

Blackburn Financial Firm Urges Melbourne Residents to Act Before June 30 Tax Deadline

Miss the June 30 deadline and some of this year's best tax-saving options disappear entirely, says the Blackburn financial services firm.

BLACKBURN, VICTORIA, AUSTRALIA, June 22, 2026 /EINPresswire.com/ -- June 30 lands the same time every year. That doesn't seem to stop a lot of people getting to the 20th and realising they haven't done anything about it. Kadota Finance, a [Blackburn firm](#) covering accounting, mortgage broking, and financial planning, is seeing the usual rush of last-minute enquiries from individuals and small businesses across Melbourne's east. Some of what's available this close to the deadline is still genuinely useful. Some of it is already gone.



Deductions That Get Left on the Table

Business owners tend to underuse this window more than anyone. Prepaying a software subscription, an insurance premium, or a professional membership before June 30 pulls that deduction into this financial year rather than next. It's not complicated. It just requires doing it before the date rather than after. Equipment is worth checking too — assets under \$20,000 may qualify for an immediate write-off rather than being depreciated across several years, though the rules around this change often enough that it's worth confirming with an accountant before assuming.

Super is where the most common missed opportunity sits. Concessional contributions are capped at \$27,500 for 2024/25, and a lot of people are sitting well under that without realising it. A personal deductible contribution can close the gap — but the money has to actually be received by the fund before June 30, not just transferred. Processing times differ between funds.

Leaving it to the 28th is a risk most people don't need to take.

What Homeowners and Investors Should Be Doing Right Now

For property investors, June is the time to pull together everything that's claimable: property management fees, maintenance costs, depreciation schedules, loan interest. Getting ahead of this makes the tax return faster and reduces the chance something gets missed.

Refinancing is also worth a conversation before June 30. Interest rates have shifted considerably over the past two years, and many Melbourne borrowers are still sitting on rates set in a different market. A broker review takes an hour; the saving — on a \$650,000 loan at even 0.3% lower — runs into hundreds of dollars a month.

Luke Taylor, [Director of Kadota Finance](#), said the firm has seen a noticeable uptick in enquiries from people realising how close the deadline actually is.

"June tends to catch people off guard every year. They know it's coming, but then suddenly it's the 25th and they're scrambling. The things that actually reduce your tax liability — topping up super, reviewing deductions, getting your loan looked at — none of them take long if you do them with a bit of notice. Leave it to the last day and your options narrow fast."

The Value of Having It All in One Place

One thing Kadota's clients tend to mention is the benefit of having accounting, lending, and financial planning all handled by the same team. A mortgage broker who talks to your accountant before recommending a refinance is working with the full picture, not just the loan. At EOFY, that kind of coordination tends to surface things a single-service firm wouldn't catch.

Kadota Finance is taking enquiries through June for individuals and businesses looking to get their position sorted before the 30th. Appointments are available at the Whitehorse Road office in Blackburn.

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