
- are on our list of tax agents.



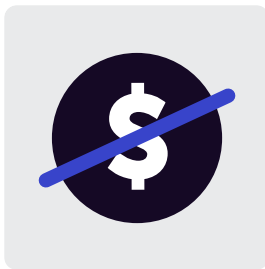
You can search for a registered tax agent at [www.tpb.gov.au](http://www.tpb.gov.au)



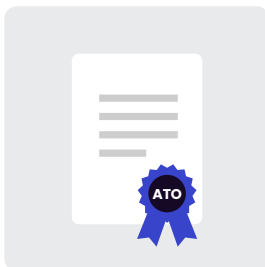
## 2. Tax Help



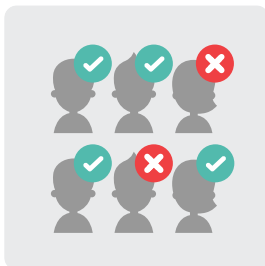
Tax Help is a group of people who help other people do their tax.



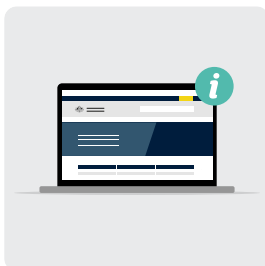
They don't ask for any money to do this.



We have trained these people to know about tax.

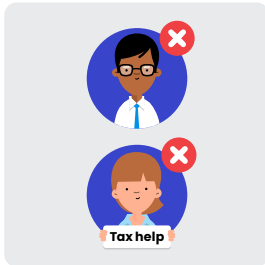


Not everyone can use this service.



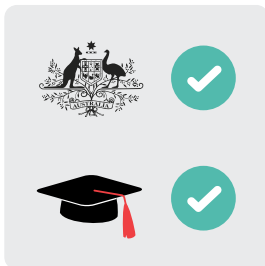
Find out more at [www.ato.gov.au/TaxHelp](http://www.ato.gov.au/TaxHelp)

### 3. National Tax Clinic program



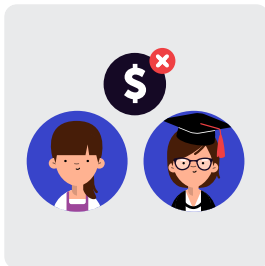
The National Tax Clinic program can help people who:

- can't pay a tax agent
- don't meet the rules to use Tax Help.

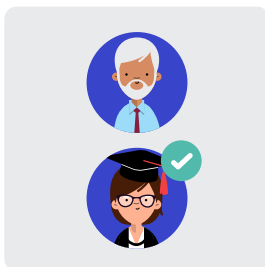


This program is:

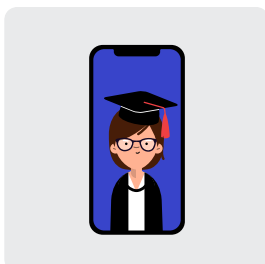
- supported by the government
- provided by universities.



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



Trained managers make sure the students are giving you the right help.



The students will help you over the phone or through a web conference.

Sometimes you can meet in person.

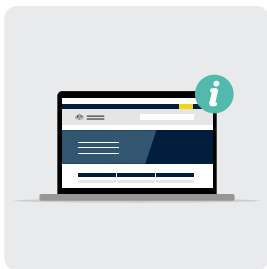


You can use this program if you are:

- an individual
- a small business
- a not-for-profit organisation or charity.



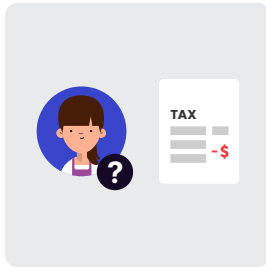
You need to meet the rules to use this program.



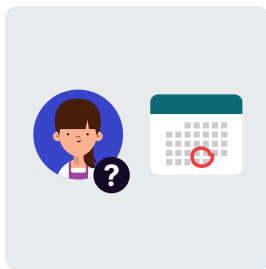
Find out more at [www.ato.gov.au/TaxClinic](http://www.ato.gov.au/TaxClinic)

# Help to pay

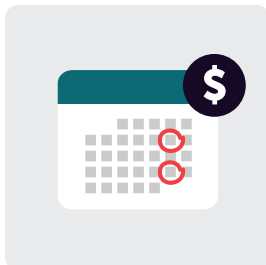
We can help you if you can't:



- 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 a number of smaller payments over time.

Find out more at

[www.ato.gov.au/PaymentPlan](http://www.ato.gov.au/PaymentPlan)



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

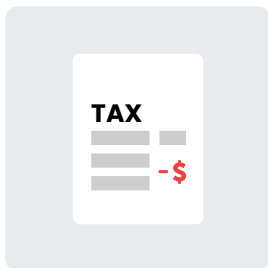
Defer means you will not have to make a payment for the next year.

Amend means your payment for the year will be smaller.

# Payment plan

## Work out if a payment plan will help you

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



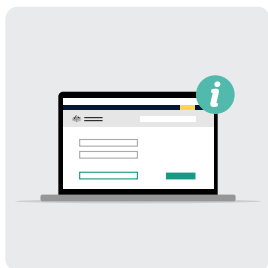
- your tax debt



- how much you need to pay straight away



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

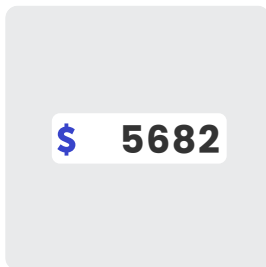


You can use our online payment plan estimator to work out a payment plan that works for you.

## Use the payment plan estimator



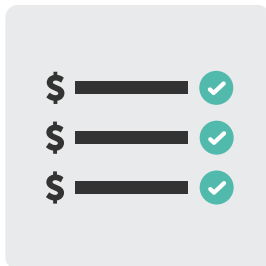
Go to [www.ato.gov.au/CalcPayPlan](http://www.ato.gov.au/CalcPayPlan)



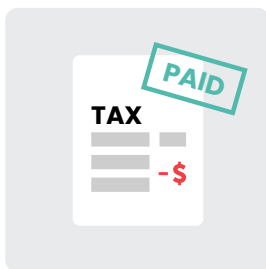
Enter the amount of your tax debt.

Don't use commas or spaces. For example, use 5682, not 5 682 or 5,682.

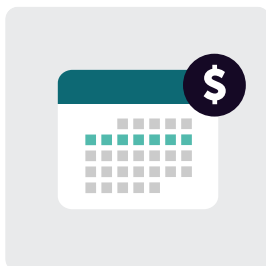
Select whether you will make either:



- weekly, fortnightly or monthly payments



- a **lump sum** payment. This means you pay the whole amount at once. Select a date then select 'Show Result'.



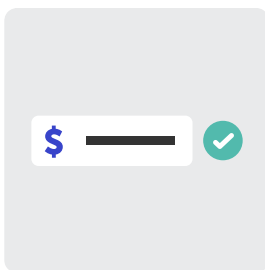
If you select weekly, fortnightly or monthly payments you will need to pay an **upfront** amount.

This is an amount you must pay within 7 days.



You can change the upfront amount to be lower or higher.

Then select to work out your payment plan using either:



- repayment amounts. Enter how much you will pay each time.



- repayment periods. Enter the start and end dates for your payments.

Select 'Show Result'.



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

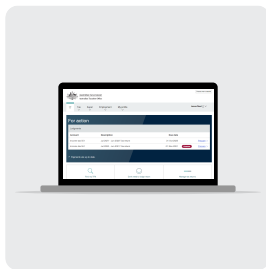
After you use the payment plan estimator you can set up your payment plan with us.



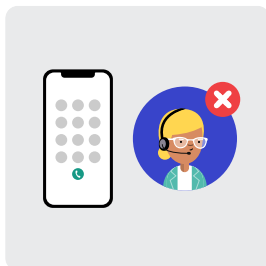
Before you do this, read the important rules about payment plans.

Find out more at [www.ato.gov.au/PayPlanCalc](http://www.ato.gov.au/PayPlanCalc)

To set up a payment plan you can:

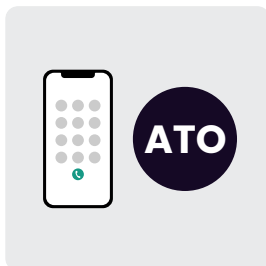


- use ATO online services



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

Automated means selecting numbers and symbols using your phone. You won't speak to a person.



- 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 the privacy of your account.

Find out more at [www.ato.gov.au/EstablishID](http://www.ato.gov.au/EstablishID)

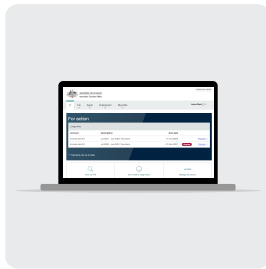


## Use ATO online services



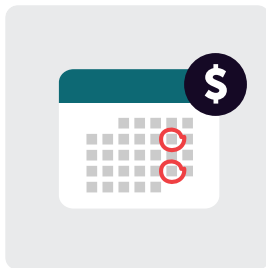
You will need a myGov account linked to the ATO.

Find out more at [www.ato.gov.au/LinkToMyGov](http://www.ato.gov.au/LinkToMyGov)



When you are logged into ATO online services, from the menu choose Tax, then Payment, then Payment plans.

You can:



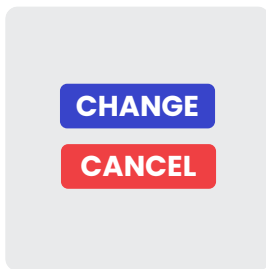
- set up your payment plan



- choose to be sent SMS or email reminders about payments

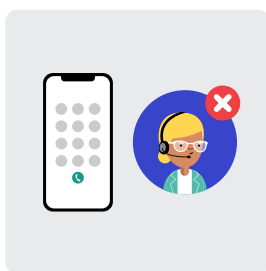


- view a summary of your payment plan

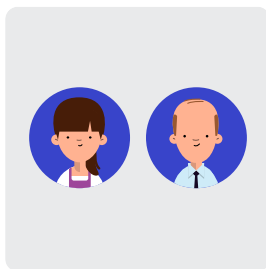


- change or cancel your payment plan.

## Use the automated phone service

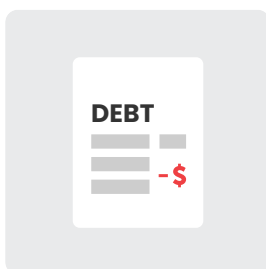


Phone **13 28 65**.



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

Before you phone you will need to know your:



- total amount of debt



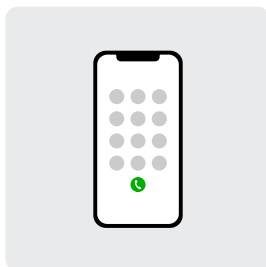
- **tax file number (TFN)** or **Australian business number (ABN)**.



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 (8.00am and 6.00pm on Monday to Friday).

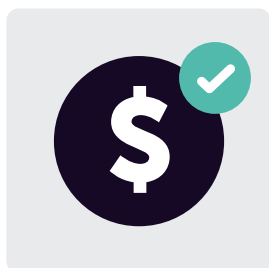


You will be connected with our call centre if you can't use the automated phone service.

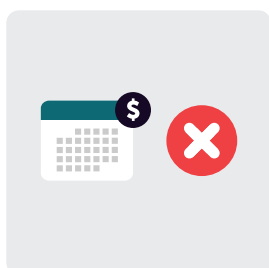
# Defer or amend your payment



If you have a **compulsory repayment** for your study or training loan you can ask us to **defer** or **amend** your tax debt if paying it will be a **serious hardship**.



Compulsory repayment means a payment you must make.



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.



Serious hardship means you are having difficulty paying for your basic living costs such as food, housing, transport and medical treatment.

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



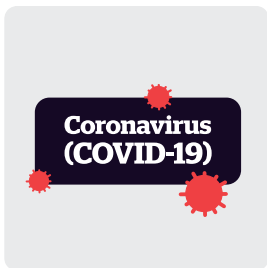
- a natural disaster (like a flood, bushfire or cyclone)



- serious illness (like cancer)



- the death of a family member or close friend



- other serious or difficult circumstances (like COVID-19).



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

Find out more at  
[www.ato.gov.au/HardshipEvidence](http://www.ato.gov.au/HardshipEvidence)

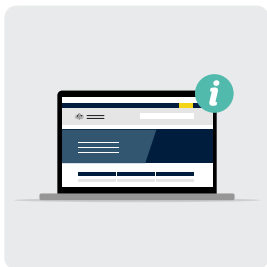
## Compulsory repayments you can ask us to defer or amend

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

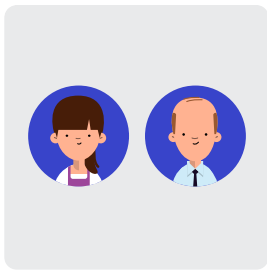


You need to fill out a form.

You can find it at  
[www.ato.gov.au/DeferRepayForm](http://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't fill out the form you can phone us on **1300 650 225** and we will help you.

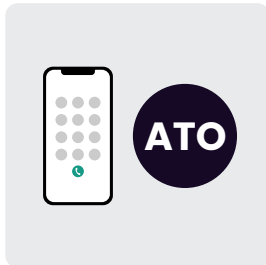


We will need to ask you some questions to prove who you are.

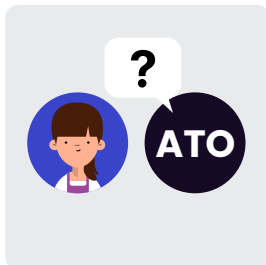
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# Need help?



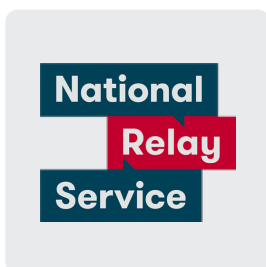
If you need help you can phone us on **13 11 42**.



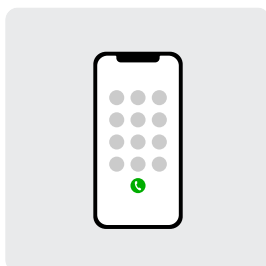
We will need to ask you some questions to prove who you are.

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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.