



Payment plan estimator

You can use the ATO online payment plan estimator to work out a payment plan you can afford.

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About the payment plan estimator

The payment plan estimator helps you work out how quickly you can pay off a tax debt and how much interest you'll be charged. The longer you take to pay off your debt, the more interest you'll pay.

Once you've worked out a suitable payment scenario based on your circumstances, you can use it as a guide to set up a **payment plan** and address your tax obligations.

The payment plan estimator provides an estimate only. It does not guarantee that you will be eligible to set up an automated payment plan online, without our assistance. You may still need to contact us to provide more information about your circumstances including:

- Income and expenses break down
- Assets
- Bank balances, creditors and debtors details

You can't use this estimator for super guarantee charge debts.

Payment plan conditions

- All tax credits and refunds will be used to reduce your tax debt but won't replace the required instalment payment.
- General interest charge (GIC) will accrue until the debt is paid.

- You can make additional voluntary payments or pay off the debt at any time.
- You still need to lodge your activity statements and tax returns and pay any associated liabilities on time.



If you can't pay an instalment

If you can't pay an instalment:

- you may be able to **manage your payment plan** by using our online services to modify your instalment amount, due date or cancel the payment plan
- contact your registered tax agent or BAS agent who can modify your instalment amount, due date or cancel the payment plan on your behalf
- phone us on **13 11 42** during **operating hours**, to discuss your circumstances. We may be able to vary the payment plan to suit your current circumstances.

You can view the status of your payment plan in ATO online services. If you've missed a scheduled instalment or haven't paid another tax obligation by the due date, you may still have time to pay before your payment plan defaults. Contact us as soon as possible if you are having trouble complying with your payment plan.

You can view your payment plan:



- from the 'Tax' menu in **ATO online services** (when you've linked your [myGov](#)  account to the ATO) by selecting 'Payment' and then 'Payment plans' – if you're an individual or sole trader
- from the 'Accounts and Payments' menu in [Online services for business](#) .

Depending on your compliance history, if you don't pay an instalment we may:

- send you a letter stating what you need to do before your payment defaults
- vary the payment plan, or
- end your payment plan.

Final instalment or payout figure

Prior to making your last payment, you should check your account balance online using either:

- ATO online services for individuals and sole traders through [myGov](#) 
- [Online services for business](#)  for other entities.

If you can't use our online services, you can phone us on **13 11 42** during operating hours.

QC 21930

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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