



# SJ BOOKKEEPING



## ATO Lodgement Dates

### When The ATO Use a Refund to Pay Other Tax Debt

#### ATO Debits Offset ATO Credits

Offsetting occurs when the ATO uses credit from one tax account to pay off a liability on another account, including tax debts or debts with other government agencies. This process is **automatic**, and credits are applied to tax debts first before being used for debts with other government agencies.

#### How Offsetting Works

Many business taxpayers have multiple accounts for different tax obligations. If the ATO owes money to a taxpayer, they would typically receive a refund. However, the refund may be reduced or withheld if the taxpayer has an outstanding debt. Offsetting can occur in the following situations:

- **Outstanding tax debts with the ATO:** For example, a BAS refund may be offset against an income tax debt.
- **Previously held debts:** The ATO may use credits to reduce debts previously placed on hold.
- **Debts with other government agencies:** For example, a BAS refund may be offset against a debt with Services Australia.

Generally, the ATO will offset credits against liabilities that are **due but not yet payable**. A liability is considered 'due' when an entity is legally required to pay it, even if the actual payment date has not yet arrived. **It becomes 'payable' once the payment date arrives.**

#### For Example:

A business files its BAS and owes \$1,000 in GST, but the payment isn't due until next month. The ATO considers the \$1,000 **due** because the business is legally required to pay it, even though the payment date is in the future. If the business has a credit of \$500 in another tax account, the ATO might use that credit to reduce the \$1,000 debt, even though it's not yet time to pay.

These dates are from the ATO website and do not account for possible extensions.

You remain responsible for ensuring that the necessary information is with us in time.

See [ATO Due dates by month](#) to check monthly lodgment and payment dates.

#### BAS/IAS Monthly Lodgements

Final dates for lodgements and payments:

March Activity Statement  
21 April 2025

April Activity Statement  
21 May 2025

#### BAS Quarterly Lodgements

Final dates for lodgements and payments:

**3rd Quarter 2025 Financial Year:**  
**March Quarter 2025 (incl. PAYGI)**  
28 April, 2025

**4th Quarter 2025 Financial Year:**  
**June Quarter 2025 (incl. PAYGI)**  
28 July, 2025

When a due date falls on a Saturday, Sunday or Public Holiday\*, you can lodge or pay on the next business day.

\*A day that is a public holiday for the whole of any state or territory in Australia.

Due date for super guarantee contributions:

**3rd Quarter 2025 Financial Year:**  
January to March 2025 – contributions must be **in the fund** by 28 April, 2025

**4th Quarter 2025 Financial Year:**  
April to June 2025 – contributions must be **in the fund** by 28 July, 2025

Late payments of superannuation are **not** tax deductible. If your business has overdue superannuation guarantee payments and you are unsure of how to proceed, please contact us to discuss.

## Contact the ATO Before Lodging

If **offsetting** will cause **financial hardship**, an **authorised bookkeeper** can request a **refund** on your behalf instead of allowing the credit to be offset against the liability. The ATO may also exercise **discretion to reverse the offset** after it has occurred if the circumstances at the time warrant it.

If you're expecting a **BAS refund**, your **bookkeeper** can help you understand how the ATO may **offset** the amount against any **outstanding liabilities** or other **debts** — even those not yet payable. Speak with your **bookkeeper** before lodging to assess the impact on your **refund** and whether it's advisable to contact the ATO.



## The Wellbeing Action Tool

### Building Resilience Through Simple Steps

The [Wellbeing Action Tool](#) is a practical, user-friendly guide to improving mental health by focusing on what works best for you. Developed by Beyond Blue with input from the community, it highlights the value of small, meaningful actions that can transform everyday life. The tool encourages users to reflect on their strengths and take actionable steps to build a personalised plan for wellbeing.



This resource simplifies what can feel like a daunting task - prioritising mental health. The Wellbeing Action Tool empowers individuals to take charge of their mental wellness by breaking it down into manageable steps. Whether you're looking for a fresh start, need a reset, or want to enhance your wellbeing journey, this tool provides a structured yet flexible approach.

### A Step-by-Step Guide to Mental Wellbeing

#### 1. Identify What Works

Everyone has habits or activities that bring comfort, joy, or a sense of achievement. This step involves recognising those actions. Whether it's walking in nature, enjoying a hobby, or spending time with loved ones and making them the foundation of your wellbeing plan.

#### 2. Reflect on Why

Understanding why these actions have a positive impact reinforces their importance. When you connect an activity to how it makes you feel (calmer, happier, or more motivated), you're more likely to integrate it consistently into your life.

#### 3. Plan to Do Them Regularly

Small actions, done consistently, can lead to big changes. This step involves setting realistic goals, deciding how often to engage in these activities, and finding ways to incorporate them seamlessly into your routine.

#### 4. Pause and Recharge

In a world that often feels overwhelming, pausing is not a luxury but a necessity. Whether through mindfulness, self-reflection, or rest, taking time to recharge can significantly improve mental clarity and emotional balance.

## Beyond Pause: The Power of Connection and Joy

The tool also emphasises connection and joy as critical components of mental wellbeing. Building strong relationships with others—be it friends, family, or community—fosters a sense of belonging and support. Meanwhile, embracing activities that spark joy, like learning something new, creating art, or exploring nature, can reignite a sense of purpose and happiness.

## Why the Wellbeing Action Tool Matters for Business Owners

Running a business comes with constant demands — tight deadlines, compliance obligations, and balancing financial pressures. It's easy to push mental health aside, but neglecting wellbeing can lead to burnout, reduced productivity, and strained relationships.

The [Wellbeing Action Tool](#) helps business owners proactively manage these challenges by providing a simple framework to support mental health and maintain balance:

- **Building Daily Balance:** Identify small, regular actions that reduce stress and improve focus — whether it's setting boundaries around work hours or scheduling breaks.
- **Strengthening Business Relationships:** Prioritising wellbeing can enhance communication, empathy, and resilience — creating stronger connections with employees, clients, and suppliers.
- **Enhancing Problem-Solving Skills:** A clear and rested mind is better equipped to handle business challenges, make decisions, and adapt to change.
- **Fostering Team Collaboration:** The tool can also be used across teams, helping businesses create a positive work culture with shared wellbeing goals.

## Supporting Your Team

Encouraging your team to create their own **Wellbeing Action Plans** demonstrates care beyond the bottom line. Employees who feel supported in their mental health are more likely to communicate openly, meet deadlines, and approach their work with confidence and clarity.

## Creating a Ripple Effect

When business owners prioritise wellbeing, they lead by example — fostering a culture that values mental health. Sharing the [Wellbeing Action Tool](#) with employees, clients, or business networks can create a ripple effect that strengthens both individual wellbeing and the broader business community. Practical Support Beyond Blue provides ready-to-use resources, including **social media kits**, **workplace messaging**, and **templates** to make promoting the Wellbeing Action Tool simple and effective. These practical tools help business owners embed mental health into their workplace culture without adding extra burden. Mental wellbeing isn't just about coping — it's about **thriving**, and the [Wellbeing Action Tool](#) makes it easier for business owners to create healthier, more resilient



workplaces.

Disclaimer: All or any advice contained in this newsletter is of a general nature only and may not apply to your individual business circumstances. For specific advice relating to your specific situation, please contact your accountant or contact me for further discussion.



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Regards,

*Sheree Davies* MICB

**0478 086 008**

[sheree@sjbookkeeping.com.au](mailto:sheree@sjbookkeeping.com.au)

[www.sjbookkeeping.com.au](http://www.sjbookkeeping.com.au)



BAS agent  
27065001



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