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A GUIDE FOR BUSINESS OWNERS & DIRECTORS

SURVIVING THE 2026 PAYDAY SUPER CHANGES

THE RESOLVENCY EGUIDE SERIES · NO. 30

BY DOUG CONSTABLE

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The Resolvency eGUIDE Series

GUIDE No. 30

This eGUIDE is part of the Resolvency series — practical, plain-English guides designed to help business owners and directors navigate financial pressure with clarity and confidence. Each guide gives you straightforward advice, practical steps, and strategies to reset, rebuild, and move forward.

This one is written for **you** — the business owner or director. From 1 July 2026 the way you pay super changes, and for a lot of businesses that quietly tightens cashflow. This guide explains what's changing, why it matters, and what to do about it before it turns into a bigger problem.

> **The short version:** from 1 July 2026 you pay super every time you run payroll — not quarterly. Handled early, it's manageable. Left too long, unpaid super is the debt that can land on you personally as a director. The earlier you act, the more options you keep.

Written by Doug Constable

Business Advisor, Crisis Coach & Restructuring Specialist. I lost my own business in 1988, so I know exactly what this kind of pressure feels like. With more than 35 years at it since, I work **for you** — not the creditors, not the ATO. I'm not a liquidator or trustee. My job is to look at your whole position, set a plan, and point you to the right people at the right time.

In this guide:

- **What's actually changing on 1 July 2026 — in plain English**
- **Why it squeezes your cashflow more than it looks**
- **The risk that catches directors out — when super becomes personal**
- **The warning signs, your options, and your next step**

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What's Actually Changing

From **1 July 2026**, you'll have to pay your employees' super at the same time as their wages — within days of every pay run — instead of quarterly. That's it. On paper it's a small admin change.

For your cashflow, it's bigger than it sounds.

Right now, super sits as a bill you settle every three months. That gap has always given business owners room to move — a buffer to manage the lumpy weeks. From 1 July 2026, that buffer is gone. Super goes out with every pay.

What it means for you

- Super stops being a quarterly bill and becomes a cost on every payroll.
- The cash you used to hold for a few weeks now leaves the business straight away.
- If money's tight in a given week, there's far less room to juggle.
- Falling behind shows up faster — and is harder to catch back up.

> None of this is a problem if your cashflow is comfortable. The trouble is for the many businesses that quietly run on that quarterly buffer without really noticing — and from 1 July 2026, it isn't there anymore.

Why It Squeezes Your Cashflow

Most small businesses don't run on big cash reserves. They run by managing the gaps — between money coming in and money going out. You already know the dance:

- the gap between invoices you've sent and invoices you've been paid;
- the gap between payroll and the income to cover it;
- the gap between what you owe and what's actually in the account.

Quarterly super gave you weeks to manage those gaps. Tying super to every pay run takes that breathing space away. Less room when things are tight, less ability to recover from a slow month, and less margin for error in a business that's already stretched.

Here's the honest part: a lot of owners have been using the super they'll owe as breathing room — often without realising it. From 1 July 2026 that breathing room disappears, and the squeeze tends to show up as:

- leaning harder on suppliers and extended terms;
- an ATO balance that never quite comes down;
- payroll getting harder to fund, pay after pay.

If you're hearing yourself say any of these, take note:

- **“Cash is tighter than it used to be.”**
- **“We're not catching up like we normally do.”**
- **“We're behind again — and I'm not sure how.”**

The Risk That Catches Directors Out

This is the part that turns a cashflow problem into a personal one — and it's the bit too many directors find out about too late.

Super is owed by your **company**. But the moment it isn't paid on time and the Super Guarantee Charge (SGC) kicks in, the ATO has a clear path to make **you personally liable** through a Director Penalty Notice (DPN).

Quarterly super gave a missed payment months to surface. Once super is tied to every pay run, a missed obligation — and the personal risk that comes with it — can arrive a lot sooner.

How unpaid super lands on you

Company misses super on payday

▼

SGC applies — a lodgement deadline is now ticking

▼

ATO issues a Director Penalty Notice

▼

The debt becomes yours, personally

The trap to avoid: if your super and BAS lodgements fall more than three months overdue, a DPN can become a **lockdown DPN**. At that point the liability can't be undone — not even by liquidating the company. It follows you. Lodging on time, even when you can't pay, keeps that door open.

Doug's view: super is one of the most dangerous debts a director can carry. Timing is everything. Act early and you keep your options — leave it, and your options get made for you.

Warning Signs To Watch For

Pressure rarely arrives all at once. It builds quietly. These are the signs worth paying attention to:

- You're paying super late, in part, or putting it off to the next pay.
- Your ATO balance keeps growing, or never really comes down.
- You're relying on the next big invoice landing just to make payroll.
- You're using one creditor's money to pay another.
- BAS or super lodgements are slipping behind.
- Supplier terms are stretched as far as they'll go.
- It's the thing keeping you awake at night.

> One or two of these on their own? Keep an eye on it. A few of them together? That's the point to have a conversation — while you still have room to move.

The earlier you act, the more options you have and the cheaper they are. Waiting almost always costs more — in money, in stress, and in choices taken off the table.

Your Options — Plain English

Every situation is different, and the right move depends on your numbers and how viable the business is. But here are the main paths — in plain English.

Talk to the ATO and your creditors early

Often the first and best step. The ATO will frequently agree to a payment arrangement, and suppliers will work with you — if you get in front of it before things default. We can handle these conversations for you.

Small Business Restructuring (SBR)

For eligible small companies (debts under $1m), SBR lets you propose a deal to creditors and keep trading while you work through it — without a full administration. The criteria are strict, so it needs checking properly first.

A business turnaround

If the business is sound but under strain, a practical turnaround plan can steady the ship — managing costs, cashflow and creditors back into shape.

Safe Harbour

Set up correctly, safe harbour can protect you from insolvent trading liability while you work a genuine recovery plan. It has to be done properly to count.

Voluntary Administration, or liquidation as a last resort

Where it's the right answer, administration (often via a DOCA) can save the business and repay creditors at a discount. And if winding up is genuinely the best outcome, doing it the right way protects you. We coordinate the right practitioner and manage it for you.

> You don't have to work out which one fits on your own. That's our job — and we do it acting for you.

Getting Help vs Going It Alone

Trying to navigate this on your own — while still running the business — is overwhelming, and it's where good businesses make avoidable mistakes. An advisor who works **for you** can:

- explain your options in plain English, with no jargon;
- deal with the ATO and your creditors on your behalf;
- build a realistic plan that actually fits your numbers;
- keep you in control and take the weight off your shoulders.

This is where Resolvency and Resolve Business Solutions step in. We're not liquidators or trustees — we're in your corner.

Common mistakes to avoid

- Waiting too long, hoping it sorts itself out.
- Ignoring ATO letters instead of opening them.
- Paying the loudest creditor instead of the most dangerous debt.
- Assuming the bank will always extend more credit.
- Trying to fix it alone instead of getting independent advice early.

> Avoiding these can be the difference between saving the business and losing it — and between keeping a problem in the company and wearing it personally.

Your Next Steps

If your business is feeling the squeeze, don't wait until a notice lands on your desk. The earlier you have a confidential conversation, the more options you'll have — and the better the outcome tends to be.

There's no cost and no obligation in a first chat. Sometimes it's the turning point.

Doug Constable

Business Advisor, Crisis Coach & Restructuring Specialist

"I've been on the wrong side of a business collapse myself, back in 1988. I know the worry that comes with it. These days I help business owners get out in front of it — and I work for you, full stop."

About Resolvency & Resolve Business Solutions: we specialise in helping business owners under financial pressure. We're not liquidators or trustees — we work for you. With more than 35 years of experience, we've guided countless owners through restructuring, turnaround and recovery.

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You don't have to face this alone — help is only a conversation away.

THANK YOU

Important Notice

We hope you find this eGUIDE helpful, but please note the limitations of this publication.

This guide is general in nature. It can't cover every situation, and every business is different — so the right plan depends on your full circumstances and should be worked through properly before you act on it.

Resolvency and Resolve Business Solutions provide administrative support, coordination, and act as your point of contact. **We are not liquidators, trustees or registered accountants, and we do not provide financial, legal, investment or tax advice.** Nothing here should be relied on as such. Please get your own professional advice before making a decision.

What we do is work for you — assess your position, set a clear plan, deal with creditors and the ATO on your behalf, and connect you with the right people at the right time, so you stay in control.