

Australian Individual Income Tax & Remuneration Guide

2025–2026

Official Schedule: Revised Stage 3 Marginal Rates & Superannuation Standards

Statutory Reference: Treasury Laws Amendment (Cost of Living Tax Cuts) Act 2024 (Cth).
Standard Medicare: 2.0% standard Medicare Levy applicable on taxable income above statutory low-income phase-in.
Super Guarantee: 11.5% (FY 2024–25) transitioning to 12.0% on 1 July 2025.

1. REVISED STAGE 3 RESIDENT TAX RATES (FY 2024–25 & FY 2025–26)

TAXABLE INCOME BRACKET	MARGINAL TAX RATE	TAX ON THIS BRACKET	BASE TAX PAYABLE
\$0 – \$18,200	0% (Tax-Free Threshold)	\$0	Nil
\$18,201 – \$45,000	16.0%	\$4,288	16c for each \$1 over \$18,200
\$45,001 – \$135,000	30.0%	\$27,000	\$4,288 + 30c for each \$1 over \$45,000
\$135,001 – \$190,000	37.0%	\$20,350	\$31,288 + 37c for each \$1 over \$135,000
\$190,001 and above	45.0%	Remainder	\$51,638 + 45c for each \$1 over \$190,000

2. HIGHER EDUCATION REPAYMENT THRESHOLDS (HECS / HELP REPAYMENTS)

REPAYMENT INCOME BAND	REPAYMENT RATE (%)	ANNUAL DEDUCTIONS ON MEDIAN
Below \$54,435	0.0%	\$0
\$54,435 – \$62,850	1.0%	\$544 – \$628
\$62,851 – \$67,500	2.0%	\$1,257 – \$1,350
\$74,001 – \$79,500	3.5%	\$2,590 – \$2,782
\$89,001 – \$95,500	5.0%	\$4,450 – \$4,775
\$110,001 – \$118,500	7.0%	\$7,700 – \$8,295
\$151,201 and above	10.0%	\$15,120+

Statutory Notice: Prepared and published by the AusPay Taxation & Payroll Research Desk for informational, comparative, and financial modeling purposes only. Remuneration figures reflect formal Enterprise Bargaining Agreements (EBAs), Determinations of the Defence Force Remuneration Tribunal (DFRT), and Modern Awards under the Fair Work Commission. Figures do not constitute individual taxation, financial, or legal counsel. For authoritative individual determinations, refer to official service portals or an actively registered Australian Tax Agent. Published at paycalculatoraustralia.org.