

EOFY Tax Planning 2026: A Practical Financial Checklist Before June 30 - Natloans

Canonical: <https://www.natloans.com.au/eofy-tax-planning-2026-a-practical-financial-checklist-before-june-30/>

Details:

Car Loans Personal Car Loans › Business Car Loans › Chattel Mortgage › Electric Vehicle Loans › Low Doc Car Loans › Finance Lease › Bad Credit Car Loans › Car Loan Refinancing › Sale & Leaseback Finance › Novated Car Lease ›

Home Loans Buy a new home › Refinance my home loan › Buy an investment property › First home buyers › Low Doc home loans › Construction loans › Apply for a home loan now ›

Personal Loans Low rate personal loans › Debt consolidation › Home renovation loans › Bike loans › Boat loans › Caravan loans › Jet ski loans › Green Loans › Medical, Cosmetic & Dental Loans ›

Business Loans Low doc business loans › Truck finance › Business overdrafts › Commercial property loans › Private lending › Equipment Finance › Working Capital Finance › SMSF Commercial Property loans ›

Helpful Resources Loan Calculators › Get My FREE Property Report › Get My Credit File › Send My Bank Statements › Blog › Personal Loan calculator

1300 955 791 Free Consultation Click here

EOFY Tax Planning 2026: A Practical Financial Checklist Before June 30

By Mary Nebotakis, Managing Director, Natloans, B. Eco, Dip. Financial Services

As EOFY (end of financial year) approaches, individuals, investors, and business owners have a limited window to review their finances and implement tax-effective strategies.

The weeks leading up to June 30 are not just about compliance—they present an opportunity to improve your overall financial position heading into the new financial year. From managing deductible expenses to reviewing loan structures, early preparation can make a measurable difference.

This guide outlines key EOFY tax planning strategies and a practical financial checklist to help you prepare.

Why EOFY Planning Matters

End of financial year (EOFY) planning is about timing, structure, and awareness.

Many financial decisions—such as when to incur expenses, how investments are managed, and how debt is structured—can influence your taxable income and cash flow. Acting before June 30 allows you to take advantage of current-year deductions and align your finances more effectively for the year ahead.

With ongoing cost-of-living pressures and interest rates still relatively elevated, even small improvements can have a compounding impact over time.

EOFY Financial Checklist: Key Areas to Review

1. Prepaying Deductible Expenses

Bringing forward certain expenses into the current financial year may allow you to claim deductions sooner.

This can apply to:

Interest on investment loans

Property-related expenses

Professional services or subscriptions

Prepaying eligible costs before June 30 can reduce taxable income for the current year, though eligibility depends on your individual circumstances and should be confirmed with a tax professional.

2. Reviewing Your Loan Structure

Debt structure plays a significant role in financial efficiency, particularly when distinguishing between deductible and non-deductible debt.

For example:

Interest on investment loans is generally tax-deductible

Interest on owner-occupied home loans is typically not

EOFY is a useful time to assess:

Whether your current loan setup aligns with your financial goals

If refinancing could reduce your interest rate or improve flexibility

Whether restructuring debt could enhance tax efficiency over time

3. Making Additional Superannuation Contributions

Superannuation can be a tax-effective way to manage income while building long-term wealth.

Strategies may include:

Making concessional (pre-tax) contributions to reduce taxable income

Reviewing unused contribution caps from previous years

Exploring government co-contributions for eligible earners

Contribution limits and eligibility rules apply, so it's important to ensure compliance with current regulations.

4. Reviewing Investment Portfolios

EOFY is often used as a checkpoint for investment performance and tax positioning.

Consider:

Whether capital losses can be used to offset capital gains

Rebalancing underperforming assets

Reviewing dividend income and distributions

It's important to avoid "wash sale" arrangements, where assets are sold and repurchased primarily to generate a tax benefit, as these are restricted by the ATO.

5. Small Business Considerations

For business owners, EOFY planning can have a direct impact on both tax outcomes and cash flow.

Key areas include:

Assessing eligibility for the instant asset write-off

Reviewing outstanding liabilities, including any ATO obligations

Evaluating financing arrangements and working capital needs

Planning ahead can also help position the business more effectively for the new financial year.

6. Understanding Your Cash Flow Position

EOFY planning is not solely about reducing tax—it's also about clarity.

Having a clear understanding of:

Income and expenses

Debt obligations

Upcoming financial commitments

can support better decision-making and reduce financial stress heading into the next financial year.

Common EOFY Mistakes to Avoid

While EOFY presents opportunities, there are also common pitfalls:

Leaving decisions until late June , limiting your options

Focusing only on tax outcomes , without considering long-term financial impact

Overlooking loan structures , which can significantly affect cash flow

Making decisions without advice , particularly for complex strategies

Taking a measured and informed approach is key.

Preparing for the New Financial Year

EOFY should not be viewed in isolation. The actions taken now can influence your financial position well into the next year.

This is also an appropriate time to:

Review your interest rates and lending arrangements

Reassess financial goals

Ensure your overall strategy remains aligned with your circumstances

Final Thoughts

EOFY tax planning is ultimately about being proactive.

By reviewing your financial position early and taking deliberate steps before June 30, you can improve both your immediate tax outcome and your longer-term financial trajectory.

As always, individual circumstances vary, and professional advice should be considered before implementing any financial or tax strategy.

PrevWhat Flood Exposure Means for Your Home Loan in Brisbane First Home Buyer Guide 2026:
Market Conditions, Interest Rates & Deposit StrategiesNext

Categories

<https://www.natloans.com.au>

Want a tailored finance solution?

Contact Us Car Loans

Personal Car Loans

Business Car Loans

Chattel Mortgage

Electric Vehicle Loans

Low Doc Car Loans

Finance Lease

Bad Credit Car Loans

Car Loan Refinancing

Sale & Leaseback Finance

Novated Car Lease

Personal Loans

Low Rate Personal Loans

Debt Consolidation

Home Renovation Loans

Bike Loans

Boat Loans

Caravan Loans

Jet Ski Loans

Green Loans

Medical, Cosmetic & Dental Loans

Home Loans

Buy A New Home

Refinance My Home Loan

Buy an Investment Property

First Home Buyers

Low Doc Home Loans

Construction Loans

[Apply For a Home Loan Now](#)

[Business Loans](#)

[Low Doc Business Loans](#)

[Truck Finance](#)

[Equipment Finance](#)

[Business Overdraft](#)

[Commercial Property Finance](#)

[Private Lending](#)

[SMSF Commercial Loans](#)

[Working Capital Finance](#)

[Mortgage Brokers](#)

[Melbourne Mortgage Brokers](#)

[Sydney Mortgage Brokers](#)

[Brisbane Mortgage Brokers](#)

[Adelaide Mortgage Brokers](#)

[Darwin Mortgage Brokers](#)

[Perth Mortgage Brokers](#)

[Hobart Mortgage Brokers](#)

[Finance Brokers](#)

[Melbourne Finance Brokers](#)

[Sydney Finance Brokers](#)

[Brisbane Finance Brokers](#)

[Adelaide Finance Brokers](#)

[Perth Finance Brokers](#)

[Darwin Finance Brokers](#)

[Hobart Finance Brokers](#)

[About Us](#)

[About Us](#)

[Compliments and Concerns](#)

[Privacy Policy](#)

[Blog](#)

[#### Want a tailored finance solution?](#)

[Contact Us](#)

Call Us

1300 955 791

Email Us

info@natloans.com.au

Text Us

0419 348 152

Visit Us

7/296 Bay Rd Cheltenham VIC 3192

Copyright © 2026 Natloans. All rights reserved.

Natloans is part of the Natloans group of companies, proudly owned by Natloans Holdings Pty Ltd. All services delivered under the Natloans brand are provided by licensed entities within our group — and we'll always confirm the relevant entity in your documentation for complete transparency.