

PAYDAY SUPER READY CHECKLIST

Is your trade business prepared for 1 July 2026?

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DEADLINE
01 JULY
2026
PAYDAY SUPER
BEGINS

From 1 July 2026, Australian employers must pay super alongside every wage payment — not quarterly. The tradies who get their systems right now will operate without headaches when the changes hit. Use this checklist to confirm your business is on track.

1

WHEN IT STARTS KNOW YOUR DEADLINE & WHAT CHANGES

- Payday Super begins 1 July 2026 — confirmed federal government legislation.**
This is not a proposal. Every Australian employer with staff must comply from this date.
- Super must be paid at the same time as wages — on every pay run, not quarterly.**
The quarterly buffer disappears entirely. Every time a worker is paid, their super must be paid within 7 days.
- Frequency shifts from 4 super payments per year to up to 26 or 52 per employee.**
A business on weekly payroll will process super 52 times a year instead of 4 — a fundamental shift.
- Your payroll software must be correctly configured before July 2026.**
Many trade businesses run basic or misconfigured software. Check your payroll set up and automatic super section.

2

CONSEQUENCES OF NON-COMPLIANCE

WHAT HAPPENS IF YOU FALL BEHIND

- The ATO is strengthening enforcement — penalties for late super are increasing.**
Employers who fall behind face direct ATO action from day one. Do not assume there will be a grace period.
- Missed payments create unexpected liabilities that hit hard on tight trade margins.**
An unplanned super liability — or a fine on top — can cause serious cash flow damage for small businesses.
- Super liabilities build up silently without real-time payroll visibility.**
Quarterly super allowed problems to hide. With Payday Super, any gap in your system surfaces faster.
- Construction businesses, sole traders, and subcontractors are in the ATO's focus.**
The industry's mix of employees and subbies makes it a primary ATO target. You are not too small to be noticed.

FREE BAS LODGEMENTS FOR AUSSIE TRADIES

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3

ASSESSING YOUR READINESS PRACTICAL STEPS TO GET ON TRACK

- Audit your payroll process now — before the deadline gets any closer.**
If bookkeeping is pushed to Sunday nights or month-end, that is a warning sign. Fix the system before July.
- Assess any subcontractors for superannuation liability.**
Check if your subcontractors fall under the **extended definition of employee** and if they do add them to your payroll section. Note you will need an advanced set up to do this properly, please seek professional assistance.
- Confirm your software can process super automatically alongside every wage payment.**
If it needs manual super entries or does not support simultaneous processing, upgrade it well before July 2026. If your software can't do this you'll need a manual process to follow.
- Review your cash flow — can your business absorb weekly or fortnightly super outflows?**
More frequent payments mean cash leaves the account more often. You need real visibility over your cash position.
- Verify all employee records, pay rates, and super fund details are correct.**
Errors compound fast when super runs every pay cycle. Clean data is the foundation of compliance.
- Engage a trade bookkeeping specialist now — not in June 2026.**
Tradie Books Australia works with trade businesses on payroll, BAS, and super compliance. Early support beats a last-minute scramble and avoids costly errors. Contact us today if you pay sub-contractors and need help determining if they have to be paid superannuation.

FOR MORE INFORMATION ON CHANGING SUPERANNUATION PLEASE CHECK THESE ATO RESOURCES: (CLICK THE SELECTION)

- [Qualifying Earnings](#)
- [Payday Super Facts](#)
- [Super for Independent Contractors](#)

NOT SURE IF YOUR BUSINESS IS PAYDAY SUPER READY?

Tradie Books Australia works exclusively with trade businesses. Bookkeeping, payroll, BAS and super compliance — sorted. Reach out today before the 1 July 2026 deadline hits.

