How to maximise annual leave in 2027 (hello, longer holidays!)

Canonical: https://www.mybudget.com.au/moneyhub/articles/budgeting-tips/maximise-annual-leave/

Details:

Published on 19 Oct 2026 | By Cheryl Hayford | 8 min read.

To maximise annual leave in 2027 , book working days beside weekends and public holidays . Find your state in the month-by-month guide below, choose a break that suits you and check your leave balance. We'll help you plan the money side, too.

Now, the fun bit. Your out-of-office reply is about to get a little workout!

Whether your dream break involves Fiji, a cabin with questionable mobile reception or finally reading the book that has become a bedside-table ornament, a few well-placed leave days can give you more room for it.

We've done the calendar maths. You bring the holiday wishlist. Let's make room for a proper break, without coming home to a budget that needs one too.

Your 2027 annual leave planner, month by month

Pick your month, find your state and submit your annual leave requests.

These examples assume you work Monday to Friday, have enough paid annual leave, have weekends and the listed public holidays off, and get your leave approved. Use the holidays for where you are based for work. Days off include weekends and public holidays. Dates are in 2027 unless stated.

How much time off could your state's plan give you?

Here's what taking every applicable break below adds up to. These totals include weekends and public holidays within those breaks, with every date counted once. They are not extra leave entitlements or a count of all your days off for the year.

State or territory	Annual leave needed	Days off in 2027	Days off inc 1-3 Jan-28
ACT	28	66	69
New South Wales	20	48	51
Northern Territory	24	55	58
Queensland	20	46	49
South Australia	20	48	51
Tasmania	16	39	42
Victoria*	17	43	46
Western Australia*	24	57	60

The final column includes 1–3 January 2028 at the end of the Christmas break: three more days off, with no extra annual leave needed under the assumptions below.

ACT, NT and WA need more than 20 days of annual leave to take every listed break. Pick fewer breaks if that is more than you have available.

*Victoria assumes Melbourne Cup on 2 November; WA assumes the King's Birthday on 27 September. Regional dates can differ. Local and industry-specific holidays and Victoria's unconfirmed AFL Grand Final holiday are excluded.

January: Australia Day

All states and territories (26 January) Book: 25 January (1 day of leave). Break: 23–26 January (4 days off).

March: Easter and state holidays

WA: Labour Day (1 March) Book: 2–5 March (4 days of leave). Break: 27 February–7 March (9 days off).

VIC, SA, TAS and ACT (8 March)* Book: 9–12 March (4 days of leave). Break: 6–14 March (9 days off).

Easter: all states and territories (26 and 29 March) Book: 22–25 March (4 days of leave). Break: 20–29 March (10 days off).

*8 March is Labour Day in VIC, Adelaide Cup Day in SA, Eight Hours Day in TAS and Canberra Day in the ACT.

April: Anzac Day

ACT, NSW, NT, QLD and WA (26 April holiday) Book: 27–30 April (4 days of leave). Break in ACT, NSW and WA: 24 April–2 May (9 days off). Break in QLD and NT: 24 April–3 May (10 days off), thanks to Labour Day or May Day on 3 May.

SA, TAS and VIC do not have an extra public holiday on Monday 26 April.

May: Labour Day, May Day and Reconciliation Day

QLD: Labour Day; NT: May Day (3 May) Book: 4–7 May (4 days of leave). Break: 1–9 May (9 days off).

Taking both the April and May options in QLD or NT gives you 16 days off, from 24 April to 9 May, using eight leave days. The overlapping dates, 1–3 May, count once.

ACT: Reconciliation Day (31 May) Book: 1–4 June (4 days of leave). Break: 29 May–6 June (9 days off).

June: WA Day and the King's Birthday

WA: WA Day (7 June) Book: 8–11 June (4 days of leave). Break: 5–13 June (9 days off).

ACT, NSW, NT, SA, TAS and VIC: King's Birthday (14 June) Book: 15–18 June (4 days of leave). Break: 12–20 June (9 days off).

August: Picnic Day

NT (2 August) Book: 3–6 August (4 days of leave). Break: 31 July–8 August (9 days off).

September: the King's Birthday in WA

WA (27 September; regional dates can differ) Book: 28 September–1 October (4 days of leave). Break: 25 September–3 October (9 days off).

October: Labour Day and the King's Birthday

ACT, NSW and SA: Labour Day; QLD: King's Birthday (4 October) Book: 5–8 October (4 days of leave). Break: 2–10 October (9 days off).

November: Melbourne Cup

VIC, where the 2 November holiday applies Book: 1 November (1 day of leave). Break: 30 October–2 November (4 days off).

December: Christmas and New Year

All states and territories* Book: 29–31 December (3 days of leave). Break: 25 December–3 January 2028 (10 days off).

*This break relies on public holidays on 27–28 December and 3 January 2028. WA's 2028 calendar is awaiting confirmation; 3 January follows its current weekend-substitution rule. Confirm your state's dates and workplace shutdown arrangements.

February and July have no statewide public holidays . Local holidays, including show days and Tasmania's regional holidays, may offer extra options. Victoria's AFL Grand Final holiday date is still to be confirmed.

Check the official calendars for NSW , Victoria , Queensland , South Australia , Western Australia , Tasmania and Northern Territory . The ACT dates are also listed in Fair Work's national guide .

Dates checked: 18 October 2026.

Meet Priya: 20 leave days, 46 days to switch off Here's how it could work for our example traveller Priya from Brisbane who works Monday to Friday. With enough leave available, Priya books: 25 January 22–25 March 27–30 April 4–7 May 5–8 October 29–31 December. That uses 20 days of annual leave and gives her 46 days across the suggested breaks in 2027: 20 leave days, 18 weekend days and eight public holidays. Her Christmas break continues for another three days in January 2028. The lovely little bonus? Her April and May bookings join up into one 16-day break, from 24 April to 9 May, using eight leave days. The overlapping dates count once. Plenty of time to forget what day it is. This assumes Priya has weekends and the listed public holidays off. The total covers these selected breaks; Brisbane's show holiday is not included.

How do you plan annual leave without blowing the holiday budget?

Start with what you can afford, then choose the break that fits. Making your annual leave last longer doesn't automatically make the trip cheaper: extra nights can mean extra accommodation, meals and activities. Compare the total cost of each option before committing.

The calendar has given you ten days. Your bank account is allowed to suggest a very lovely three-night getaway and the rest at home.

Give your holiday savings plan a real number

Add up transport, accommodation, food, activities, travel insurance and a buffer. Include easily forgotten extras such as airport parking, pet care and the bills that will keep arriving while you're away.

Apparently, the electricity account has declined your out-of-office request.

Then use this simple calculation:

Amount still to save ÷ number of paydays before payment is due = savings needed each payday.

For example, a $3,000 trip with $600 already saved leaves $2,400 to find. Over 12 fortnightly paydays, that means saving $200 each payday. This is an illustration, not an estimate of what your holiday should cost. If a deposit is due sooner, give that payment its own savings deadline.

Our free Personal Budget Template can help you see how the trip fits alongside everyday expenses. For more practical ideas, read our guide to saving for a holiday .

Choose the break you'll enjoy paying for

Compare travel prices for your shortlisted dates before booking. A holiday that uses fewer leave days may still cost more overall. A shorter trip, nearby escape or staycation might suit your savings goal better.

And you do not have to leave the country, or even your postcode, to justify taking time off. A few slow mornings and a phone on silent are perfectly respectable itinerary items.

Free Personal Budget Template

Get your free Budget Planner. Manage your income, debts and savings in one simple spreadsheet.

Get it Now

93% of clients reported feeling significantly less stressed after joining MyBudget

Source: MyBudget Financial Wellbeing Report 2026

Meet Erin and Adam: a family holiday with a plan behind it

MyBudget clients Erin and Adam planned a $5,000 family holiday to Fiji while Erin was on maternity leave. Their budget helped them account for regular bills and bigger annual expenses while working towards their goals.

We could plan maternity leave, sort daycare, and even take the kids to Fiji before I went back to work. Erin | MyBudget client

That's a lovely thing to pack alongside the swimmers: knowing how the trip fits into your finances.

Still paying off the last trip?

With the right structure, Erin & Adam saved consistently and booked their trip knowing it was already paid for.

Book My Free Appointment

What should you check before requesting annual leave?

Check your available leave, the public holidays that apply where you work, any shutdown requirements and your employer's booking process. Get the dates approved before making non-refundable travel bookings. If you work shifts, part time or weekends, calculate the leave against your own roster.

For most eligible employees, the minimum annual leave entitlement is four weeks based on ordinary working hours. That usually means 20 days for someone working five days a week. Some employees

receive more. Public holidays during annual leave are not deducted from the leave balance.

Ready to put a holiday in the budget?

You've found the dates. Now give the holiday a place in your money plan.

We can help you map out your income, bills and savings goals so you can see what's achievable and when. Whether you're dreaming of a family trip, a weekend away or simply a proper break, it starts with a budget that fits your life.

Call 1300 300 922

Join the 130,000+ Australians living free from money worries

Start with a free, no-obligation appointment.

Book Your Free Appointment

2027 Annual Leave Hacks FAQs

Can't find what you're looking for? See more FAQs…

Book working days beside weekends and public holidays that apply in your state. Use the monthly guide to compare the leave needed with the full break, then choose dates that suit your roster and budget.

Book 22–25 March for a break from 20–29 March, using four leave days giving you 10 days off. This assumes you normally work Monday to Friday and have Good Friday and Easter Monday off.

Three days: 29–31 December. Giving you 10 days off. For Monday-to-Friday workers with the applicable public holidays off, the break runs from 25 December 2027 to 3 January 2028. Confirm your state's holiday dates and any workplace shutdown first.

No. If a public holiday falls during your annual leave, that day is not deducted from your annual leave balance. Confirm which public holidays apply to your employment and check the calculation if your work pattern differs from Monday to Friday.

No. It can reduce the number of annual leave days you need, but the cheapest trip depends on actual prices, your destination and the length of your stay. Compare the whole holiday budget, including extra nights and everyday spending, before choosing your dates.

This article has been prepared for information purposes only, and does not constitute personal financial advice. The information has been prepared without taking into account your personal objectives, financial situation or needs. Before acting on any information in this article you should consider the appropriateness of the information having regard to your objectives, financial situation and needs.

Related guides and tools

Personal budget template

Free budgeting resources

How we work

Important information

This page provides general information only. It does not take your personal circumstances into account and is not personal financial advice. For the scope and licensing of a particular service, check the service provider's current disclosures or contact MyBudget.

Read the original MyBudget article .

How do you plan annual leave without blowing the holiday budget?

Start with what you can afford, then choose the break that fits. Making your annual leave last longer doesn’t automatically make the trip cheaper: extra nights can mean extra accommodation, meals and activities. Compare the total cost of each option before committing. The calendar has given you ten days. Your bank account is allowed to suggest a very lovely three-night getaway and the rest at home.

What should you check before requesting annual leave?

Check your available leave, the public holidays that apply where you work, any shutdown requirements and your employer’s booking process. Get the dates approved before making non-refundable travel bookings. If you work shifts, part time or weekends, calculate the leave against your own roster. For most eligible employees, the minimum annual leave entitlement is four weeks based on ordinary working hours. That usually means 20 days for someone working five days a week. Some employees receive more. Public holidays during annual leave are not deducted from the leave balance.

How do you maximise annual leave in 2027?

The approach is to book working days that sit beside weekends and public holidays, so a small number of leave days creates a longer continuous break. The article provides a month-by-month guide for 2027, organised by state, so you can find the dates that apply where you are based for work and choose a break that suits you.

Do the 2027 leave examples apply to everyone?

No. The examples assume you work Monday to Friday, have enough paid annual leave available, have weekends and the listed public holidays off, and get your leave approved. If your working pattern or leave balance is different, the suggested combinations will not apply in the same way and you should adjust them to your own circumstances.

Which public holidays should I use when planning?

Use the public holidays for the place where you are based for work, not where you are travelling. Public holidays differ between states and territories, and regional dates can differ again. The article notes that Victoria's examples assume Melbourne Cup on 2 November and Western Australia's assume the King's Birthday on 27 September.

How much time off could the plan give me?

The article sets out what taking every applicable break for your state adds up to. Those totals include the weekends and public holidays that fall within the breaks, with every date counted once. They are not extra leave entitlements and they are not a count of all your days off for the year, so read them as the length of the breaks rather than as additional leave.

Do I need a lot of annual leave to use these plans?

It depends on your state. The article notes that the ACT, the Northern Territory and Western Australia need more than 20 days of annual leave to take every listed break. If that is more than you have available, the advice is to pick fewer breaks rather than trying to take them all.

Does the Christmas break include days in 2028?

Yes. The final column of the planner includes 1 to 3 January 2028 at the end of the Christmas break. Under the article's assumptions those are three additional days off that need no extra annual leave, because they fall across the new year period alongside weekends and public holidays.

Can regional or industry public holidays change the plan?

They can. The article points out that regional dates can differ from the statewide dates used in the examples, and that local and industry-specific arrangements may apply. Before submitting a leave request it is worth confirming the actual public holidays that apply to your workplace and location for 2027.

What should I check before requesting annual leave?

Check your current leave balance, confirm the public holidays that apply where you are based for work, and allow for the fact that leave has to be approved. The article's combinations assume approval and a sufficient balance, so confirming both before you plan travel avoids committing to a trip that your leave cannot actually cover.

How do I plan the money side of a holiday?

Planning the cost at the same time as the dates is what stops a break creating a budget problem afterwards. MyBudget can help you plan the money side of a holiday alongside your other commitments, so the trip is allowed for in your forward plan rather than absorbed by credit. A free, no-obligation appointment is the starting point.

Who wrote this annual leave guide and when?

The guide was published on 19 October 2026 and written by Cheryl Hayford. It is an eight-minute read covering the 2027 calendar month by month, with the state-by-state combinations of annual leave, weekends and public holidays that produce the longest breaks for the fewest leave days.