RESOURCE GUIDE

# Payroll & Super Basics

A simple guide to staying compliant with employees, payroll, and super.

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> Payroll can feel like one of the more daunting parts of running a business — there are rules for pay, tax, and super all happening at once. This guide covers the essentials in plain English, so you know what's required and when.
>
> As always, if anything here doesn't quite match your situation, just ask. **— Thilini**

## 1 Getting Set Up

- **Register for PAYG withholding** with the ATO before your first pay run
- **Use Single Touch Payroll (STP) enabled software** — Xero handles this automatically each time you process a pay run
- **Have new employees complete a Tax File Number (TFN) declaration** and choose a super fund (or use your default/stapled fund if they don't choose one)

## 2 Paying Your Employees

- Pay at least the relevant minimum wage or award rate for the role
- Withhold PAYG tax from each pay, based on the ATO's current tax tables
- Report each pay run to the ATO through STP at the time of payment — Xero does this automatically when you process pay runs

## 3 Superannuation Guarantee (SG)

- **Current rate:** 12% of ordinary time earnings
- **Who it applies to:** most employees, regardless of how much they earn

> PAYDAY SUPER
>
> From 1 July 2026, super must be paid at the same time as wages (on payday), rather than the old quarterly cycle. If you haven't checked your payroll process lines up with this yet, it's worth doing so — I'm happy to help you get set up correctly.

## 4 Reporting & Key Deadlines

- **STP reports** are lodged with each pay run, at the time of payment
- **Superannuation** is now paid on payday under Payday Super, rather than by the 28th of the month following each quarter
- **End of financial year:** STP information needs to be finalised by 14 July

## 5 A Few Things to Keep in Mind

- Keep employee records for at least 7 years
- Award rates and minimum wages typically change on 1 July each year — worth checking annually if you employ award-covered staff
- Payroll can get complex quickly once overtime, allowances, and leave loading are involved — this is exactly the kind of thing I help clients with regularly

### Need a hand?

This guide covers the essentials, but payroll has a lot of moving parts. Whether you're setting up payroll for the first time or just want a second set of eyes on your process, I'm happy to help.

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