



An Australian Government Initiative

National
Tax Clinics

National Tax Clinic program annual report 2025

Version 1.0 | September 2026

Produced by the Stewardship Committee
of the National Tax Clinic program



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Message from the National Tax Clinic program Stewardship Committee

What we do matters

What we do matters because each year, as thousands of individuals fail to lodge their tax returns, often not out of neglect, but due to barriers such as health issues, traumas, financial hardship, low tax literacy, limited access to tax services, language challenges, or fear of engaging with the system. The consequences can be significant, including escalating debt, penalties, loss of entitlements, and ongoing financial stress. By providing accessible, free support, the National Tax Clinic program plays a critical role in breaking this cycle. We are not only helping individuals meet their obligations, but also rebuilding confidence in the tax system, restoring financial stability, and empowering people with the knowledge and support needed to engage independently in the future.

Without the National Tax Clinic program, many vulnerable individuals would have little to no access to tax support.

For those unable to afford professional advice, the tax system can feel complex, intimidating and inaccessible, leading to ongoing non-lodgment, unresolved debts, and disengagement. This not only exacerbates financial hardship for individuals but also undermines the fairness and integrity of the tax system more broadly. Without the National Tax Clinic program there would be fewer pathways for early intervention, education, and support. Importantly, opportunities to train future tax professionals through work integrated learning (WIL) higher education activities in real-world, community-focused settings would also be lost, weakening both the profession and its capacity to serve those most in need.

In 2025, a total of 13,515 hours were invested in directly assisting vulnerable clients. Overall clinic hours worked was 31,975 (compared to 13,964 in 2024). This included hours by all personnel – external stakeholders, university staff, and pro bono assistance, including legal. The number of National Tax Clinic program community events increased from 107 in 2024 to 124 in 2025. Community participants also rose year-on-year from 1,505 to 10,242 in 2025. This represents a 581% increase on the prior year and is one of the most striking data points in this report. It reflects a program that is not merely responding to demand but actively building financial and tax literacy across the communities it serves.

The continued growth of the National Tax Clinic program highlights both the significant community need for accessible tax support and the important role clinics play in promoting financial inclusion and fairness. The National Tax Clinic program Stewardship Committee acknowledges the dedication of all universities and TAFEs, staff, students, volunteers, and partner organisations whose contributions continue to strengthen the impact and reach of the National Tax Clinic program across Australia.

A program that changes lives

Behind every figure in this report is a person. Someone who fell behind on lodgments during a period of crisis. A small business owner drowning in compliance obligations they cannot afford to resolve professionally. A newly arrived migrant navigating an unfamiliar tax system in a second language. An incarcerated individual whose unresolved tax affairs are a barrier to reintegration. An elder in a remote community with no access to the professional services available to people in cities.

The National Tax Clinic program exists for all of them.

In 2025, the National Tax Clinic program assisted 6,773 taxpayers, completed 10,955 lodgments, and reached more than 10,000 community members through education events. These are not simply program metrics. They represent thousands of Australians who, without access to the National Tax Clinic program network, would have faced the full weight of the tax system alone.

The National Tax Clinic program is not a last resort. It is, for many of the people it serves, the only resort.

This report presents the National Tax Clinic program's 2025 data alongside the context needed to understand it: who is being helped, why they need help, what it takes to deliver that help, and why the continued growth of this program is not just justified but necessary.



As The Tax Ombudsman, I continue to be a strong advocate for National Tax Clinics. I have enjoyed visiting and working with many of the clinics and their students and teams in the last year.

I believe we all share a common mission. The purpose of my role is to improve the fairness and integrity of tax and super administration in Australia. The clinics too play an essential role in improving the fairness of tax administration. They are plugging a sizeable gap in the system left between the roles of the ATO, tax agents, financial counsellors and indeed my own Ombudsman office, focused on supporting low-income or vulnerable unrepresented taxpayers. As we know, this is a sizeable cohort of people who need help with their tax obligations – be that getting lodgments up to date, managing a tax debt or access their refund – with nowhere else to turn to for help.

From my perspective, the clinics offer a genuine win/win/win. The clients win as their tax issues are resolved; the students win by learning new practical skills (and improving their employability); and the system wins from having more taxpayers helped get up to date and back on track for future obligations, as well as the role clinics play in tax literacy and education.

In the last year, I have benefitted from the shared experience and wisdom of the clinics in several areas of focus.

- Weaponisation of the tax system – clinics play a critical role in supporting victim-survivors of financial abuse. They have shared with me case studies, insights and suggested reforms, which are helping inform the ATO's Vulnerability Framework and shape government policy on addressing financial abuse through legislation.
- Support for First Nations communities – my office is undertaking a systemic review of how the ATO engages with First Nations taxpayers. Several of the clinics undertake important outreach work in remote communities to support First Nations people to complete tax returns and access or consolidate their super. The shared learning from these outreach visits is providing highly valuable in developing a case for change and enhanced support.
- Similarly, those clinics supporting Pacific Australian Labour Mobility (PALM) scheme workers play an important role in helping the workers manage their tax and super before they leave Australia. This also supports the Australian economy and the industries who rely on the labour of the PALM workers. The clinics have been instrumental in highlighting the systemic flaws in the administration of PALM workers' tax and super.
- Tax debts – finally, clinics are supporting taxpayers in addressing their debts, frequently negotiating with the ATO to help them find a way to repay their debts or to put them on hold. Tax debt is the biggest cause of complaints to my office, which have increased over 120% in the last year. The referral of complaints and case studies from the clinics has been valuable as has the opportunity for us to refer clients to the clinics where they need practical help with lodgment or advocacy (which goes beyond our remit).

I want to put on record my strong support for the clinics and my gratitude for their personal support to me (often at short notice!), their contribution to the work of my office and to the fairness of the tax system. On very limited funding they are always open to contributing and collaboration.

Looking forward, I am keen to see the clinics become a permanent and sustainable feature of our tax system. Additionally, I'd encourage the clinics to continue to work together to draw from the power of the collective and to continue to learn and share from and with each other. The combined data and insights can support far greater advocacy and evidencing of systemic issues. I have a selfish desire to make the most of that! I would also be keen to see more clinics support small businesses (or individuals with Australian business numbers) whose directors or owners also can have a desperate need for support with their tax obligations.

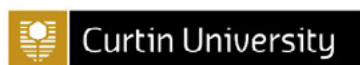
Onward and upward!

A handwritten signature in black ink, appearing to read "Ruth Owen", with a long horizontal line extending to the right.

Ruth Owen
Tax Ombudsman

Our network

Participating tax clinics



Supported by



Australian Government



Australian Government
Australian Taxation Office

About the National Tax Clinic program

Overview of the National Tax Clinic program

The National Tax Clinic program was established in 2019 by the Australian Government to improve access to the tax system for individuals who are unable to afford professional advice or who face barriers in engaging with the tax system. The National Tax Clinic program brings together universities, TAFEs, students, community service providers, and tax, accounting and legal professionals to deliver practical support to vulnerable members of the community. Since its inception in 2019, the program has expanded across Australia. Five new clinics began operating in 2025, taking the total to 20 tax clinics nationally. Embedding tax clinics within higher education – universities and TAFEs – has strengthened both community outcomes and work-integrated learning opportunities for students.

The National Tax Clinic program reflects a broader commitment to fairness, inclusion and integrity within the tax system. Financial support from the Australian Government enables the operation of clinics that are free, confidential and accessible. This ensures that individuals experiencing vulnerability can access appropriate assistance. This includes people on low incomes, migrants, people with limited digital or financial literacy, culturally or systemically excluded communities, people experiencing physical or mental health challenges, and those facing financial hardship. The funding also supports the supervision of students by tax and legal professionals, ensuring services meet regulatory and ethical standards.

At its core, the National Tax Clinic program provides tax assistance to individuals who may otherwise fall through the gaps of the traditional tax advisory system. Clinics support clients with preparing and lodging tax returns, small business and business activity statement returns, resolving outstanding tax debts, setting up payment plans, company tax, and navigating systems such as myGov. Importantly, clinics also represent underrepresented and vulnerable taxpayers, helping them engage with the ATO and ensuring their circumstances are understood and appropriately considered.

Beyond direct assistance, the program plays a significant educational role. Students gain hands-on experience through work-integrated learning (WIL), developing not only technical tax knowledge or clinical legal education but also professional skills such as communication, empathy, and ethical decision-making. This service-learning model contributes to the development of socially responsible accounting professionals who are better equipped to serve diverse communities.

The tax clinics also engage in advocacy and research activities. Insights gained from client interactions provide valuable evidence on systemic issues within the tax system, including barriers to access, administrative complexity, and emerging areas of vulnerability. These insights inform submissions, policy discussions, and academic research, contributing to continuous improvement of the tax system.

Several submissions were submitted on behalf of the National Tax Clinic program committee in 2025, including Refreshing the ATO's approach to taxpayer relief provisions; Submission on the Inquiry into the Financial Services Regulatory Framework in relation to financial abuse in Australia Parliamentary Joint Committee's Financial Abuse Inquiry; and a response to the ATO's Vulnerability Framework.

In 2025, the National Tax Clinic program supported 6,773 vulnerable individuals and small businesses across Australia, demonstrating its critical role in promoting both equity in tax administration and innovation in accounting education.



Program highlights in 2025*

Key program achievements



6,773

vulnerable Individuals and
small businesses assisted
(4% increase)



10,955

lodgments completed
(39% increase)



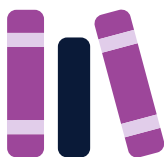
2,650

taxpayers provided with
advice and support including
those in dispute with the ATO
(10% decrease)



534

taxpayers provided support
in managing tax debts
(18% decrease)



10,242

taxpayers participated in
124 community education
activities



557

students participated
in the program



13,515

hours invested in directly
assisting clients experiencing
vulnerability^

* The program updated its reporting methodology in mid-2024 to improve the identification of client circumstances and vulnerabilities. The full benefits of these changes will be realised from January 2025 and some data discrepancies are expected in the interim.

^ The number of hours invested in directly assisting vulnerable clients refers to reported time spent addressing client matters, excluding all other time undertaking program activities.

Program highlights in 2025* (continued)

Key client indicators



* The program updated its reporting methodology in mid-2024 to improve the identification of client circumstances and vulnerabilities. The full benefits of these changes will be realised from January 2025 and some data discrepancies are expected in the interim.

National Tax Clinic clients

National Tax Clinic clients in 2025

The clients of the National Tax Clinic program are not a homogenous group. They share a common thread: a vulnerability that has made it difficult or impossible to manage their tax affairs without support. Understanding who these people are is central to understanding why this program matters.

In 2025, the National Tax Clinic program assisted 6,773 taxpayers, a 4% increase on the previous year. Of these:

- 5,461 individuals were assisted
- 749 small businesses were assisted
- 563 were other taxpayers.

Table 1: Number of clients assisted by a tax clinic

Number of clients assisted by a tax clinic	2025	2024	Percentage change
Individual	5,461	5,173	6% increase
Small business	749	626	20% increase
Other or unidentified	563	734	23% decrease
Total	6,773	6,533	4% increase

The slight year-on-year (YoY) increase may be attributable to several factors, including an increased volume of prior year lodgments and a growing number of financial hardship and low-income taxpayers seeking support through the clinics. These trends continue to reflect the important role of the National Tax Clinic program in assisting vulnerable individuals who may otherwise struggle to engage with the tax system and meet their tax obligations.

The 20% growth in small business clients assisted is particularly significant. Small business taxpayers present some of the most complex cases the program encounters, requiring significantly greater levels of support. Multi-year compliance gaps, outstanding business activity statements, unresolved payroll obligations and personal liability for company debts are common. Each case requires substantially more time and expertise than a standard individual lodgment. The continued growth in this cohort reflects both the depth of unmet need in the small business community and the program’s expanding capacity to respond to it.

The category ‘Not recorded/Other’ refers to taxpayers who were not clearly aligned with either the individual or small business categories, for example, while there was a 23% decrease YoY in this category, it does not reflect a decline in service. This reduction is mainly attributable to improvements in reporting methodology identified in the 2024 National Tax Clinic program annual report, in which only individual and small business figures were reported.



The people behind the data

Tax non-compliance rarely exists in isolation. For the vast majority of clients who engage tax clinics, falling behind on tax obligations is a symptom of something deeper: financial crisis, trauma, marginalisation, disability, or the simple absence of the literacy and professional networks that others take for granted. The vulnerability indicators in Table 2 below tell that story.

Table 2: Vulnerability indicator of tax clinic clients in 2024

Vulnerability indicator	2025 figures	Top 6	2024 figures
Aboriginal and Torres Strait Islanders peoples	554	3	312
Abuse (domestic or financial)	371	6	251
Addiction	38		22
Elderly persons	138		101
Family breakdown	105		67
Financial – financial literacy	456	4	297
Financial hardship / Low income	2,442	1	2,814
Homeless	90		155
Incarcerated	744	2	606
Language – English secondary language	212		77
Language – student	393		174
Mental health	398		182
Migrant / temporary visa	339		757
Natural disaster	3		0
Physical disability or illness	245		199
Remote – living	427	5	295
Other	1,021		1,832

Several of these figures demand particular attention.

Financial hardship and low income are the dominant vulnerability across the program, recorded across 2,442 client interactions. Of these, 1,483 clients cited financial hardship as their primary driver and 959 cited low income. These are people for whom the cost of professional tax advice is simply not an option, and for whom unresolved tax obligations carry serious downstream consequences: debt accumulation, ATO enforcement action, loss of government benefits, and in some cases, legal proceedings.

744 incarcerated individuals received assistance in 2025, a 23% increase YoY. This is one of the most overlooked cohorts in the tax system. Unresolved tax obligations are a well-documented barrier to successful reintegration following incarceration, affecting access to housing, employment and financial services. The program's growing reach into this community is both a measure of need and an indicator of meaningful impact beyond the tax system itself.

554 Aboriginal and Torres Strait Islander peoples were assisted, a 78% increase YoY. This is the largest proportional growth of any primary vulnerability indicator in 2025 and reflects the program's deepening partnerships with Aboriginal and Torres Strait Islander peoples, as well as the particular structural challenges those communities face in accessing mainstream professional services.

456 clients presented with financial literacy challenges, a 54% YoY increase. Tax complexity is inseparable from financial literacy: people who do not understand how the tax system works cannot effectively participate in it. This indicator is explored in greater depth in the spotlight section of this report.

371 clients reported experiences of domestic or financial abuse, a 48% increase YoY. For many of these clients, the tax system has been used as a tool of control, with abusers incurring debts in their partner's name, preventing lodgment, or creating compliance obligations as a form of financial coercion. Resolving these obligations is often a critical step in financial independence and safety.

The data also shows that most clients present with multiple overlapping vulnerabilities.

Most clients assisted in 2025 experienced at least 2 vulnerability indicators simultaneously, highlights intersectionality and compounding disadvantage.

Financial hardship does not arrive without company. It is accompanied by mental health challenges, family breakdown, physical illness, language barriers and housing instability. This complexity is not a complication for the program. It is precisely the reason the program exists.



How clients find us

The channels through which clients reach the program are an indicator of the trust and integration it has built across the community sector. Table 3 presents the various ways clients heard about the National Tax Clinic program in 2025.

Table 3: The ways clients heard about the tax clinics

How clients heard about tax clinics	2025 figures	2024 figures
Advertising and media	464	422
Another tax clinic	43	22
ATO information	316	158
Charities and Community support organisations	643	295
Events	287	31
Financial counsellors	758	828
Government agencies (that is, Department of Human Services)	187	112
National Tax Clinic program website	140	81
University	805	804
Word of mouth	1,209	682
Funded outreach activities	228	n/a
Unspecified	1,693	2,438
Total	6,773	6,533

Over 60% of all clients heard about the National Tax Clinic program via word of mouth, university promotion, financial counsellors, charities and community support organisations, advertising and media and from the ATO.

Word of mouth referrals nearly doubled YoY, from 682 to 1,209. In service design terms, this is the most meaningful signal available. It indicates that clients who have received assistance are actively recommending the program to others. Programs that lack genuine impact do not generate word of mouth at this scale.

The program’s embedded role in the broader support ecosystem is equally significant. Financial counsellors, charities, community organisations and the ATO itself are all active referral channels. This is not accidental. It reflects years of relationship-building that have established the National Tax Clinic program as trusted partners in the network of services that support vulnerable Australians.

Clinic actions: understanding demand

2025 introduced a new reporting category capturing how tax clinics managed client interactions from first contact. The data provides an important window into the full scale of demand the program encounters.

Table 4: Tax clinic action

Tax clinic action	2025 figures
Client accepted	4,906
Triage: client no-show	342
Triage: client ineligible	237
Triage: client disengaged	199
Not recorded	830
Triage: services no longer required	128
Triage: eligible but clinic at capacity	98
Triage: referred to another tax clinic	33
Total	6,773

Of particular note, 98 clients were assessed as eligible but could not be assisted due to tax clinic capacity constraints. This figure almost certainly understates the true level of unmet demand. It captures only those who made contact. It does not account for the individuals who were never referred, never found the program, or self-selected out before reaching a clinic.

The data on eligible clients who could not be assisted highlights another important issue for the National Tax Clinic program: demand is growing, but funded capacity has remained largely unchanged. The National Tax Clinic program will seek to capture metrics such as the number of clients unable to be assisted due to extended waiting times, average wait times across clinics, and changes in unmet demand over time for the following reporting period. This data will provide a clearer picture of the gap between community need and current service capacity.

Capacity is not a peripheral issue for the National Tax Clinic program. It is the central constraint on its ability to serve the community it exists to help.



Activities: advice, debt and dispute resolution

The National Tax Clinic program is often described as a tax assistance service. That description is accurate but incomplete. The work of the National Tax Clinic program spans a range of service lines that together constitute something more than a lodgment factory. The program provides “tax and legal advice, debt resolution support, advocacy and dispute resolution, and proactive community engagement, reflecting the different service models across participating clinics. Each of these lines of work is instrumental. Each is difficult to access elsewhere for the people the program serves.

The National Tax Clinic program supported individual and small business taxpayers address tax related matters across topics including lodgment, tax advice, debt, objections and legal actions (Table 5). Lodgment remains the most common topic raised by individuals and small businesses, increasing 12% YoY, followed by the provision of advice across a range of moderate and complex tax topics. There was a slight YoY decline in the number of taxpayers seeking assistance to address debt and objection related enquiries in 2025.

Table 5: Assistance provided by topic

Assistance provided by topic	2025 figures	2024 figures
Lodgment	3,922	3,497
Advice	2,599	2,878
Debt	534	616
Objections	51	75
Legal action or activity	18	n/a
Other	1,869	2,417
Total	8,993	9,483

2,599 taxpayers received substantive tax advice in 2025. This is not form-filling assistance. It is the provision of professional-grade guidance on moderate to complex tax matters by qualified practitioners and supervised students. For clients who could not otherwise access that advice, it is often the difference between a manageable situation and a compounding one.

534 clients received assistance with tax debt matters. For many of these individuals, the debt is not the result of deliberate non-compliance. It is the consequence of circumstances: a period of unemployment, a health crisis, a relationship breakdown, a business failure. The program’s ability to assist these clients in understanding their obligations, negotiating payment arrangements, and identifying legitimate relief pathways has real and lasting financial consequences for the people involved.

51 objections and 18 legal actions or activities were supported in 2025. These are clients in active dispute with the ATO. Navigating that process without representation is genuinely difficult. The program’s capacity to support clients through formal dispute mechanisms is one of its most distinctive and valuable service lines.

The apparent decline in some topic categories should be read carefully. 1,869 interactions were recorded as ‘other’ in 2025, a category that includes clients assessed as not eligible or not seen. As reporting methodology matures and this figure reduces, the numbers attributed to specific service lines are expected to more accurately reflect the full scope of work being delivered.

The National Tax Clinic program saw an overall 39% YoY growth in the number of tax lodgments completed in 2025 (Table 6). There is an observed decrease in current year lodgments compared with 2024, with income tax and business activity statement lodgments down 33% and 52% respectively, YoY. However, across all lodgment types, prior year lodgments significantly increased in 2025, with income tax returns (ITR) increasing by 102% and business activity statements (BAS) increasing by 521% YoY.

Table 6: Number of lodgments by lodgment type

Number of lodgments by lodgment type	2025 figures	2024 figures	Change from 2023*
ITR current year	2,641	3,923	33% decrease
ITR prior year	5,251	2,602	102% increase
BAS current year	323	666	52% decrease
BAS prior year	1,951	314	521% increase
Other lodgments current	68	385	82% decrease
Other lodgments prior	721	19	379% increase
Total	10,955	7,909	39% increase

Prior year lodgments are generally more complex and time intensive and often involve multiple years, require record reconciliation and identification and resolution of various compliance attributes. Each lodgment represents a client who has been out of the system, often for years, and who has now been brought back into compliance. The complexity involved in these matters, reconciling multiple years of records, negotiating with the ATO, identifying and resolving historic obligations, is substantial. The fact that the program completed nearly 8,000 prior year lodgments in a single year is a significant operational achievement.

Vulnerability case study 1: curtailing the weaponisation of the tax system by perpetrators of intimate partner financial abuse

As highlighted in the National Tax Clinic program annual report 2024, federal policy currently unwittingly enables the weaponisation of the tax system by perpetrators of intimate partner financial abuse. Arising from perpetrators' misuse of business structures, these 'sexually transmitted tax debts' have severe ramifications, leaving victim-survivors with debilitating financial burdens, reduced assets, insecure housing and prolonged economic instability even after leaving abusive relationships. Financial instability is a key factor driving individuals back into abusive relationships, so it is imperative that the tax system not be complicit in financial abuse.

2025 marked a milestone year for the National Tax Clinic program's research agenda – because we witnessed the translation of our ideas into impact. Our recommendations were directly adopted by government, giving rise to bullet point 1 of the Australian Government's 'Building Australia's future: Labor's commitment to women' election promise in the 2025 Australian federal election ('A re-elected Labor government will take steps to: Prevent perpetrators from using the tax and corporate systems to create debts as a form of coercive control and make perpetrators accountable for these debts if they do.' April 2025) and receiving bipartisan support.

These outcomes are a direct result of the ongoing advocacy led by a cross-sector coalition of stakeholders, including the National Tax Clinic program, registered tax agents and pro bono legal practitioners, industry, community organisations, and interdisciplinary academic partners to co-create policy solutions and collaborating on strategic advocacy. Work is ongoing and we hope to see legislative, regulatory and administrative developments in this space in line with the recommendations contained in the landmark [Final report](#) of the Parliamentary Joint Committee's financial abuse inquiry.

We are deeply grateful to our clients who so courageously shared their experiences of financial abuse. Their lived experience has shaped this work, and the findings and recommendations are a testament to their generosity, resilience, and advocacy for meaningful reform.

Client testimonial:

'Post decision to separate from my marriage, I was faced with the unravelling realisation that, among other things, my husband had used me as a pawn in his self-serving, fraudulent commercial and personal financial strategy.

When attempts to address directly from my legal Pty. Ltd. Co-director standpoint, the psychological and emotional abuse escalated further; eventually morphing into me requiring police assistance.

The web of the financial abuse that entangled my commercial and personal taxation entities left me with no idea as to what I was actually dealing with, nor the extent, let alone how to handle it.

All I kept being told was to seek personal and commercial legal advice and go find an accountant. At that time, I had no money, resources, financial information and little support. My tax situation sat in some unknown, murky void where, no matter who I asked, it seemed no one could help me.

The ATO then introduced me to the UNSW Tax Clinic, and one phone call changed everything for me.

UNSW Tax Clinic met me where I was in the cycle of abuse, and a time I was extremely vulnerable and very traumatised. Thankfully, I had the wonderful fortune of being assigned to work with Jono, who took it all on board offering me nothing but support, compassion, patience, and a 'we've got you' approach. The relief I felt is difficult to explain... but even thinking back to it now makes me emotional.

UNSW quickly became an invaluable part of my support network. My tax situation was finally being understood and actioned. The engagement not only addressed and moved my immediate PAYG tax situation forward, it also paved the way for me to confidently address the bigger commercial and personal legalities with my now legal team.

The team at UNSW Tax Clinic provided me with so much more than completed tax returns. They gave me one of my first glimmers of hope, which then in turn empowered me to keep fighting for my future. One that is free of abuse.'

Vulnerability case study 2: supporting clients through systemic advocacy and tax debt relief

In June 2024, Liam (pseudonym) attended the Curtin University Tax Clinic seeking assistance with a significant taxation debt that had escalated during a period of incarceration.

On 1 July 2021, the ATO issued an amended income tax assessment relating to the illegal early access of superannuation benefits. The amendment resulted in a tax debt of \$62,719.05, together with a shortfall interest charge (SIC) of \$3,544.81. From 1 September 2021, additional general interest charges (GIC) accrued on the account, amounting to \$18,827.63. The total outstanding debt reached \$85,091.49.

However, Liam had been incarcerated from 24 February 2020 until February 2024. During this period, he was unaware of the amended assessment and unable to effectively manage his tax affairs or engage with the ATO regarding the accumulating debt and interest charges.

Following a detailed review of the matter, the tax clinic assisted Liam in lodging a request for remission of the GIC that accrued during his incarceration period, specifically seeking remission of \$16,482.56 in GIC imposed between 2 August 2021 and 31 January 2024. The clinic argued that Liam's circumstances significantly limited his capacity to manage his tax obligations and that the continued imposition of GIC during incarceration created an inequitable outcome.

The initial remission request was declined by the ATO who advised that, 'it is your responsibility to organise your affairs in such a manner that you can lodge and pay by the due date'. Recognising the broader fairness and access-to-justice implications of the matter, the Curtin University Tax Clinic escalated the case to the Inspector-General of Taxation and Taxation Ombudsman for independent review.

On 12 May 2026, following sustained advocacy and review, the ATO agreed to remit \$16,482.56 in GIC that had accrued during Liam's incarceration. The remission substantially reduced the financial burden placed upon the client and acknowledged the exceptional circumstances impacting his ability to manage his affairs during imprisonment.

As at 14 May 2026, Liam's outstanding tax debt had reduced to \$53,448.27. Importantly, since engaging with the tax clinic, Liam has remained actively engaged with the ATO and compliant under an ongoing payment arrangement.

This matter highlights the critical role of university tax clinics in supporting vulnerable taxpayers, advocating for equitable administrative outcomes, and assisting individuals to re-engage with the taxation system following significant life challenges. It also demonstrates the importance of independent review mechanisms in ensuring that administrative decisions appropriately consider vulnerability, access, and fairness within the tax system.



Vulnerability case study 3: empowering your future – financial capability program at Bandyup Women's Prison

The Curtin University Tax Clinic continued delivery of the Empowering Your Future program at Bandyup Women's Prison during 2025–26, supporting incarcerated women to build practical financial capability and taxation literacy skills to assist with reintegration and long-term financial wellbeing.

The program delivers culturally informed and trauma-aware workshops focused on key areas including budgeting, taxation, superannuation, debt awareness, banking, employment obligations, and financial decision-making. Sessions are designed to provide participants with practical knowledge and confidence to navigate financial systems both during incarceration and upon release into the community.

Importantly, the initiative also provides Curtin University students with valuable experiential learning opportunities through engagement in socially impactful, practice-based education under academic supervision. Students contribute to the development of educational resources and workshop activities while gaining insight into vulnerability, access to justice, and the broader social impact of financial exclusion.

The program reinforces the importance of ensuring that financial literacy education is accessible to all members of the community, including those within custodial settings. The tax clinic recognises that providing financial capability education within prisons is just as important as delivering programs in schools and broader community settings, particularly given the significant role financial literacy can play in supporting reintegration, reducing vulnerability, and building long-term independence.

Participant feedback highlighted the meaningful impact of the program, with one woman sharing that:

No one has ever explained money and tax in a way I could understand before. For the first time, I feel like I might be able to manage things differently when I get out.

Another participant reflected that:

The workshops made me realise I can still have goals and a future. It gave me confidence that I can start again.

The program reflects the Curtin University Tax Clinic's ongoing commitment to supporting vulnerable communities through financial literacy education, early intervention, and community partnership initiatives that promote empowerment, inclusion, and improved social outcomes.



Vulnerability case study 4: improving financial literacy – community-embedded financial education on Tasmania's west coast

Financial literacy and tax literacy are not separate domains. Strengthening one strengthens the other, and the National Tax Clinic program's growing engagement with community education reflects an understanding of this.

The intersection of financial literacy and tax compliance is not incidental. Across the National Tax Clinic program's network in 2025, 456 clients were identified as experiencing financial literacy challenges, a 54% year-on-year increase and one of the fastest-growing vulnerability indicators in the program's dataset. For these clients, the challenge is not merely that they have fallen behind. It is that they lack the foundational knowledge to understand why, or what to do about it.

The West Coast Financial Literacy Project, a University of Tasmania initiative co-designed with communities across the west coast, addresses this challenge directly. By embedding practical financial education into the places and institutions community members already trust, including schools, sporting clubs, libraries and local businesses, the project builds the kind of financial capability that makes engagement with the tax system possible and sustainable.

For young people aged from 8 to 19 years old and their families in Rosebery, Queenstown, Zeehan and Strahan, this is about more than understanding a tax return. It is about developing the confidence and knowledge to participate fully in economic life. The project's train-the-trainer model ensures that the capability it builds does not leave when the project does.

The alignment between this work and the National Tax Clinic program's mission is clear.

Clients who develop financial literacy are better equipped to meet their tax obligations, less likely to accumulate compliance gaps, and more able to engage productively with the clinic when they do need assistance.

The 2 initiatives reinforce each other, and the data from 2025 reflects the early returns of that reinforcement.



National Tax Clinic program theme 2: Work-integrated learning

Students working in tax clinics

The National Tax Clinic program operates within a context of increasing recognition that vulnerability shapes how individuals engage with the tax system. Circumstances relating to vulnerability may include financial hardship, low tax or digital literacy, language barriers, unstable employment, or experiences of personal and social disadvantage, and are not static. Tax clinics therefore operate at the intersection of technical taxation support and broader social inclusion, providing a critical access point for individuals who may otherwise struggle to meet their tax obligations. Students working in tax clinics are exposed to the various vulnerabilities and become educated on how to provide tax support under these challenging circumstances – learnings that are unable to be taught in more traditional-style accounting courses.

In 2025, the National Tax Clinic program engaged students across 20 higher education-based clinics nationally, with 557 students participating through business and accounting courses and internships (an 86% increase year-on-year (YoY)). Students typically operate in supervised teams, undertaking roles that mirror professional practice, including client intake, case preparation, research, and the provision of tax assistance under the guidance of qualified tax practitioners and academic staff. As part of WIL, students are embedded in real client interactions, requiring them to apply technical knowledge while navigating communication, ethical decision-making, and client care.

Student participation

Table 7: Student participation

Student participation	2025 figures	2024 figures
Student (WIL)	437	172
Student (volunteer)	120	128
Total	557	300

The National Tax Clinic program’s work-integrated learning (WIL) model is one of its most strategically significant dimensions. There was a significant growth of 154% in WIL student participation and a slight decrease in volunteer student participation YoY in 2025.

The National Tax Clinic program delivers outcomes across interconnected domains: student learning through community support and the advancement of accounting education. As a WIL and service-learning initiative, the clinics foster the development of well-rounded professionals who are not only technically competent but also empathetic, adaptive, and socially aware. Evidence from student participants demonstrates that ethical understanding emerges through relational engagement with clients, where students learn to interpret non-compliance not as individual failure but as shaped by systemic and contextual factors.

The program advances both accounting and legal education by embedding practical, real-world learning experiences into the curriculum. Students translate complex tax rules into accessible advice, develop communication and problem-solving skills, and gain exposure to the lived realities of taxpayers. This moves traditional business, accounting and legal education beyond classroom-based technical training to a model grounded in practice, responsibility, and social impact.

The National Tax Clinic program also generates important system-level insights. Consistent with academic literature, student experiences highlight that barriers to tax compliance are often structurally produced, including complexity of regulation, digitalisation of services, and gaps in financial education. These insights reinforce the need for more inclusive and responsive tax administration systems.

Participation in tax clinics further shapes students’ career pathways by strengthening employability skills, professional confidence, and ethical awareness. Students develop capabilities highly valued by the profession, including accounting and accounting system knowledge, client communication, judgement, and adaptability, while also gaining exposure to public-interest careers in taxation, policy, and community services.

Collectively, the National Tax Clinic program demonstrates that WIL and service learning are critical in developing future tax professionals who are technically capable, ethically grounded, and equipped to serve diverse communities.

Our students told us:

'This experience shifted my view of the role of tax professionals. I came to see that our job is not only to apply technical knowledge but also to act as educators and advocates.'

'One surprise was just how different it feels when you're applying the rules to real people rather than working through case studies in class. In the clinic, there are emotions, stress and unique circumstances that make the process less straightforward than a textbook example. This highlighted for me that technical knowledge alone isn't enough, it has to be paired with empathy, clear communication, and flexibility. That combination of theory and human experience was one of the most valuable lessons from the clinic.'

'[The tax clinic experience] really solidified for me that this industry is about people and the personal aspect of it is very important... It really made me feel like I wanted to do more things like this. Maybe there is a potential for me to offer these kinds of services in the future.'

'I just wanted to say thank you for all your efforts during the tax clinic...You have taught me plentiful and really opened my eyes in legal practice which is something I never thought I'd get from a clinical placement. If any further opportunities arise from the tax clinic I'd love to be involved – let's overturn DCT v Clarke!'

'I just want to thank you for being an amazing lecturer and mentor. You sure know how to teach students, and you prepared me for my tax career. Thank you so much.'

'My experience at the tax clinic has been highly meaningful and enriching. Being exposed to the tax environment has strengthened my interest in this area and helped me better understand its real-world impact. I felt genuinely supported and welcomed, which allowed me to build confidence and become more comfortable in a professional setting. This experience has contributed to both my professional and personal growth, strengthening my sense of belonging and shaping a clearer understanding of the type of accounting professional I aspire to become.'

'As part of the tax clinic practice, I have learned how to communicate effectively with clients. This experience is quite different from what we studied in class last semester. We are required to think quickly and ask the right questions to gather relevant information to assist clients. Moreover, the tax clinic practice is not only about tax knowledge, it also helps us develop teamwork and communication skills. I truly appreciate the opportunity to be part of this tax clinic practice.'

'Seeing real clients with real tax concerns allowed me to understand the complexity of tax work in a way that classroom examples cannot fully capture. From my time at the student tax clinic, I learned lessons that went beyond taxation. One of the biggest things I learned was how different real-life tax situations are compared to classroom examples. The tax clinic, every client had a unique story and different circumstances that affected their tax obligations. This helped me understand that tax work requires not only technical knowledge but also flexibility, problem-solving, and the ability to adapt to unexpected situations. The clinic also helped me grow personally. I learned to manage my nerves, ask questions when I was unsure, and work collaboratively with supervisors and classmates. I realised that learning does not mean knowing everything immediately, it means being willing to learn, to try, and to improve. Seeing how supportive my teacher and the supervisors were made me feel more confident in my abilities and more motivated to continue developing my skills.'



'One of the most memorable clients I assisted during my placement was a small business owner who also worked part time. It was the first time I had supported a client with both an individual tax return and a business activity statement (BAS). The case initially felt complex because of the multiple components involved, including business income, deductions, and reporting requirements. Working with this client gave me the opportunity to apply my technical skills in a practical setting. I guided them through identifying and recording eligible deductions such as laundry expenses and other work-related costs and explained how to maintain accurate records for their business moving forward. I also demonstrated how to lodge future returns independently and discussed best practices for tracking income and expenses. This experience stood out to me because it helped me grow in both confidence and competence. It challenged me to manage a detailed case while communicating clearly and patiently to ensure the client understood each step. By the end of the session, I not only helped them complete their lodgment successfully but also empowered them with the knowledge to manage their taxes in the future. The client expressed genuine gratitude and left feeling more confident in handling their own tax affairs going forward.'

'I learnt that the student tax clinic is an essential community service that helps disadvantaged people meet tax obligations and hopefully avoid or annul stringent penalties and ATO debts. I also learnt that successfully helping individuals or small business owners with meeting their tax obligations requires team work, adaptability and empathy. A team effort is required to determine the questions to ask and to efficiently work through client documentation. Adaptability is required because situations can change rapidly (for example, filing a non-lodgment through myGov for the individual and the same day having to revise that and file an income tax return based on new information). Finally, empathy is required because, in this case, many clients are suffering hardship and it is emotionally difficult for them to reveal the extent of their hardship.'



National Tax Clinic program theme 3: Working with industry partners

Building on strong foundations

In 2025, the National Tax Clinic program continued to build on the strong foundations established in previous years, working with more than 200 partners across Australia. These partners represented a diverse network of professional accounting firms, charitable organisations, community groups, government agencies, and public volunteers.

Despite operating with limited resources and facing consistently high demand from communities, the program achieved significant outcomes – see the National Tax Clinic program highlights earlier in this report. This success was made possible through the extensive support provided by partners and volunteers, whose contributions remained central to the program's ability to assist vulnerable taxpayers. Their involvement strengthened the capacity of tax clinics nationwide, ensuring that individuals experiencing financial hardship or complex tax issues could access timely and appropriate support.

The program's achievements were underpinned by a broad range of partner contributions, each playing a distinct role in supporting service delivery:

- Referrals – Many partners, including financial counsellors and community service providers, referred clients directly to tax clinics. These referral pathways ensured that vulnerable individuals were connected with the specialised assistance they required, strengthening the program's reach and impact.
- In-kind expertise – Partners generously contributed their professional skills, offering time and expertise from tax practitioners, legal professionals, and other service specialists. This in-kind support enhanced the quality and breadth of services available to clients.
- Collaborative support – Organisations worked closely with tax clinics to co-design and deliver tailored services that responded to local needs. This collaboration enabled clinics to adapt their approaches and provide more targeted assistance.
- Financial contributions – In addition to government grant funding, several partners provided supplementary financial support. These contributions strengthened the operational capacity of tax clinics and enabled them to extend their services to more community members.



Testimonies and feedback

A testimony from a Financial Counsellor

'I recall one particularly vulnerable client, a single mother with significant mental health challenges, who was facing mounting debt and was completely overwhelmed by a backlog of unfilled tax returns. While I could provide budgeting support and connect her with other essential services, the tax complexities were beyond my capacity. By collaborating with the Curtin University Tax Clinic, we were able to access their specialised expertise. They patiently worked with the client, helping her understand her obligations, file the outstanding returns, and ultimately identify significant refunds she was entitled to. This not only alleviated a major source of stress and anxiety for her but also provided much-needed financial relief, enabling her to take steps towards greater stability.'

Partner feedback:

'On behalf of the [partner firm] team and the entire community, we would like to sincerely thank you all for your valuable support in making this event a success.'

Hundreds of partners, industry professionals, community services, government agencies and more, have provided support to the National Tax Clinic program across Australia. We thank you all for your time, effort, support, and enthusiasm to helping those in our community that need it!

A testimony from Adelaide University – value in partnerships

'We greatly value our annual partnership with Belinda and Adelaide University Tax Clinic. MoneyMob has been assisting remote First Nations clients with tax help since 2014, through the tax help program. However, having the tax clinic alongside us for the last couple of years has really increased the extent of the support we can provide to clients. Belinda is able to assist with more complex tax matters, requiring a tax agent's knowledge and level of registration. This saves clients many months of stressful uncertainty and/or having to pay a commercial tax agent from their generally very low incomes. In our experience, tax agents that charge a fee are often difficult for clients to connect with and understand how the fee structure will work.'

As an individual, Belinda is flexible and culturally appropriate. She is willing to take follow up referrals from us, once the tax help outreach period in the community has concluded. She works with us as a trusted intermediary. It would be great if Adelaide University would consider supporting additional volunteers and students to attend this remote outreach clinic, as it would be invaluable learning for them – not only in regard to tax matters, but cultural diversity and First Nations Australians.'



National Tax Clinic program supporting small business

Support to small businesses and sole traders experiencing vulnerability

With over 2.5 million small businesses throughout Australia, the National Tax Clinic program continues to offer services and support to small business owners and sole traders experiencing vulnerability who struggle to meet their taxation obligations. Whether it is due to a lack of support at start-up, uncertainty where to find education, training or knowledge bases, small business owners need ongoing support to navigate the economic landscape. There have been countless taxpayers who are encouraged to commence their own business with a goal to do what they love and deliver services with a desire to share their passion. However, not realising the obligations regarding taxation and the accountability that goes with business ownership, leads to harsh realities.

Whether it is not knowing the goods and services tax (GST) registration requirements and lodgment obligations, not understanding the need to set aside funds from revenue to meet income tax liabilities; not meeting the regulatory requirements for employing staff; these may all lead to a downfall for the dream business. It is noted that there is government funding to support creditor assistance, mental health and financial wellbeing of small business owners, along with payment times reporting. This reflects some challenges faced such as financial literacy, computer literacy and limited education regarding business ownership, leading to degradation of mental health and financial wellbeing.

Meeting taxpayers with no email address or capacity to use a computer, and yet, own and run a business without realising the communications accessed from myGov and the ATO are pivotal in keeping up to date with lodgments of activity statements and income tax. Outstanding tax obligations, pay as you go (PAYG) instalments raised and interest being incurred lead to debt that, once discovered, can break the business owner and lead to the demise of their business. Historical outstanding lodgments are also a challenge to meet and provide accurate and correct data. One example is a tradesman with over 30 years of outstanding tax returns. Once finalised, this ended in bankruptcy at 82 years old.

Due to lack of engagement with the ATO, the outcome is often beyond the ability of the taxpayer to address. Overwhelming debt leads to other issues such as family breakdowns, detrimental health impacts, both mental and physical, potential addiction to endure or mask the problems, and uncertainty for the future. Suicidal ideations become a very real and ongoing issue for affected taxpayers. Once an Australian business number (ABN) has been applied for, it would be beneficial if there was immediate and ongoing outreach to applicants to ensure they are aware of the reporting and taxation obligations.

During 2025, the National Tax Clinic program supported 749 small business entities, a year-on-year increase from 626 in 2024. The lodgment of outstanding business activity statements (BAS) was substantial with 1,951 historical lodgments in 2025, as opposed to 314 in 2024. This is reflective of small business needs for ongoing education and support. There is an increase of outstanding PAYG instalments to which taxpayers are unaware due to the lack of engagement and communication between themselves and the ATO. With additional fines, penalties and charges, these debts are ever-growing and for the unaware taxpayer, insurmountable.

The National Tax Clinic program continues to fill the need in society for small business entities who are unrepresented and unable to meet these requirements.



Case study: small business client

A sole trader seeking assistance from the tax clinic was going through a divorce and had experienced domestic violence. The client's husband maintained full control over the business's ABN and associated bank accounts, including funds that were originally set aside for tax obligations. As a result, the client had no access to or authority over the business finances.

The client previously engaged a registered tax agent to prepare and lodge her business tax returns but was dissatisfied with the accuracy and transparency of those returns. She now wished to amend prior year returns independently. However, amendments for small businesses are generally restricted to a 2-year period (extended to 4 years from the date of their tax return assessment for the 2024-25 and later income years).

For earlier returns outside this timeframe, the client would need to pursue the formal objection process or seek ATO approval to make changes.

The client was supported by a tax clinic and appropriate steps to address prior-year returns were undertaken.

Feedback from a taxpayer

Feedback from a taxpayer who used the tax clinic services to lodge 2 years outstanding income tax inclusive of business income included:

'Thank you so much for assisting me with lodging my tax returns. I truly appreciate the time and care you took to make the process feel manageable. Please also extend my thanks to [the students] for sitting in. Their presence, along with your kindness, really put me at ease under the circumstances. I'm especially grateful for you showing me an easier way to record my information in Excel – it will save me a huge amount of time going forward. Thank you again for your support and compassion.'



National Tax Clinic program case study 1: Aboriginal and Torres Strait Islander peoples and remote communities

National Tax Clinic program supporting Aboriginal and Torres Strait Islander peoples and remote communities

The National Tax Clinic program supports tax clinics in providing outreach tax clinic services to Aboriginal and Torres Strait Islander peoples and remote communities. In 2025, grant funding of \$200,000 was provided to 6 tax clinics, including Adelaide University, Charles Darwin University (CDU), Curtin University, Edith Cowan University, James Cook University and the University of Tasmania.

Each tax clinic provided critical tax services throughout many rural and remote towns and communities in Western Australia, the Northern Territory, Far North Queensland, New South Wales, South Australia and Tasmania. Collectively, 32 tax clinic personnel, registered professionals and students assisted 699 individuals and small businesses to address various tax matters including the completion of 2,513 income tax and business activity statement lodgments across these regions.

Spotlight on the CDU free tax clinic, in partnership with SAMAF Consultants and ALPA

Your Mob, Your Money: East Arnhem Land Tour

For many Yolnu people living in remote East Arnhem Land, the Australian tax and superannuation system is not just unfamiliar, it is actively inaccessible. Language barriers, digital exclusion, identity document mismatches, and distance from mainstream services mean tax obligations go unresolved and superannuation goes unclaimed, sometimes for decades.

In October 2025, the Charles Darwin University Tax Clinic, supported by the Australian Government's First Nations Communities and Remote Communities grant, partnered with the Arnhem Land Progress Aboriginal Corporation (ALPA), Australia's largest Aboriginal corporation, owned and governed by Yolnu members, to deliver free tax services directly to 2 East Arnhem Land communities: Ramingining and Galiwinku.

Over 5 days from 13 to 17 October 2025, the CDU Tax Clinic team, supervised by SAMAF consultants, delivered face-to-face tax services alongside superannuation fund providers, banks, and financial counsellors. ALPA provided logistical support including charter flights, local coordination, and the cultural trust that made people feel safe to engage.

Across the 5-day tour, the team assisted more than 200 individuals and processed over a thousand tax returns. Many clients had years, in some cases more than 2 decades, of outstanding lodgments. Less than half were nil lodgments, and other part resulted in genuine refunds for community members who had been owed money for years without knowing it.

The most significant barriers encountered were often the simplest to fix in person. A common issue was information mismatch, where the day and month of a date of birth were transposed, or a first and last name were recorded in reverse order between ATO records and other agency records. For someone without digital access or the ability to navigate a phone queue, such errors can make it practically impossible to engage with the tax system at all. Face-to-face service resolved in minutes what would otherwise take hours or never be resolved.



One case from Galiwinku illustrates the cumulative impact of these barriers. A Yolnu community member, referred to here as J.D., had not been able to access a superannuation death benefit left by his brother, who had passed away 9 years earlier. He also had multiple years of outstanding tax returns that had never been lodged. Without in-person services and with significant language and technology barriers, J.D. had been unable to progress either matter.

During Financial Wellness Week in Galiwinku, the CDU Tax Clinic assisted J.D. to lodge his outstanding tax returns and, working in collaboration with superannuation fund providers and Mob Strong Debt Help, supported the finalisation of his brother's superannuation death benefit claim. J.D. recovered \$40,000 in his brother's name, money that will be shared among the surviving family.

J.D.'s case is not unique. As ALPA's Community Engagement Manager Eddy Alder observed:

'This is money they've earned, this is money they are owed. To be able to support one community member to meet with multiple large institutions is just something that would not happen.'

The Your Mob, Your Money East Arnhem Land Tour demonstrates that tax justice in remote communities requires more than digital platforms or phone services. It requires physical presence, cultural trust, and collaboration between services. ALPA's decades-long community ownership made attendance possible. The co-location of tax, superannuation, banking, and financial counselling services in one place meant that a single visit could resolve years of unfinished business.

Senior Elder Glen Gurruwiwi put it plainly:

'This is good, you know, it's fixing up all the problems. It's helping people because they have been waiting for this.'

Spotlight on the ECU Tax Clinic, in partnership with Broome Circle and the MWW

With funding from the Australian Government First Nations Communities and Remote Communities grant, and assistance from the financial counsellors from the Broome Circle and the Marra Worra Worra Aboriginal Corporation (MWW) in Fitzroy Crossing, the Edith Cowan University (ECU) Tax Clinic team made a 5-day trip from 3 August to 9 August 2025 to Broome and Fitzroy Crossing.

The ECU Tax Clinic team delivered record results, assisting over 190 clients, lodging more than 430 tax returns, and securing over \$536,000 in refunds for vulnerable community members in that region. There are no tax agents servicing in Fitzroy Crossing. The Broome tax agents can be quite expensive, thus making them unaffordable for low-income community clients. Thus, many community members have a backlog of unlodged tax returns.

The ECU Tax Clinic 5-day outreach trip required at least 3 to 4 months of pre-planning and preparation. The cost and administration constraints permit a team of around 6 ECU Tax Clinic staff and students to undertake the outreach trip. The preparation involves selection of appropriate staff and students for the outreach trip and provide them appropriate tax, cultural and safety training, obtaining university approvals and selecting and booking flights and accommodation. The feedback from the ECU Tax Clinic students after their remote trip has been that the experience has significantly broadened their perspectives and have prepared them for much more than standard taxation practices.

Travel is required from the Broome and Fitzroy Crossing town centre to the very remote communities such as Ardyaloon, Bidyadanga, Djarindjin-Lombadina, Fitzroy Crossing, and Yakanarra that are around 200 to 300 kilometres away, where prior permission is often required to visit those communities. The road journey to the very remote communities can be on narrow unsealed dirt roads, the journey commencing early around 6:00 am with the hope that dirt roads are accessible, so work can commence by 9:00 am. On arrival at the remote communities, challenges can include setting up a mobile tax clinic in hot and dusty conditions and ensuring that there are internet availability and connections. These pressures faced by the clinic staff are compounded if there is a long queue of clients waiting to be served. Assistance was provided by the tax clinic team in a range of local venues, including a roadhouse, a school music room, and community centers.



Challenges and feedback

In many communities, the clients are low-income individuals. Their tax literacy is low, access to affordable tax agents is limited or non-existent, and clients often have years of unlodged tax returns.

Common challenges include:

- lack of tax file numbers or identity documents
- little understanding of tax obligations or entitlements
- no internet or local tax professionals.

Actual feedback voiced by remote clients included:

- 'We don't know what to click on... other Indigenous people don't even know how to use myGov or ATO.'
- 'Some questions are a bit hard to understand.'
- 'I can't afford tax services. That bloke takes a lot of money.'
- 'Maybe we can learn by a step-by-step guide in a video in different dialects.'

It is hoped that this case study provides a better understanding of vulnerable taxpayers in the Kimberley region and the need to reduce tax vulnerability and enhance compliance assistance for remote Australian communities.



National Tax Clinic program case study 2: PALM Scheme

National Tax Clinic's for PALM Scheme workers

The National Tax Clinic program continues to support the Pacific Australia Labour Mobility (PALM) Scheme. This initiative, established by the Department of Foreign Affairs and Trade (DFAT) in 2024, aims to assist PALM workers in completing their Departing Australia Superannuation payment (DASP) forms prior to departing Australia. The program represents a collaborative effort between the ATO, the Department of Employment and Workplace Relations (DEWR), PALM-approved employers and participating tax clinics.

Tax clinics that successfully secured funding are supporting PALM workers engaged by eligible employers to complete their DASP forms. Clinics can adopt either of 2 approaches: the intermediary method, whereby a tax agent lodges the DASP on behalf of the PALM worker or the self-lodgment method, where PALM workers are assisted to complete their own applications. Feedback received in 2025 on the self-lodgment option – particularly from employers previously engaged by Western Sydney University (WSU) – was overwhelmingly positive, with many workers receiving their superannuation payments after returning home.

786 PALM workers were assisted with their DASP claims across Australia, over 29 outreach events in 2025. Of these, 19 were single-day trips, 4 were overnight trips, 5 were 3-day trips, and one was a week-long trip. These outreach activities also provided workers with education on the DASP claim process, which is equally as important as completing the DASP forms.

Western Sydney University (WSU) is one of the tax clinics engaged in supporting PALM workers. In October 2025, the WSU Tax Clinic conducted an outreach visit outside the standard semester collaborating with the Adelaide University Tax Clinic. WSU travelled to Adelaide, and together with Adelaide University and their iPads, drove across the border to Robinvale, Victoria. Over a 2-day period, they operated from an air-conditioned caravan located at the workers' accommodation site, successfully completing 87 PALM workers DASP forms. During the visit, a PALM worker employer raised concerns that short-term workers were being approached by external tax agents via social media platforms. Workers were enticed to lodge tax returns based on preliminary refund estimates provided after sharing their income and PAYG information. Despite being advised by their employer not to lodge the returns, some workers proceeded due to the appeal of these estimated refunds. In response, WSU offered to assist with amending incorrectly lodged returns and escalated the matter to the ATO for further attention.

PALM participant comments

Commentary from participants in the scheme included:

'This was a genuinely meaningful experience. It gave me the chance to see how this kind of work can make a real difference in people's lives, especially by helping individuals from diverse backgrounds access support, navigate important processes, and feel more confident in situations that may otherwise seem complex or unfamiliar.'

'What stood out to me most was the strong human side of the experience. Beyond the operational and administrative aspects, this work is ultimately about helping people, supporting communities, and making sure individuals feel seen, respected and supported. It was also a great reminder that even small contributions can have a positive impact when they are part of a larger collaborative effort.'

'...Experiences like this continue to show me how valuable people-focused work can be, and how important it is to use our skills to support others in practical and meaningful ways.'



The National Tax Clinic program's value

The value of the National Tax Clinic program includes:

- Revenue recovered for the Commonwealth through lodgments and compliance activity that would not have occurred without the program.
- Reduced administrative burden on the ATO through proactive compliance support and community education.
- Social and economic outcomes for individuals whose circumstances improve as a result of having their tax affairs resolved: access to government payments, reduced debt stress, capacity to engage in employment and housing markets.
- Professional development and workforce contribution of over 500 students annually who are better equipped to serve diverse communities as practitioners.
- Community trust in the tax system, built through accessible, non-judgmental service delivered by people who understand the communities they work with.
- The enabling effect on adjacent initiatives in financial literacy, community legal services and social support, where the program's presence and relationships create opportunities that would not exist otherwise.
- Greater access to justice, correct tax liabilities, access to entitlements, appropriate relief and fair treatment.

While these outcomes may not be reflected in individual performance or lodgment statistics, they represent a significant component of the program's overall value. Together, they demonstrate a social return on investment that extends well beyond the measurable compliance outcomes to include improved wellbeing, capability, trust, and community impact.



The road ahead for the National Tax Clinic program

National Tax Clinic program in growth

National Tax Clinic program 2025 data does not describe a program that has reached its natural ceiling. It describes a program in growth: in the complexity of cases it takes on, in the communities it reaches, in the number of students it develops, and in the breadth of the network it has built. It also describes a program that is operating against a backdrop of sustained and in some areas growing demand.

Prior year lodgments increased by 39% overall and by over 500% in some categories, indicating that the backlog of non-compliance in vulnerable communities remains significant. Community participation in education events grew by 581%, suggesting that awareness of the program and appetite for financial literacy support is far from saturation. The number of clients presenting with multiple vulnerabilities is not declining. The proportion of small business clients with complex, multi-year obligations is growing.

Too many eligible clients were turned away in 2025 due to capacity constraints. Client and lodgment numbers alone do not convey the resources required for complex tax and legal matters, professional supervision and regional outreach. This represents the visible edge of an invisible problem: the people who never reached a clinic at all.

The total Australian Government funding for the National Tax Clinic program is \$5,400,000. Program outputs are achieved through a combination of government funding and significant in-kind contributions from participating institutions. Many institutions also match funding or secure additional external resources to support delivery of the National Tax Clinic program.

An increase in government funding would enable tax clinics to expand their outputs. However, given the current pressures facing the higher education sector, there is a real risk that in-kind contributions may decline. This would directly impact the number of taxpayers who can be assisted. While the National Tax Clinic program has experienced steady government funding since inception in 2019, it is becoming increasingly evident, this cannot sustain the growing demand for tax clinic services.

The case for the National Tax Clinic program is not only that it has done good work. It is that the need it was designed to address has not diminished, that the work it is doing is becoming more complex, and that its reach, relationships and infrastructure represent an investment that grows in value with continued support.

Every year this program operates, it becomes more embedded, more trusted, and more capable. The sustainability of this capability is vital.

Disclaimer statement

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