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How to Prepare for EOFY 2025 and What Possible Rate Cuts Could Mean for You

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

As the end of the 2024–25 financial year approaches, it's an ideal time for Australians to review their financial plans, make tax-effective moves, and understand how the coming months might impact their borrowing costs. Whether you're an investor, business owner, or homeowner, a few proactive steps now could set you up for a stronger financial year ahead.

Maximising Tax Benefits Before June 30

The lead-up to June 30 is a critical window to implement strategies that could help reduce your tax liability and strengthen your long-term financial position. Here are some practical steps to consider:

1. Prepay Deductible Expenses

If you have ongoing deductible costs — such as interest on investment loans or annual insurance premiums — prepaying these before June 30 may allow you to bring forward deductions into this financial year.

2. Make Additional Super Contributions

Contributing extra to your superannuation can lower your taxable income while boosting your retirement savings. Depending on your income level, you may also be eligible for government co-contributions, providing an extra incentive to save.

3. Use the Instant Asset Write-Off

Small business owners should check their eligibility for the \$20,000 instant asset write-off. Purchasing eligible assets before the deadline allows you to immediately deduct their cost, improving cash flow and reducing tax.

4. Review Your Investment Portfolio

Now is also the time to examine your portfolio for unrealised gains and losses. Offsetting gains with losses can be a legitimate way to reduce your capital gains tax. Be mindful, though: the Australian Taxation Office prohibits “wash sales” — selling and immediately repurchasing the same asset solely to create a tax benefit.

5. Understand Upcoming Changes to ATO Debt Interest

One upcoming change that may catch some businesses off guard: From July 1, 2025, interest charged by the ATO on outstanding debts will no longer be tax-deductible. If your business has an existing ATO debt or routinely uses payment plans, it may be wise to revisit your cash flow strategy and explore options to settle these debts ahead of time.

What's Next for Interest Rates?

Aside from tax planning, many borrowers and investors are watching the Reserve Bank of Australia closely. Recent forecasts from major banks suggest rate cuts could be on the horizon, though the exact timing and magnitude remain uncertain:

Westpac expects the cash rate to fall to 2.85% by mid-2026, with four 0.25 percentage point cuts along the way.

NAB predicts the rate will drop from its current 4.35% to around 3.1% by early 2026, with the first cuts potentially starting in May 2025.

For households and businesses with variable-rate loans, lower rates could mean reduced repayments and improved borrowing capacity. However, these forecasts are not guarantees — actual rate movements will depend on broader economic conditions and inflation trends.

Key Takeaways for Borrowers and Property Buyers

If you're considering refinancing or entering the property market, keep in mind that rates may become more favourable — but plan based on your current financial situation, not just projections.

It's wise to review your loan structures and consider whether locking in a fixed rate or staying variable aligns best with your goals and risk tolerance.

Speaking with a finance professional can help you make informed decisions tailored to your unique circumstances.

Final Thoughts

As EOFY 2025 draws near, a little planning can go a long way toward maximising your tax position and preparing for possible shifts in the interest rate landscape. Take the opportunity to review your expenses, investments, and debt strategy now — and reach out to your trusted finance broker or advisor for personalised guidance.

Need tailored advice?

If you'd like help navigating your options before June 30, or want to discuss how possible rate cuts could impact you, we're here to assist. Call us on 1300 955 791 to book a conversation with our team.

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