UNSW Tax and Business Advisory Clinic

Annual Report 2024





UNSW Tax & Business Advisory Clinic provides free tax and business advice, in-community education, and research-driven advocacy for those most in need.

Since 2019, the Clinic has been assisting individuals and small business owners experiencing severe financial distress with their tax-related issues. We help to identify and support clients who do not have access to any tax and business advice. Furthermore, we go onto support them through cross-referrals with social workers, mental health support workers, financial counsellors and pro bono lawyers.

Our mission is to contribute to a more just society by addressing deeper systemic injustices at the frontline and engage directly with the community services sector through referrals and outreach activities. The Clinic is focused on improving outcomes for financially vulnerable individuals and their families while being cognisant of political, socio-economic, legal design and administrative issues.

As a teaching clinic, UNSW Tax and Business Advisory Clinic operates as a work-integrated-learning (WIL) space. Our team of registered tax agents and academics, mentor enrolled students whilst helping our clients, developing their technical and professional skills in delivering high-quality tax advice. We also offer volunteering opportunities to students from faculties across the university.

In addition, we have a bold agenda for grassroots research on systemic issues faced by financially vulnerable individuals and small business.

Our Purpose

Our purpose is to make a difference to financially vulnerable people across Australia and globally. We support the tax and business advisory needs of those who cannot afford representation, and we are uniquely positioned to engage in evidence-based advocacy to effect positive systems change of the business, regulatory and tax environment.



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Acknowledgement

UNSW is located on the unceded territory of the Bedegal (Kensington campus), Gadigal (City and Paddington Campuses) and Ngunnawal peoples (UNSW Canberra) who are the Traditional Owners of the lands where each campus of UNSW is situated.

Director's Report



Associate Professor Ann Kayis-Kumar Director, UNSW Tax and Business Advisory Clinic

2024 has been a transformative year for the UNSW Tax and Business Advisory Clinic. Building on the momentum of previous years, our Clinic has continued to deliver impactful outcomes at the intersection of research, advocacy, and casework. Our mission—to bridge grassroots casework with academic excellence to drive systemic change—has never been more critical. This year, our efforts have focused on addressing financial abuse through tax reform, advocating for policy changes, and supporting victim-survivors of financial abuse.

Financial abuse remains a pervasive form of intimate partner violence (IPV) in Australia, impacting 2.4 million people, with women disproportionately affected. This abuse costs the economy over \$10.9 billion annually. A focal point of our advocacy has been exposing the concept of "sexually transmitted tax debts," a term coined by us to describe the harmful financial burdens victim-survivors face due to abusive business structures. These debts leave individuals with severe financial and personal repercussions, long after leaving abusive relationships.

Our Clinic has worked tirelessly to bring these issues to the forefront, advocating for a tax system that does not perpetuate or exacerbate harm.

This year, our Clinic has made significant strides across several domains: ranging from media and public advocacy, policy work and government engagement, industry collaboration, and influence on regulatory bodies and regulatory agencies. These accomplishments are a testament to the extraordinary efforts of our Clinic's dedicated team, whose expertise and commitment have been invaluable. Further, the unwavering support of the UNSW School of Accounting, Auditing and Taxation and the UNSW Business School, alongside other collaborators from across UNSW including the UNSW Gendered Violence Research Network, the Australian Human Rights Institute, and the UNSW Centre for Social Impact has been instrumental in facilitating our work and amplifying our impact. We are also grateful to our industry and community sector partners and supporters, including Financial Counselling Australia, the Ecstra Foundation, Johnson Winter Slattery, Redfern Legal Centre's Financial Abuse Service NSW, The Tax Institute, and the Centre for Women's Economic Safety, amongst others.

Our Clinic's work in 2024 underscores the power of combining casework, academic research with advocacy with an emphasis on societal impact. Together, we have reshaped national policy conversations and brought attention to the critical intersection of financial abuse and tax systems. Thank you to all our partners, supporters, and team members who have made these achievements possible.



The Clinic Team

Ann Kayis-Kumar (Director)

Michael Walpole (Co-Founder)

Tony Martins (Principal Clinic Supervisor)

Paul Viola (Clinic Supervisor)

Helen Lam (Clinic Supervisor)

Jonathan Dorse (Clinic Supervisor)

Annette Tasker (Clinic Supervisor)

Daniel Moore (Clinic Supervisor)

Patricia Karwan (Practice Manager)

Carla Schilling (Administration Officer)

Our Pro Bono Volunteers, Enrolled Students and Student Volunteers are an integral part of our vision – and our team.

We are incredibly grateful for the ongoing support provided by our industry partners: Annemarie Wilmore and Gina Islander of Johnson Winter Slattery for their generous time and support as our pro bono lawyers.

Funding and Grants

We are very grateful for the Federal Government's continued funding and the ATO's ongoing support. This backing has strengthened our case for additional support from Ecstra Foundation Grant Program, and UNSW Business School.

Australian Government's Australian Taxation Office National Tax Clinic Program 2022-24 – Project entitled "UNSW Tax and Business Advisory Clinic" (\$300,000)

Ecstra Foundation Grant 2022-23 – Project entitled "UNSW Tax Clinic – Overcoming serious financial hardship" (\$350,000)





TABL3033/5933

- UNSW Tax
and Business
Advisory Clinic's
Work Integrated
Learning (WIL)
Course

TABL3033/5933 provides Business School students a unique opportunity to undertake work for real clients and analyse the effects of the tax system in practice.

The course comprises both a clinical component (1 full day per week) and a skills-based seminar component (1.5 hours per fortnight). Under the supervision of Clinic Supervisors and registered Tax Agents, students assist clients with their tax problems, design and deliver community rights-based education initiatives, and contribute to research and advocacy efforts to address systemic injustices within the tax-transfer system.

This program enables students to immerse themselves in a professional office environment, tackle meaningful challenges, and apply their academic knowledge in practical ways. By working alongside experienced tax professionals, students develop essential skills such as teamwork, communication, and problem-solving. Beyond technical expertise, this experience helps students build confidence, shape their professional identity, and grow into well-rounded young professionals who are highly sought after by employers.

TABL3333 –
UNSW Tax
and Business
Advisory Clinic:
Advanced
Course

This year marked an exciting significant milestone with the release of our new advanced course TABL3333 designed to build on the foundational knowledge acquired in TABL3033. This is available to high-performing students and represents a significant step forward in our commitment to developing future-ready professionals.

Students continue to deepen their professional skills, technical skills, critical thinking, communication, teamwork, research, innovation, creativity and leadership skills – with an emphasis on particularly complex tax matters.

Importantly, TABL3333 students take an active role in on-boarding and mentoring TABL3033 students, leadership roles in conducting interviews with clients, making strategic decisions about carriage of the file, undertaking advanced research, drafting all documents and where appropriate taking a leadership role in the preparation of income tax returns, BAS forms and other tax lodgement documents, objections, research and advocacy work. Students also lead in-community outreach education workshops to support and empower financially vulnerable people and communities, all while making a difference to the most disadvantaged in our society.



UNSW Tax and Business Advisory Clinic staff and students in Term 2, 2024

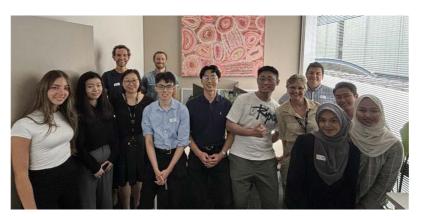
Student insights:



When I first enrolled, I was attracted by its practical nature. I expected to refine my taxation skills, but I didn't anticipate just how profound the experience would be. At the beginning, I was a bit sceptical about the mental health, domestic violence, and financial abuse training, as I didn't immediately see the connection to tax issues. However, my perspective changed completely after meeting my very first client, a highly educated individual facing severe financial hardship due to domestic violence and financial abuse. That moment was a wake-up call, making me realize that tax problems are often just one piece of a much more complex struggle. I understood the true purpose of our training and the importance of our role in not just solving tax issues but also supporting people in incredibly difficult life situations.

I am grateful for the guidance and patience of Annette, Tony, and Helen, who taught us, step by step, how to complete tax lodgements. The hands-on experience I gained will be very valuable in my future career. Paul's lectures went beyond tax regulations, encouraging us to think critically about the broader social issues intertwined with tax policies. Patricia and Carla's support made this journey possible, and I truly appreciate the opportunity to have been part of such a meaningful initiative.

Nur, Term 3, 2023



UNSW Tax and Business Advisory Clinic staff and students in Term 1, 2024

Attending the Tax Clinic was an eye-opening experience that increased my awareness of tax issues across Australia. The Clinic highlighted the various challenges faced by low-income and vulnerable individuals, improving my empathy. Moreover, the Tax Clinic illustrated the burden that socio-economic classes have on individuals, broadening its extent to the role of financial literacy in Australia's current taxation system, and the impact it has on vulnerable taxpayers. Overall, the Tax Clinic was an incredibly insightful experience and allowed me to gain real-world experience in a supported environment.

Rebecca, Term 2, 2024

Congratulations to all enrolled students and student volunteers (listed alphabetically) for their dedicated efforts in the Clinic throughout 2024.

Abel Felizio

Ahmad Zarief Hakime Ahmad Zagi

Almz Al-Janabi

Alya Iscma Zulaigha Azrin

Ana Sofiah Misnan

Atifa Jahan Richee

Audrey Chan

Blake Playsic

Che Muhamad Khairunnas Bin Razafli

Ching Tang

Dayang Ag Zulkarenain

Dianhong Liu

Dimitri Mylonas

Farisha Amani Binti Yahya

Fatin Fatihah Binti Sarkawi

Hannah Pang

Irdina Nur Zafirah Binti Hasmavipawi

Jadon Fong

Jixiao Liu

Juanxi Ou

Juliette Daoud

Ka Lun Jason Lee

Kamalya Wani Binti Kamalrul Ariffin

Kangyeol Kim

Katerina Vassiliou

Kelly Li

Lanxin Jiang

Megat Arif Rizwan Bin Megat Mohd Hisham

Mercy Duong

Muhammad Aizzat Bin Mohd Shuhaimi

Muhammad Mohd Faisal Kaim

Muhammad Muqri Syahmi Saifulizam

Nur Alia Anisa Binti Mohd Ashraf

Nur Farah Amira Binti Fauzi

Nur Zahirah Binti Kamarudin

Rebecca Marzol

Siti Nur Nabilah Binti Zulkeflee

Thivakar Jeyaseelan

Thomas David

Tsz Tsun Wong

Yee Chuen Chin

Yin Kao

Yuanjing Sun

Zhe Ding

Zhe Zhang

Zhen Sun

Our clients

In 2024, our Clinic served over 190 clients in serious financial hardship with over 1,600 hours of free advice delivered by CA/CPA/IPA-qualified registered tax agents, and a further 3,300 hours by students on placement.

Our community-led approach serves people in financial hardship across NSW by partnering with the community sector (financial counsellors, crisis support, domestic violence support, pro-bono legal clinics) to identify and support clients who would otherwise not have access to tax advice.

		Our clients
Indigenous	0	6%
Female		59%
Female victim- survivors	©	81%
Disability	Ġ	37%
Mental illness	` <u>`</u>	75%
Rural/regional		36%
Government support	(§)	76%
Microbusiness	o⊕ (≟ /7	81%
Average debt amount		\$37,000
Average ITR		6
Average BAS		14 (3.5 years)



Client testimonials

The Clinic saved my life. I felt the end of the road for me. I felt as giving up because of my tax, years of undone tax. I have had so many battles during this time of my life. Tax, which is so important and a total stress preventing me completing my obligation over the years because I could not handle extra battle in life.

I thank them for their patience, understanding and all the help. I feel so much better in life. No joking. I am a happier person. I cannot thank them enough.

I found it hard to complete basic tasks at the time and was thankful for the help of the clinic given the trauma I was going through.

"Tax was constantly on my mind, always bothering me. I was ready to give up, waiting for the ATO to knock on the door.

Now it is just relief. And it was so easy!

Everything was done without much work on my part, but I could never have got it done without the help of Jono and the students. I'm so grateful and so relieved. Thanks so much for all the work that you've done, it's a great service that so many people out there need.

Now I can move forward knowing that my tax is up to date and I don't owe the ATO anything."

Client stories

Client case study:

Carol was referred to us by Financial Abuse Service NSW. A mother of 3 from regional NSW, Carol had escaped an abusive relationship. Carol came to the clinic in tears having received a Director Penalty Notice (DPN) for over \$175,000 in tax debts, which she needed to pay within 21 days or face bankruptcy. The clinic in collaboration with our pro bono partners assisted Carol to successfully defend the DPN. Given the circumstances, the ATO agreed to revoke the DPN. If this had not been successful, she would have declared bankruptcy for this debt that she was not responsible for creating.

In Carol's words:

"The clinic lifted the immense burden I was carrying. I was on the brink of bankruptcy. Thanks to them, that stress completely vanished. I felt trapped with no other options, but they made everything so easy and stressfree. The tax agent was exceptional, truly amazing. I can't thank them enough for their outstanding support."



The UNSW Tax & Business Advisory Clinic plays a vital role in advancing several United Nations Sustainable Development Goals (SDGs), as part of our commitment to actively contribute towards a more fair and just society.

spg 1: No Poverty is addressed through the clinic providing free tax assistance to financially vulnerable individuals and small businesses who would otherwise go unrepresented. We help people navigate financial challenges and access entitlements. Many of our clients face complex life circumstance and barriers that can make it difficult to manage their tax affairs or navigate complex tax matters.

spg 4: Quality Education is advanced through the clinic's Work Integrated Learning (WIL) model, which provides UNSW students with hands-on, real-world experience in tax practice and community engagement. This enhances academic learning with professional application, allowing students to develop technical skills, ethical awareness, and client-facing confidence whilst engaging directly with a diverse range of clients, gaining insight into the social and economic challenges.

spg 5: Gender Equality is supported through the clinic's targeted work with women affected by gender-based and economic abuse, a form of domestic and family violence that is often overlooked in traditional support systems. The clinic plays a pioneering role in addressing this issue by providing free, trauma-informed tax assistance to victim survivors and raising awareness within the tax profession. These efforts aim to build professional capacity to identify and respond to economic abuse, contributing to broader systemic change.

to the clinic's mission. Professional tax advice is typically only accessible to those who can afford it. By offering free, accessible tax support, the UNSW Tax Clinic helps level the playing field to ensure all individuals, regardless of income or background, can understand and exercise their tax obligations. access entitlements, resolve tax debts and navigate Australia's complex tax system.



Outreach and education activities



In 2024, we delivered a series of tax information sessions aimed at supporting our community in better understanding the Australian tax system. These sessions provided practical, step-by-step guidance on individual and business tax reporting, helping participants understand and navigate their obligations.

In addition, we played a pivotal role in raising awareness around financial abuse, highlighted the signs, impacts, and support pathways. With targeted training sessions to professional bodies and community service providers.

- Shoalhaven Neighbourhood Services- workshop on Tax Obligations. (14/03/2024)
- Greater Sydney Family Law Pathways Network (GSFLPN) in Campbelltown – workshop on Financial abuse and tax. (15/05/2024)
- Southern Youth and Family Services- workshop on End of year tax tips. (20/06/2024)
- UNSW Lunch & Learn workshop on End of year tax tips. (9/07/2024)
- Parliament House UNSW Showcase Tax Clinic booth for Preventing the weaponisation of the tax system by perpetrators of economic abuse. (21/08/2024)
- Small Business Debt Helpline SBDH virtual training on Tax help assisting clients and working with tax clinics. (27/08/2024)
- The Tax Institute's Tax Summit Panellist on 'Framing the future of tax and the tax profession'. (12/09/2024)
- The Tax Institute TaxVibe podcast interview on *Financial Abuse - What's tax got to do with it?* (26/09/2024)

- The Social Outfit in Marrickville workshop on Tax Basic's and lodging your 1st Tax Return. (8/10/2024)
- ASIC's Companies & Small Businesses speaker series, Taking Care of Business: Economic & Financial Abuse, What's tax got to do with it? (10/10/2024)
- UNSW Founders Tax Session presentation on Accounting for Startups. (11/10/2024)
- UNSW SDG Business Teaching Showcase exhibitor table for Tax Clinic on UN's Sustainable Development Goals. (15/10/2024)
- FindEd Forum 2024 talk money with Ecstra Foundation - workshop and panellist discussing <u>The role of tax in supporting</u> <u>financial wellbeing</u>. (15/11/2024)
- Economic Abuse Awareness Day pop up information booth at UNSW Kensington. (16/11/2024)
- Charted Accountants Australia and New Zealand Small Firm Big Impact podcast – Financial abuse in the tax system and how to recognise the signs. (26/11/2024)





Our research

2024 presented a milestone year for UNSW Tax and Business Advisory Clinic's research agenda – cementing our reputation as a national leader in research-driven advocacy on tax justice and financial vulnerability.



What began as grassroots insights from casework in 2019 has over the past 5 years evolved into rigorous, policy-shaping research that is influencing government, government agencies, policymakers, industry, the community sector and academia alike. Importantly, the legislative, policy and administrative changes that are being catalysed by our research-driven advocacy have the potential to be trajectory-changing for millions of Australians experiencing severe financial hardship.

Specifically, our research has been directly adopted as government recommendations and policy, giving rise to:

• Recommendation 16 of the Commonwealth Government-established Rapid Review of Prevention Approaches to End Gender-Based Violence ("The Commonwealth Government should build on work that is already underway and prioritise systems where significant harm is occurring, such as: family law, child support, immigration, and taxation") (August 2024). Our work resulted in tax systems abuse being recognised by government as causing significant harm – and, in turn, catalysed the inclusion of tax within scope of the Department of Prime Minister & Cabinet's Commonwealth Systems Abuse Audit.

- Recommendation 54 of the Final Report of the Parliamentary Joint Committee on Corporations and Financial Services for its 'Inquiry into financial services regulatory framework in relation to financial abuse' ("That the Australian Government develop a tax relief model for victim-survivors of financial abuse similar to the United States IRS 'innocent spouse relief' provisions.") (December 2024). Despite the PJC only calling one tax academic (Founding Director A/Prof Ann Kayis-Kumar) to give evidence at the Public Hearings, 14 of the 61 recommendations were tax-related. This is a significant depth of impact, with the ATO further endorsing our proposed approach, in the form of <u>Answers to Questions on Notice</u> asked at a public hearing from Senator Deborah O'Neill: "The ATO agrees with the principles outlined in the referenced UNSW paper."
- Bullet Point 1 of the Federal Government's 'Building Australia's future: Labor's commitment to women' Election Promise in the 2025 Australian Federal Election, receiving bipartisan support ("A re-elected Labor government will take steps to: • Prevent perpetrators from using the tax and corporate systems to create debts as a form of coercive control and make perpetrators accountable for these debts if they do.") (April 2025).

- · Catalysing the Tax Ombudsman's investigation
 - Our research-driven advocacy catalysed the Tax Ombudsman's investigation into financial abuse within the tax system. The Tax Ombudsman's Final Report endorsed all our recommendations, and Tax Ombudsman Ruth Owen CBE has publicly acknowledged my direct role in prompting this review. Promisingly, the ATO has publicly confirmed that it agrees with all recommendations and recognises its role in ensuring that perpetrators of financial abuse be held to account.
- Vulnerability Framework We shared the findings of our research on small business financial vulnerability at an ATO-facing Seminar hosted by the ANU's Tax and Transfer Policy Institute in September 2023. We recommended that the ATO develop a vulnerability framework, which they since initiated. Now open for Public Consultation, the ATO Vulnerability Framework has the potential to transform how millions of Australians interact with the ATO and serve as an exemplar for inclusive tax administration globally.

We are committed to building on this momentum, and our research team's award of an Australian Research Council Discovery Grant - DP250100739 'Tax justice: Closing policy gaps to lessen intimate partner financial abuse' is our strategic priority over the coming few years. This groundbreaking project aims to address the weaponisation of the tax and transfer system in Australia by perpetrators of intimate partner financial abuse. The research team will innovate and drive knowledge advancements at the intersection of tax and financial abuse by applying interdisciplinary approaches including co-design with frontline services, practitioners and policymakers, and international comparative legal analysis with leading scholars in Australia and the United States. The research will generate significant economic and social benefits by enhancing outcomes for victim-survivors and their families; bolstering existing coercive control reforms; modernising Australia's tax law, and administration; and maintaining trust in the tax system.

As awareness and recognition grows, so too does our capacity to build a more just, inclusive and responsive tax system; one that meaningfully delivers progress for all.



Publications, submissions and citations

Journals

Kayis-Kumar, A., Speidel, C.S. & Book, L. Squeezing blood from stones? A comparative analysis of tax relief for victim-survivors in Australia and the United States. Australian Tax Forum. 39(2), 191-220. (4/03/2024)

Government Submissions

Submission to the ATO's National Tax Clinic Program Consultation Paper (9/02/2024)

Submission to the Parliamentary Joint Committee's Inquiry into the financial services regulatory framework in relation to financial abuse in Australia (28/05/2024)

Leading the National Tax Clinic Program's Submission to the Parliamentary Joint Committee's Inquiry into the financial services regulatory framework in relation to financial abuse in Australia (21/06/2024)

Responses to Questions on Notice from *Inquiry into the* financial services regulatory framework in relation to financial abuse in Australia. 5/09/2024

Submission to the Inspector-General of Taxation and Taxation Ombudsman's IGOT *Workplan for systemic reviews* 2024/25 (4/10/2024)

Submission to the Senate Economics References Committee Inquiry into Australia's Taxation System (18/10/2024)
Submission to the Inspector-General of Taxation and Taxation Ombudsman's IGOT Investigation on Identification and management of financial abuse within the tax system (10/12/2024)

Public Hearings

Provided expert evidence at the Parliamentary Joint Committee's *Inquiry into the financial services* regulatory framework in relation to financial abuse in Australia. Submission 9. (9/08/2024)

Policy Papers

Kayis-Kumar, A., et al. Mapping the abuse of Australia's tax and transfer system (April 2024)

Kayis-Kumar, A., et al. Closing policy gaps: Preventing the weaponisation of the tax system by perpetrators of economic abuse (April 2024)

Kayis-Kumar, A., et al. Preventing the weaponisation of the tax system by perpetrator of economic abuse (June 2024)

Kayis-Kumar, A., et al. *Closing policy gaps: Tax* administration responses to lessen intimate partner financial abuse (October 2024)

Citations in Reports, Papers and Submissions

Cited in Ecstra Foundation's submission for Financial Services Regulatory Framework in Relation to Financial Abuse Submission 67. *Inquiry into the financial services regulatory framework in relation to financial abuse in Australia.* (14/06/2024)

Cited in Centre for Women's Economic Safety's submission for Financial Services Regulatory Framework in Relation to Financial Abuse Submission 82. *Inquiry into the financial services regulatory framework in relation to financial abuse in Australia* (17/06/2024)

Senate Economics Legislation Committee Commissioner acknowledges ATO support for taxpayer affected by financial hardship or domestic violence. (25/06/2024)

Cited in Recommendation 16 - Final Report by the Rapid Review Expert Panel on Unlocking the Prevention Potential: accelerating action to end domestic, family and sexual violence. pg 69. (23/08/2024)

Cited and Endorsed by the ATO in Response to Questions on Notice in the Parliamentary Joint Committee on Corporations and *Financial Services inquiry on the Financial Services Regulatory Framework in Relation to Financial Abuse.* (20/09/2024)

Parliamentary Joint Committee on Corporations and Financial Services Parliamentary Report. *Financial abuse: an insidious form of domestic violence.* (12/12/2024)

Cited in Economic Abuse Reference Group to the Inspector-General of Taxation and Taxation Ombudsman Submission to Review of the Identification and Management of Financial Abuse within the Tax System. (18/12/2024)

Presentations

Kayis-Kumar A; Noone J; Lim Y; Walpole M; Breckenridge J; Book L, 2024, Identifying and supporting financially vulnerable women experiencing economic abuse: A grounded theory approach, presented at 35th Australasian Tax Teachers' Association Conference, Melbourne. (18/01/2024)

The Tax Summit, Frame the future – panel for Framing the future of tax and the tax profession (12/09/2024)

The Tax Institute Tax Vibe podcast. Financial abuse – What's tax got to do with it? (26/09/2024)

ASIC's Companies & Small Businesses speaker series, Taking Care of Business: Economic & Financial Abuse, What's tax got to do with it? (10/10/2024)

Book L, Kayis-Kumar A, Speidel C, 'Squeezing Blood from Stones', presented at the American Tax Policy Institute Conference It's a Man's World: Revealing and Addressing Hidden Gender Bias in Tax Law and Policy. (18/10/2024)

UNSW Strategy Expo presentation on *Tax Justice is* Social Justice. (24/10/2024)

FindEd Forum 2024 talk money with Ecstra Foundation – workshop and panellist discussing The role of tax in supporting financial wellbeing. (15/11/2024)

Charted Accountants Australia and New Zealand Small Firm Big Impact Podcast – *Financial abuse in the tax system and how to recognise the signs.* (26/11/2024)

Media Articles and Interviews

Televisio

The Project, channel 10 – <u>ATO To Ramp Up</u>
'Robotax' to retrieve \$15 billion in historical tax debt.
(20/02/2024)

ABC News – <u>'Whiff of Robodebt': ATO revives old</u> tax debts totalling billions. (14/03/2024)

ABC News – Why a large tax refund is not necessarily a good thing. (30/06/2024)

ABC News – <u>ATO criticised for action against</u> <u>businesses it says owe billions in tax and super.</u> (16/07/2024)

ABC News – <u>2023-2024 tax returns: Things to watch</u> out for in the Australian tax season. (30/06/2024)

Radio

ABC Radio – <u>ATO resurrects billions of dollars'</u>
worth of old tax debts. (14/03/2024)

ABC Radio – <u>Calls for ATO to crackdown on financial abuse</u>. (19/06/2024)

ABC Radio – <u>Clinic helping vulnerable people with tax</u>. (8/07/2024)

Articles

UNSW Newsroom – <u>How to identify and support</u> women facing economic abuse. (8/02/2024)

Accounting Times – <u>ATO's hand tied with scrapping</u> <u>on-hold debts, expert says</u>. (23/02/2024)

The Conversation - 'Robotax' is a symptom of a gap in Australia's tax laws. Here's how to fix it. (23/02/2024)

UNSW Newsroom – <u>'Robotax' is a symptom of a gap in Australia's tax laws. Here's how to fix it</u>. (23/02/2024)

ABC News – <u>The ATO is reviving old tax debts</u> totalling billions threating some taxpayers with bankruptcy. (14/03/2024)

The Guardian – <u>Financial abuse can follow victims</u> long after relationships end. Australian experts are <u>calling for reform</u>. (29/03/2024)

The Conversation – <u>Beware of 'tax hacks' to</u> maximise your return this year. The tax office is taking a close look at incorrect claims. (11/06/2024)

SBS News – <u>Hoping to maximise your tax return</u> this year? Here are the 'hacks' to watch out for. (12/06/2024)

UNSW Newsroom – <u>Beware of 'tax hacks' to</u> maximise your return this year. The tax office is taking a close look at incorrect claims. (12/06/2024)

ABC News – <u>Australia's tax system is an unwitting</u> 'weapon' family violence offenders use against their victims. These people want to stop it. (19/06/2024)

The Conversation – <u>Australia's tax system is being</u> weaponised against victims of domestic abuse. <u>Here's how.</u> (19/06/2024)

UNSW Newsroom – <u>Australia's tax system is being</u> <u>weaponised against victims of domestic abuse.</u>
<u>Here's how.</u> (20/06/2024)

ABC News – <u>As tax and superannuation debts</u> grow, ATO issues tens of thousands of director penalty notices that could send more people <u>bankrupt.</u> (16/07/2024)

UNSW Newsroom – Why your tax refund this year may have shrunk. (24/08/2023)

Accountants Daily – <u>Tax laws trap domestic</u> <u>abuse survivors in debt cycles, expert warns.</u> (16/09/2024)

Charted Accountants, Australia and New Zealand – Financial abuse in the tax system and how to recognise the signs. (23/09/2024)



To find out more about our services, please contact us:

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Email taxclinic@unsw.edu.au

Visit unsw.to/taxclinic