Australian Government
Australian Taxation Office

MS SHARON CLAPHAM
C/- OSBORNE & OSBORNE PTY LTD
PO BOX 31
SEYMOUR VIC 3661

Tax period ending	**30 June 2025**
Tax file number	183 308 337
Date of issue	30 September 2025
Our reference	313 461 827 2999

Internet: www.ato.gov.au Phone enquiries: 13 28 61

Notice of assessment - year ended 30 June 2025

Income Tax Assessment Act 1936 and *Income Tax Assessment Act 1997*

Description	Debits $	Credits $
Your taxable income is ***$58,843***		
Tax on your taxable or net income	**8,440.90**	
***Less* non-refundable tax offsets**		
Low income offset calculated by us		117.36
Small business income tax offset		992.77
Assessed tax payable $7,330.77 DR		
Plus other liabilities		
Medicare levy	1,176.86	
Less tax offset refunds	0.00	
Less Pay as you go (PAYG) credits and other entitlements		
PAYG withholding (eg tax deducted by your employer or bank)		4,012.00
Result of this notice	**4,495.60 DR**	

Where any amount is not paid by the due date, General Interest Charge (GIC) accrues on the outstanding balance until the entire amount has been paid

Outcome of this notice	**$4,495.60 DR**
Payment for this notice is due	**23 March 2026**
Total amount payable/refundable	**Refer to Statement of Account**

David Allen
Second Commissioner of Taxation

Please keep this notice for future reference

Please see over for important information about your assessment

Other information relevant to your assessment:

The Commissioner rounds down certain small amounts that may be owed by you or may be refunded to you. You may have transactions on your account where this has occurred.

We have determined that you may be entitled to interest on early payment. Interest on early payment is payable by us when an income tax liability is paid more than 14 days before the due date. We will calculate and credit your account with any interest on early payment payable at the assessment due date.

IMPORTANT INFORMATION

Payment of tax
You must pay the amount shown on the front of this notice by the due date even if you have lodged a private ruling application, objection or amendment request. Interest charges will apply if you do not pay by the due date. If you cannot pay your tax on time, phone us on the numbers listed below to discuss your situation. We may be able to make other arrangements for payment.

Date for payment of other amounts
The date for payment shown on this notice refers only to the balance of this assessment. If you owe us other amounts, the dates for payment of those amounts remain as previously notified.

Support in difficult times
We're committed to supporting people through difficult times. If you're struggling to meet your tax and super obligations visit **www.ato.gov.au/support**

If you disagree with your assessment
If you think this assessment is wrong, check all the details on this notice with those on your tax return. If you think there is a problem, phone us on the numbers listed below. You can write to us and object to the assessment if you still disagree with it. Objection forms and information about how to lodge an objection are available from our website at **www.ato.gov.au/object** or by phoning the numbers listed below. If you disagree with our decision on your objection you can apply for an independent, external review. When we give you our decision we will let you know if you can apply to the Administrative Review Tribunal for a review or appeal to the Federal Court.

Record keeping
You must keep the records, receipts and other documentation you have used to prepare your return. Generally you need to keep them for five years. More information about record keeping is available at **www.ato.gov.au/notices**

Keeping this notice of assessment for future reference
You should keep this notice as part of your taxation records as you may be asked to provide details from it when phoning us. This notice also contains a reference number required for lodging a future income tax return online.

Protecting your privacy when you phone us
We need to be sure we're talking to the right person or someone you've told us can share information and make decisions for you, before we can discuss your tax affairs. When you phone us, you need to quote 'Our reference', which you'll find at the top of this letter and your Australian business number or tax file number. We record all inbound and outbound telephone calls routed by our call management system. You can find out more information about your privacy on our website at **www.ato.gov.au/privacy**

We may amend your assessment
The law gives us time to review information you have given us. Generally, we have two years from the date of the income tax assessment, but in some cases we have longer. If we find the information you provided was not correct we may amend this assessment. More information is available at **www.ato.gov.au/notices**

Our commitments
For information about our commitments to you and what we ask of you, go to **www.ato.gov.au/atocharter**

How to contact us
Individuals – phone us on **13 28 61** (8.00am – 6.00pm Monday to Friday)
Businesses – phone us on **13 28 66** (8.00am – 6.00pm Monday to Friday)
If you need help in languages other than English you can phone our Translating and Interpreting Service (TIS National) on **13 14 50** (8.00am – 6.00pm Monday to Friday)
If you have a hearing or speech impairment phone the National Relay Service on **13 36 77**

Explanation of terms used in your notice of assessment

Tax on taxable income
We calculate the amount of tax you pay on your taxable income. We work it out based on the information in your tax return. This amount may be nil.

Tax offsets
Tax offsets directly reduce the amount of tax you pay. They are not the same as deductions. Deductions are taken off your income before your tax is worked out. With a tax offset, we work out the tax due on your taxable income then reduce it by the total amount of your tax offsets.

Non-refundable tax offsets
Most tax offsets are non-refundable and generally can only reduce the amount of tax on your taxable income to zero. This means that if your non-refundable tax offsets are greater than your tax on your taxable income, you do not get a refund of the excess amount. Usually, you cannot transfer the excess or carry it forward to a later income year. It does not reduce your Medicare levy or Medicare levy surcharge unless specific legislation allows.

Refundable tax offsets and tax offset refunds
If you are entitled to any refundable tax offsets, they reduce the amount of tax on your taxable income. If the tax on your taxable income is reduced to zero and not all of your refundable tax offsets have been used up, the remaining amount will be shown at 'tax offset refunds'. This amount will be allocated against any outstanding liabilities, including Medicare.

PAYG credits and other entitlements

Includes any credits or interest entitlements that have been taken into account in working out your refund or amount owing. An example of these credits is any tax that was deducted by your employer or bank from payments they made to you during the financial year.