

A guide to Commonwealth Government payments

on behalf of the
**Commonwealth Department
of Family and Community
Services and the Department
of Education, Science
and Training**

1 July – 19 September 2003

Contents

Family Tax Benefit Part A	2
Family Tax Benefit Part B	4
Maternity Allowance	4
Maternity Immunisation Allowance	4
Health Care Cards (Family Tax Benefit)	5
Child Care Benefit (CCB)	5

Parenting Payment	6
Double Orphan Pension	6
Carer Allowance	7

Age Pension	7
Pension Bonus Scheme	8
Disability Support Pension	8
Wife Pension	9
Bereavement Allowance	9
Widow B Pension	9
Carer Payment	10

Newstart Allowance	10
Youth Allowance	11
Austudy Payment	13
Pensioner Education Supplement	13
ABSTUDY Scheme	14
Assistance for Isolated Children (AIC) Scheme	15
Partner Allowance	16
Sickness Allowance	16
Widow Allowance	17
Mature Age Allowance	17
Special Benefit	17
Mobility Allowance	18
CDEP Participant Supplement (CPS) and Supplementary Benefits (Add-ons)	18
Remote Area Allowance	19
Crisis Payment	19

Income and Assets Tests

Chart A	20
Chart B	20
Chart C	20
Compensation income	20
Chart D(a)	21
Chart D	21

Concessions

Chart E	22
---------	----

Taxable/Non-Taxable Payments

Chart F	23
---------	----

Rent Assistance

Chart G	24
---------	----

As part of the Tax Reforms introduced on 1 July 2000, the Family Assistance Office was established to provide Australian families with a simplified range of government payments and services and a wider choice of locations.



Over 550 Family Assistance Offices have been set up across the country in Centrelink, Medicare and ATOaccess enquiry sites. The new payment eligibility requirements and rates are detailed below.

Family Tax Benefit Part A

Basic conditions of eligibility

- Must have a dependent child aged under 21; OR
- A qualifying dependent full-time student aged 21 to 24;

Note: A child or student cannot be a dependant if:

- they are receiving a pension, Labour Market Program payment or benefit such as Youth Allowance; OR
- aged 5–15, not studying full-time and their annual income is more than \$8613; OR
- aged 16–24 and their annual income is more than \$8613 or they are receiving a Prescribed Education Scheme payment such as ABSTUDY.

- Have income under a certain amount (amount varies depending on number and age of children).
- Paid to parent, guardian or approved care organisation.

Residential requirements

- Claimant must be an Australian resident, OR the holder of a certain temporary visa (subclass 309, 310, 447, 451, 785, 786, 820 or 826), OR Special Category Visa holder residing in Australia.
- Child must meet the above requirements OR must be living with the claimant.
- More than the base rate of Family Tax Benefit Part A can only be paid for up to 26 weeks of a temporary absence.
- The base rate of Family Tax Benefit Part A can continue to be paid for up to three years of a temporary absence.

Basic Rates and method of payment

- Payments are made either fortnightly to a bank or credit union account, or through the tax system as a lump sum payment at the end of the financial year, with the added option to reduce the amounts withheld from wages paid to you or your partner.

Maximum rates of Family Tax Benefit Part A

For each child	Per fortnight	Per year
Aged under 13 years	\$130.48	\$3401.80
Aged 13–15 years	\$165.48	\$4314.30
Aged 16–17 years	\$42.00	\$1095.00
Aged 18–24 years	\$56.42	\$1470.95
In an approved care organisation aged 0–24 years	\$42.00	\$1095.00

- To receive more than the base rate of Family Tax Benefit Part A for children of a previous relationship, reasonable action to obtain child support/maintenance must be taken. Blind pensioners are exempt from the maintenance action test.

Base Rate of Family Tax Benefit Part A

For each child	Per fortnight	Per year
Aged under 18 years	\$42.00	\$1095.00
Aged 18–24 years	\$56.42	\$1470.95

Income test

- The income test does not apply to those who receive, or whose partner receives, an income support payment such as pension, benefit or allowance, or a Department of Veterans' Affairs Service Pension.
- For Family Tax Benefit Part A your family income can be \$31 755 a year before your payment is reduced.
- If your income is more than \$31 755 a year, your payment will reduce by 30 cents for each dollar above \$31 755, until your payment reaches the base rate of Family Tax Benefit Part A.
- Your Family Tax Benefit Part A will stay at that rate until your income reaches \$82 052 a year (plus \$3285 for each Family Tax Benefit child after the first). Family Tax Benefit Part A will decrease by 30 cents for every dollar over that amount until your payment reaches nil.
- Income limit beyond which only base rate is paid (\$pa)

No. Children aged 0–12 yrs	No. Children 13–15 years			
	Nil	One	Two	Three
Nil		\$42 486	\$53 217	\$63 948
One	\$39 444	\$50 175	\$60 906	\$71 637
Two	\$47 133	\$57 864	\$68 595	\$79 326
Three	\$54 823	\$65 554	\$76 285	\$87 016

Note: Income limit is higher if you are eligible for Rent Assistance.

Income limit at which Family Tax Benefit stops (\$pa)

No. Children aged 0–17 yrs	No. Children 18–24 years			
	Nil	One	Two	Three
Nil		\$86 956	\$95 144	\$103 332
One	\$85 702	\$93 891	\$102 079	\$111 046
Two	\$92 637	\$100 826	\$109 792	\$118 759
Three	\$99 572	\$108 539	\$117 506	\$126 473

Note: *Income limit is higher if you are eligible for Multiple Birth Allowance.*

Maintenance income test for Family Tax Benefit Part A

- Maintenance income-free areas
 - Single parent, or one of a couple receiving maintenance \$1127.85
 - Couple, each receiving maintenance \$2255.70
 - For each additional child \$375.95
- Maintenance over these amounts may reduce Family Tax Benefit Part A by 50 cents in the dollar, until the base rate of Family Tax Benefit Part A is reached.

Assets test

- Family Tax Benefit Part A is not subject to an assets test.

Family Tax Benefit Part A may also include

LARGE FAMILY SUPPLEMENT

Basic conditions of eligibility

- Paid for fourth and each subsequent child.

Residential requirements

- As for Family Tax Benefit Part A.

Basic Rates

- \$8.96 per fortnight, or \$233.60 pa.
- Paid with Family Tax Benefit Part A.

Income test

- As for Family Tax Benefit Part A.

Assets test

- Large Family Supplement is not subject to an assets test.

MULTIPLE BIRTH ALLOWANCE

Basic conditions of eligibility

- Paid to a parent or guardian who has three or more children born during the same birth who are aged under six.

Residential requirements

- As for Family Tax Benefit Part A.

Basic Rates

- Triplets \$109.20 per fortnight, or \$2847.00 pa.
- Quadruplets or more \$145.60 per fortnight, or \$3796 pa.
- Paid with Family Tax Benefit Part A.
- Ceases when children turn six.

Income test

- As for Family Tax Benefit Part A.

Assets test

- Multiple Birth Allowance is not subject to an assets test.

RENT ASSISTANCE

Basic conditions of eligibility

- Family Tax Benefit Part A customers who are receiving more than the base rate and paying private rent.
- Not paid to people paying rent to a government housing authority.

Residential requirements

- As for Family Tax Benefit Part A.

Basic Rates

- Normally paid with Family Tax Benefit Part A.
- Number of children, relationship status and amount of rent paid determine rate.

Family situation	Maximum payment per fortnight	No payment if your fortnightly rent is less than	Maximum payment if your fortnightly rent is more than
Single, one or two children	\$109.48	\$109.06	\$255.03
Single, three or more children	\$123.76	\$109.06	\$274.07
Couple, one or two children	\$109.48	\$161.42	\$307.39
Couple, three or more children	\$123.76	\$161.42	\$326.43

Income test

- As for Family Tax Benefit Part A.

Assets test

- Rent Assistance is not subject to an assets test.

OTHER PAYMENTS

- Recipients of Family Tax Benefit Part A may be eligible for other payments delivered by Centrelink. These include:
 - Parenting Payment (see page 6)
 - Double Orphan Pension (see page 6)
 - Carer Allowance (see page 7)

Family Tax Benefit Part B

Basic conditions of eligibility

- Family must have a dependent child aged under 16; or
- A qualifying dependent full-time student up to the age of 18 (who doesn't get Youth Allowance or a similar payment).
- Assistance targets single income families. Secondary earners must have income under a certain amount to qualify.

Residential requirements

- As for Family Tax Benefit Part A with the exception that Family Tax Benefit Part B can only be paid for up to 26 weeks of a temporary absence.

Basic Rates

- Payments are made either fortnightly to a bank or credit union account or through the tax system as a lump sum payment at the end of the financial year, with the added option to reduce the amounts withheld from wages paid to you or your partner.
- Maximum rate of Family Tax Benefit Part B

Age of youngest child	Per fortnight	Per year
Under 5 years	\$112.00	\$2920.00
5–15 years (or 16–18 years if a full-time student)	\$78.12	\$2036.70

Income test

- The primary earner in a partnered relationship and sole parents are not subject to an income test.
- The secondary earner in a partnered relationship can earn up to \$1825 each year before it affects their Family Tax Benefit Part B.
- Payments are reduced by 30 cents for each dollar of income earned over \$1825.
- A secondary earner can still get some Family Tax Benefit Part B if their income is below:
 - \$11 559 a year if your youngest child is aged under 5 years; OR
 - \$8614 a year if your youngest child is aged between 5 and 18 years.

Assets test

- Family Tax Benefit Part B is not subject to an assets test.

Maternity Allowance

Basic conditions of eligibility

- Paid for all babies (including stillborn babies and babies who die shortly after birth).
- Must qualify for Family Tax Benefit Part A within 13 weeks of the baby's birth (or would have qualified if the baby had lived).
- Claim must be made within 26 weeks of the child's birth.
- For adoptive parents, must qualify for Family Tax Benefit Part A within 13 weeks of the child being entrusted to care and where the child was aged under 26 weeks at date of placement.
- Where not the natural parent, child entrusted to care within 13 weeks of birth and likely to remain in care for not less than 13 weeks.

Residential requirements

- As for Family Tax Benefit Part A.

Basic Rates

- One-off lump sum payment of \$822.72.
- Usually paid with first instalment of Family Tax Benefit for the child if Family Tax Benefit is paid fortnightly and not through the tax system.
- In a multiple birth, Maternity Allowance is paid for each child, for example, for twins \$1645.44 is paid.

Income test

- As for Family Tax Benefit Part A.

Assets test

- No assets test.

Maternity Immunisation Allowance

Basic conditions of eligibility

- Paid for children aged 18–24 months who are fully immunised.
- May be paid for stillborn babies and children who die before 24 months.
- Must have been paid Maternity Allowance or be eligible for Family Tax Benefit Part A.
- Must be claimed prior to the child's second birthday.
- Exemptions: A child can be exempt from the immunisation requirements for medical reasons or if a parent or guardian conscientiously objects.

Residential requirements

- As for Family Tax Benefit Part A.

Basic Rates

- One-off lump sum payment of \$208.
- Usually paid with the next instalment of Family Tax Benefit where Family Tax Benefit is paid fortnightly and not through the tax system.

Income test

- As for Family Tax Benefit Part A.

Assets test

- No assets test.

Health Care Cards

Basic conditions of eligibility

- Receiving the maximum rate of Family Tax Benefit Part A by instalment.

Residential requirements

- As for Family Tax Benefit Part A, or in Australia and receiving a pension under the NZ agreement.

Basic Rates

- Card issued every six months.

Income test

- As for Family Tax Benefit Part A.

Assets test

- No assets test.

Child Care Benefit (CCB)

Basic conditions of eligibility

- Approved or registered child care has been used.
- Cannot be paid twice for same session of care at the same service.

Residential requirements

- Claimant or partner must be an Australian resident; OR
- A New Zealand citizen holding a special category visa; OR
- A Commonwealth Government sponsored student; OR
- Holders of certain temporary visas (subclass 309, 310, 447, 451, 785, 786, 820 or 826); OR
- A non-resident experiencing hardship or special circumstances.

Other factors affecting eligibility

- Children aged under seven or born on or after 1 January 1996 must have age appropriate immunisation, be on a catch-up schedule, or have an exemption.
- Both parents, or the sole parent, must meet the work/study/training test to receive CCB for registered care or CCB for more than 20 hours per child per week of approved care.

Basic Rates—approved care

- Up to \$2.74 per hour for a non-school child (\$137 for a 50 hour week).
- Minimum rate of \$0.460 per hour (up to \$23.00 per week) for incomes over an upper threshold.
- Rates for school children are 85 per cent of the non-school child rates.
- Can be paid directly to child care services to reduce the fees charged. Fee reductions are based on an estimate of adjusted taxable income, with reconciliation after the end of the income (financial) year .
- Alternatively, payment can be made as a lump sum to parents after end of income (financial) year.

Basic Rates—registered care

- \$0.460 per hour (up to \$23.00 per week) for a non-school child.
- Rates for school children are 85 per cent of the non-school child rates.
- Paid by direct credit on presentation of receipts.

Income test—approved care

- Maximum rate payable for family incomes under \$31 755 or families on income support.
- Minimum rate payable over the following thresholds:

Number of children in care	Upper income threshold
One	\$91 035.00
Two	\$98 709.08
Three+	\$112 136.49 + \$18 718.51 for each child after the third

Income test—registered care

- No income test.

Assets test

- No assets test.

Additional payments delivered by Centrelink:

Parenting Payment

Basic conditions of eligibility

- Must have qualifying child aged under 16 (sole and partnered parents).
- Can be paid to only one member of a couple.

Residential requirements

- Australian resident for 104 weeks (not including absences), or a refugee, or became a sole parent while an Australian resident, or has a qualifying residence exemption.
- Can be paid for up to 26 weeks for temporary overseas absences.
- Different rules apply if person is covered by an International Social Security Agreement.

Basic Rates

- Sole Parents: up to \$440.30* per fortnight.
* Since July 2000, has included a supplement. It is currently \$16.50.
- Partnered Parents: up to \$342.80 per fortnight (up to \$411.10 per fortnight if separated by illness or respite care couple, or partner in gaol).
- Pharmaceutical Allowance: \$5.80 per fortnight for sole parents and \$2.90 per fortnight for eligible partnered parents (\$5.80 if separated by illness or respite care couple, or partner in gaol).
- Education Entry Payment of \$208 may be payable.
- Employment Entry Payment of \$104 may be payable (sole parents only).

Rent Assistance

- Normally paid with Family Tax Benefit Part A.

Income Test

Sole Parents

- See Chart C (page 20).

Partnered Parents

Partner is not a pensioner

- For maximum payment, the customer's income must be no more than \$62 per fortnight AND the partner's income must be no more than \$575 per fortnight.
- Customer's income reduces rate by 50 cents for each dollar between \$62 and \$245, and by 70 cents for each dollar above \$245 per fortnight.
- Partner's income up to \$575 per fortnight has no effect. Income over this amount reduces the rate by 70 cents for each extra dollar.

- A part payment may be available provided all of the following conditions are met:
 - customer's income must be less than \$604.00 per fortnight; AND
 - partner's income must be less than \$1064.72 per fortnight; AND
 - the combined income of the couple must be less than \$1179.00.
- Different limits apply if the partner receives Youth Allowance or Austudy Payment.

Partner is a pensioner

- For maximum payment, the couple's combined income must be no more than \$124 per fortnight.
- Couple's combined income reduces payment by 25 cents for each dollar between \$124 and \$490, and by 35 cents for each dollar above \$490 per fortnight.
- For part payment, the couple's combined income must be less than \$1208.00 per fortnight.

Assets Test

- Homeowners see Chart A (page 20).
- Non-homeowners see Chart B (page 20).
- Hardship provisions may apply.

Double Orphan Pension (DOP)

Basic conditions of eligibility

- Child(ren) aged under 16 in care and control of customer.
- Full-time dependent students aged 16–21 who do not receive Youth Allowance.
- Both the child's parents are dead; OR
- One parent is dead and the whereabouts of the other is unknown to the claimant; OR
- One parent is dead and the other parent is in prison for not less than 10 years or held on remand and charged with an offence that may be punishable by imprisonment for a term of at least 10 years; OR
- One parent is dead and the other parent is a patient of a psychiatric hospital or nursing home indefinitely.
- Refugee children under certain circumstances.
- Payable to a guardian or approved care organisation.

Residential requirements

- Must be an Australian resident; OR a Special Category Visa (SCV) holder residing in Australia.
- Holder of temporary visa, subclass 309, 310, 447, 451, 785, 786, 820 or 826.
- May be paid for up to three years of temporary overseas absence, subject to continuing qualification.

Basic Rates

- The base rate of DOP is \$44.00 per fortnight.
- An additional component of DOP may be payable. The additional component will be equal to the difference between the carer's entitlement to Family Tax Benefit for the young person and the Family Allowance/Family Tax Benefit received for the young person immediately before they became a double orphan. The additional component will not be payable to approved care organisations.

Income test

- No income test.

Assets test

- No assets test.

Carer Allowance (CA)

Basic conditions of eligibility

An income supplement paid to someone who provides daily care and attention to a person with a disability who is:

- Aged 16 years or over where the disability causes a substantial functional impairment; OR
- A dependent child aged under 16 years:
 - for a Health Care Card only, the child must require 'substantially more care and attention' compared to a child of the same age without a disability;
 - for Carer Allowance and a Health Care Card, the child's disability must appear on a list of disabilities/conditions which result in automatic qualification or must cause the child to function below the standard for his or her age level.

Residential requirements

- Must be an Australian resident. Care recipient must also be an Australian resident.
- May be paid for up to 26 weeks of temporary overseas absence.

Basic Rates

- \$87.70 per fortnight
- May be paid in addition to an income support payment.

Rent Assistance

- Not payable.

Income test

- No income test.

Assets test

- No assets test.

Age Pension (AP)

Basic conditions of eligibility

- Men aged 65 or over OR women see table below.

Women born between	Eligible for Age Pension at age
1 July 1935 and 31 Dec. 1936	60½
1 Jan. 1937 and 30 June 1938	61
1 July 1938 and 31 Dec. 1939	61½
1 Jan. 1940 and 30 June 1941	62
1 July 1941 and 31 Dec. 1942	62½
1 Jan. 1943 and 30 June 1944	63
1 July 1944 and 31 Dec. 1945	63½
1 Jan. 1946 and 30 June 1947	64
1 July 1947 and 31 Dec. 1948	64½
1 Jan. 1949 and later	65

Residential requirements

- Must be an Australian resident and in Australia on the day the claim is lodged, unless claiming under an International Social Security Agreement.
- Must have been an Australian resident for a total of at least 10 years, at least five of these years in one period; OR
- Residence in certain countries with which Australia has an International Social Security Agreement may count towards Australian residence; OR
- Have a qualifying residence exemption (arrived as refugee or under special humanitarian program); OR
- A woman who is widowed in Australia, when both she and her late partner were Australian residents and who has 104 weeks residence immediately prior to claim; OR
- Person was in receipt of Widow B Pension, Widow Allowance, Mature Age Allowance or Partner Allowance immediately before turning Age Pension age.
- Can be paid overseas indefinitely (rate may change after 26 weeks).

Note: *Special rules in the case of New Zealand.*

Basic Rates

Status	Pension rate per fortnight
Single	\$440.30*
Couple	\$367.50* each

* Since July 2000, has included a pension supplement. It is currently: single \$16.50, couple \$13.60 each.

- Paid fortnightly to bank or other account.
- If a couple is separated because of illness, they may each be able to be paid at the single pension rate. The combined income and assets of the couple are used to work out their rates.
- The single rate may be payable to one member of a couple if partner not receiving payment is imprisoned or in a psychiatric hospital.

- Partnered rate payable to one member of a couple if partner is not receiving a pension, benefit or allowance.
- Additional \$5.80 per fortnight Pharmaceutical Allowance for most pensioners, single or couple (combined), or \$2.90 per fortnight if only one member of a couple is a pensioner.
- Not eligible for Employment Entry Payment or Education Entry Payment.

Rent Assistance

- See Chart G (page 24).

Income test

- See Chart C (page 20).
- No income test for age pensioners who are permanently blind.

Assets test

- Homeowners see Chart A (page 20).
- Non-homeowners see Chart B (page 20).
- Hardship provisions may apply.
- No assets test for age pensioners who are permanently blind.

Pension Bonus Scheme

Basic conditions of eligibility

- Allows people who work and defer claiming Age Pension to earn a tax-free lump sum bonus.
- Must register before a bonus can be accrued. Earliest registration is the date you meet age and residency requirements for Age Pension.
- Must defer pension for a minimum of 12 months from date of registration.
- Cannot accrue bonus after age 75.
- Must complete at least 960 hours of paid work each year.
- Not paid if received income support (except Carer Payment) since meeting age and residency requirements for Age Pension.
- Can be affected by 'gifting rules' if more than \$10 000 is given away.

Basic Rates

- Members claim both the bonus and Age Pension when they finally retire.
- Amount of bonus is based on how long they deferred pension from the date of registration, rate of pension payable and if partnered.
- Maximum of five bonus years.
- This is a one-off payment.

Disability Support Pension (DSP)

Basic conditions of eligibility

- Aged 16 or over but under Age Pension age at date of claim lodgement; AND
- Must have a physical, intellectual, or psychiatric impairment assessed at 20 points or more; AND
- Inability to work for at least the next two years as a result of impairment; AND
- Inability, as a result of impairment, to undertake educational or vocational training which would equip the person for work within the next two years; OR
- Aged 16 or over but under Age Pension age at date of claim lodgement; AND
- Be permanently blind.

Residential requirements

- Must be an Australian resident and in Australia on the day the claim is lodged, unless claiming under an International Social Security Agreement.
- Must have been an Australian resident for a total of at least 10 years, at least five of these years in one period; OR
- Residence in certain countries with which Australia has an International Social Security Agreement may count towards Australian residence; OR
- Have a qualifying residence exemption (arrived as refugee or under special humanitarian program); OR
- Immediately eligible if inability to work occurred while an Australian resident or during temporary absence.
- May be paid for up to 26 weeks of temporary overseas absence or indefinitely if severely disabled.

Basic Rates

- See Age Pension rates, except if aged under 21 without children, see below.
- Disability Support Pension under 21, no children (includes Youth Disability Supplement).

Single, aged under 18	Rate per fortnight
at home	\$257.40
independent	\$397.80
Single, aged 18–20 years	
at home	\$291.90
independent	\$397.80
Member of a couple	
aged under 18	\$367.50
aged 18–20	\$367.50

- DSP not subject to parents' income and assets.
- Youth Disability Supplement of \$87.70 per fortnight is payable to DSP customers aged under 21 and is included in the above rates.
- Rate payable to those aged under 21 cannot exceed rate payable to those aged over 21.

- Additional \$5.80 per fortnight Pharmaceutical Allowance for most pensioners, single or couple (combined), or \$2.90 per fortnight if only one member of a couple is a pensioner.
- Employment Entry Payment of \$312 may be payable.
- Education Entry Payment of \$208 may be payable.

Rent Assistance

- See Chart G (page 24).
- Rent Assistance not payable to single persons aged under 21, without dependants, who live with their parents or guardian.

Income test

- See Chart C (page 20).
- For those aged under 21, also see Chart C (page 20).
- No income test on basic rate for Disability Support Pensioners who are permanently blind.

Assets test

- Homeowners see Chart A (page 20).
- Non-homeowners see Chart B (page 20).
- No assets test on basic rate for Disability Support Pensioners who are permanently blind.
- Hardship provisions may apply.

Wife Pension

Basic conditions of eligibility

- From 1 July 1995, no new grants of Wife Pension. Current recipients (wife of an Age or Disability Support Pensioner) may continue to receive this Pension.

Residential requirements

- May be paid for up to 26 weeks while overseas. May be paid for longer in certain circumstances or if International Social Security Agreement Provisions apply.

Basic Rates

- See Age Pension.
- Education Entry Payment of \$208 may be payable.

Rent Assistance

- See Chart G (page 24).

Income test

- See Chart C (page 20).

Assets test

- Homeowners see Chart A (page 20).
- Non-homeowners see Chart B (page 20).
- Hardship provisions may apply.

Bereavement Allowance

Basic conditions of eligibility

- Person whose partner has died.
- Has no qualifying child for Parenting Payment (Single).
- Living with partner immediately before death.
- Paid for a maximum of 14 weeks from date of death of partner (can be extended if a widow is pregnant).

Residential requirements

- Has been an Australian resident and in Australia for a total of 104 weeks; OR has a qualifying residence exemption.
- Immediately eligible if both the person and the partner were Australian residents when the partner died.
- May be paid overseas for the period of the payment.

Basic Rates

- Single pension rate (see Age Pension).
- Not eligible for Employment Entry payment or Education Entry Payment.

Rent Assistance

- See Chart G (page 24).

Income test

- See Chart C (page 20).

Assets test

- Homeowners see Chart A (page 20).
- Non-homeowners see Chart B (page 20).

Widow B Pension

Basic conditions of eligibility

- From 20 March 1997, no new grants of Widow B Pension. Current recipients continue to receive this pension until eligible for Age Pension.

Residential requirements

- Australian resident for a continuous period of at least five years before claiming Widow B Pension; OR
- Australian resident for a continuous period of at least 10 years; OR
- Have a qualifying residence exemption (arrived as a refugee or under a special humanitarian program); OR
- Both the woman and her partner were Australian residents at the time of qualifying (e.g. due to death of a partner, divorce or separation).
- In general may be paid for up to 26 weeks while overseas. May be paid indefinitely in certain circumstances or if International Social Security Agreement Provisions apply.

Basic Rates

- See Age Pension.

Rent Assistance

- See Chart G (page 24).

Income test

- See Chart C (page 20).

Assets test

- Homeowners see Chart A (page 20).
- Non-homeowners see Chart B (page 20).
- Hardship provisions may apply.

Carer Payment

Basic conditions of eligibility

- Person providing constant care for
 - a person who has a physical, intellectual or psychiatric disability; OR
 - a child with a profound disability; OR
 - two or more children with disabilities; OR
 - an adult and that adult's dependent child; who needs care permanently or for an extended period.
- Cannot receive Carer Payment as well as another income support payment.
- The person being cared for must receive social security income support or a service pension; OR
 - not have qualifying residence for a pension; OR
 - meet the Special Care receiver income and assets limits.
- The carer is not required to live with or adjacent to the person being cared for, but must be providing constant care.

Residential requirements

- Must be an Australian resident, unless covered by an agreement.
- Available to newly arrived migrants after 104 weeks as an Australian resident in Australia (some exemptions may apply).
- May be paid for up to 26 weeks of temporary overseas absence with carer.
- May be paid for up to 63 days in a calendar year during a period of respite, either in Australia or overseas.

Basic Rates

- See Age Pension.

Rent Assistance

- See Chart G (page 24).

Income test

- Carer: see Chart C (page 20).

- Person being cared for: see Chart C (page 20), unless person is not receiving a social security or Veterans' Affairs income support payment in which case a Special Care Receiver income test applies (see below).

Assets test

- Carer: homeowners see Chart A (page 20).
- Non-homeowners see Chart B (page 20).
- Hardship provisions may apply.
- Person being cared for: see Chart A or B (page 20), unless person is not receiving a social security or Veterans' Affairs income support payment in which case a Special Care Receiver assets test applies (see below).

Carer Payment Special Care Receivers Income and Assets Limits

- Non-customer care receiver income test for Carer Payment
 - The income limit for a non-customer care receiver to qualify their carer for Carer Payment is \$77 383.
- Non-customer care receiver assets test for Carer Payment
 - The assets limit for a non-customer care receiver to qualify their carer for Carer Payment is \$477 500.
 - If non-customer care receiver assets are over \$477 500 under certain circumstances the non-customer care receiver's assets test may not disqualify the carer from Carer Payment.
 - Current liquid assets limits for non-customer care receivers are \$6 000 (single) and \$10 000 (partnered).

Newstart Allowance (NSA)

Basic conditions of eligibility

- Must be unemployed, capable of undertaking, available for and actively seeking work or temporarily incapacitated for work.
- Aged 21 or over but under Age Pension age and registered as unemployed.
- May do training and voluntary work with approval.
- Willing to enter into a Preparing for Work Agreement if required, allowing participation in a broad range of activities.
- NSA recipients incapacitated for work remain on NSA, subject to medical certificates.

Residential requirements

- Must be an Australian resident.
- Available to newly arrived migrants after 104 weeks as an Australian resident in Australia (some exemptions may apply).
- If exempt from the activity test you may be paid for up to 26 weeks of temporary overseas absence in certain circumstances.

Basic Rates

- Single, no children \$380.10 pf
- Single, with dependent child(ren) \$411.10 pf
- Single, aged 60 or over, after nine months or on MAA (includes Pharmaceutical Allowance) \$416.90 pf
- Partnered (each) \$342.80 pf
- Advances of allowance of up to \$500 may be available.
- Pharmaceutical Allowance paid during periods of incapacity. Allowees aged 60 and over also receive Pharmaceutical Allowance after nine months of payment. For rates see Age Pension.
- Employment Entry Payment of \$104 may be payable.
- Education Entry Payment of \$208 may be payable.
- Work for the Dole participants may be eligible for an additional payment of \$20.80 a fortnight.
- If a couple is separated because of illness, they may each be paid at the single rate.
- The single rate may be payable to one member of a couple if the partner not receiving payment is imprisoned.

Rent Assistance

- See Chart G (page 24).
- Rent Assistance not available to single people aged under 25, without dependants, who live with their parent or guardian.
- Where both members of a couple without children are receiving an allowance or benefit, Rent Assistance is shared.

Income test

- See Chart D (page 21).
- A personal income test is applied.

Assets test

- Homeowners see Chart A (page 20).
- Non-homeowners see Chart B (page 20).
- Payment may be deferred when liquid assets exceed \$2500 (single) or \$5000 (couple or single with dependants).
- Hardship provisions may apply.

Youth Allowance (YA)

Basic conditions of eligibility

- Full-time students aged 16 to 24 years, or temporarily incapacitated for study:
 - students aged 16 and 17 must generally be in full-time study;
 - students aged 25 or over, getting Youth Allowance immediately before turning 25 AND remaining in the same course.

- Unemployed, aged under 21, looking for work or combining part-time study with job search, or undertaking any other approved activity, or temporarily incapacitated for work.
- Independent, aged 15 and above the school leaving age (e.g. homeless) who are in full-time study or undertaking a combination of approved activities.

Residential requirements

- Must be an Australian resident.
- Available to newly arrived migrants after 104 weeks as an Australian resident in Australia (some exemptions may apply).
- If exempt from activity test may be paid for up to 26 weeks of temporary overseas absence in certain circumstances. Different rules apply to full-time students.

Basic Rates

- Single, no children:
 - Aged under 18, at home \$169.70
 - Aged under 18, away from home \$310.10*
 - Aged 18 and over, away from home \$310.10*
 - Aged 18 and over, at home \$204.20
 - Single, with children \$406.40*
 - Partnered, no children \$310.10*
 - Partnered, with children \$340.60*
- * Rent Assistance may be payable.
- Special rate for long-term income support or migrants studying English aged 21 or over commencing full-time study:
 - Single, living at home \$250.70 pf
 - Single, living away from home \$376.70 pf
 - Partnered, no children \$340.60 pf

- Young people not considered independent must be assessed to get the away from home rate.
- Pharmaceutical Allowance paid during periods of incapacity (for rates see Age Pension).
- Payment is generally made to a parent for those aged under 18 who are not independent.
- Advance of Youth Allowance of up to \$500 may be payable.
- Work for the Dole participants may be eligible for an additional payment of \$20.80 per fortnight.

Fares Allowance

- Only paid to tertiary students who have to live away from their permanent home for study.
- Reimbursement of the cost of cheapest practicable form of public transport, regardless of transport actually used.
- Not payable for daily travel.

Student Financial Supplement Scheme

- Voluntary Loan Scheme giving full-time tertiary students the option of borrowing money to help cover study expenses.
- One dollar of Youth Allowance must be traded in to receive two dollars Financial Supplement.
- It is a repayable loan.
- The loan is interest-free but the outstanding amount is indexed annually.
- Minimum loan is \$500 pa. Maximum loan is \$7000 pa.
- Certain full-time dependent tertiary students ineligible for Youth Allowance may get a loan of up to \$2000 pa.

Rent Assistance

- See Chart G (page 24).
- Rent Assistance for single people without children may only be paid to those who receive the away from home rate of Youth Allowance.
- Where both members of a couple without children are getting an allowance or benefit, Rent Assistance is shared.

Parental Income test

- If not independent, a parental income test applies.
- Rate reduces if parent's income exceeds threshold of \$27 400 PLUS for additional **dependent** children:
 - \$1230 for first dependent child aged under 16;
 - \$2562 for each additional dependent child aged under 16;
 - \$3792 for each dependent child:
 - aged between 16–24 in full time study **OR**
 - aged between 16–20 and seeking employment **OR**
 - who receives a boarding allowance or second home allowance under the Assistance for Isolated Children scheme.
 - \$7585 for a tertiary student receiving the living away from home rate of Youth Allowance where there are two such children in the family.
- Rate reduces by \$1 for every \$4 over the threshold.
- After applying parental income test, a personal income test is applied.
- The parental income and assets tests does not apply if the parent(s) hold a current low-income Health Care Card or they receive a designated income support payment through either Centrelink or the Department of Veterans' Affairs. The Family Actual Means Test may still apply.
 - If parent(s) have a low-income Health Care Card, the Parental Income Test does not apply, but the Parental Assets and the Family Actual Means Tests do apply.
- In some circumstances (where parental income decreases/increases substantially) parent/s' income in the current tax year is used.

Personal Income test

- Gross income is assessed.
- There is an income-free area of \$62 per fortnight if unemployed and \$236 per fortnight for students.
- Income above the income-free area reduces payment (unless credit in Income Bank).
- See Chart D(a) (page 21).

Full-time Student Income Bank

- Allows Youth Allowance recipients to accumulate up to \$6000 of any unused portion of their fortnightly income-free area.
- Income Bank credits can be used to offset any income earned that exceeds the fortnightly income-free area.

Assets test

- If not independent, family assets test applies (no personal assets test):
 - No payment can be made if family's assets exceed \$477 500.
 - A 75 per cent discount for farm/business assets applies to the family assets test.
- If independent:
 - Homeowners see Chart A (page 20);
 - Non-homeowners see Chart B (page 20).
- Payment may be deferred when liquid assets exceed \$2500 (single) or \$5000 (couple or single with dependants).
- Hardship provisions may apply to the personal assets test.

Family Actual Means Test

- Family actual means (i.e. family spending and savings) in the 2002–2003 tax year is used where you are not independent and where one or both of your parents:
 - had an interest in a trust, private company or unlisted public company;
 - was self-employed (except as a sole trader engaged wholly or mainly in primary production) or a partner in a partnership;
 - earned in excess of A\$2500 (including tax exempt income) from a source in Norfolk Island or overseas;
 - was a wage or salary earner who claimed or will claim a tax deduction for a business loss (whether current or carried forward) that does not consist only of a passive investment loss in your partnership income tax returns;
 - had an interest in assets held overseas in excess of A\$2500 or is a migrant who first entered Australia under a business skills category (business migrant) after 31 December 1987.
- In certain circumstances family actual means in the current tax year may be used.
- Where a family member receives Exceptional Circumstances Relief Payment the Family Actual Means Test does not apply.

Austudy Payment

Basic conditions of eligibility

- To qualify for Austudy Payment, a person must be undertaking qualifying study and be aged 25 or over.

Residential requirements

- Must be an Australian resident.
- Available to newly arrived migrants after 104 weeks as an Australian resident in Australia (some exemptions may apply).
- May be paid for up to 26 weeks of temporary overseas absence, or longer in certain circumstances.

Basic Rates

- Single \$310.10 pf
- Single, with children \$406.40 pf
- Partnered, with children \$340.60 pf
- Partnered, no children \$310.10 pf
- Special rate for long-term income support recipients commencing full-time study:
 - Single \$376.70 pf
 - Partnered, no children \$340.60 pf
- Advance of Austudy Payment of up to \$500 may be available.
- Pharmaceutical Allowance paid during periods of incapacity. Allowees aged 60 and over also receive Pharmaceutical Allowance after nine months of income support payments. For rates see Age Pension.

Fares Allowance

- Only paid to tertiary students who have to live away from their permanent home to study.
- Reimbursement of the cost of cheapest practicable form of public transport, regardless of transport actually used.
- Not payable for daily travel.

Student Financial Supplement Scheme

- Voluntary loan scheme giving tertiary students the option of borrowing money to help cover study expenses.
- One dollar of Austudy Payment must be traded in to receive two dollars Financial Supplement.
- It is a repayable loan.
- The loan is interest-free but the outstanding amount is indexed annually.
- Minimum loan is \$500 pa. Maximum loan is \$7000 pa.

Rent Assistance

- Not payable.

Personal Income test

- Gross income is assessed.
- The income-free area is \$236 per fortnight.
- Income above the income-free area reduces payment (unless credit in Income Bank).
- See Chart D(a) (page 21).

Student Income Bank

- Allows Austudy Payment recipients to accumulate up to \$6000 of any unused portion of their fortnightly income-free area.
- Income Bank credits can be used to offset any income earned that exceeds the fortnightly income-free area.

Assets test

- Homeowners see Chart A (page 20).
- Non-homeowners see Chart B (page 20).
- Payment may be deferred when liquid assets exceed \$2500 (single) or \$5000 (couple or single with dependants).
- Hardship provisions may apply to the assets test.

Pensioner Education Supplement (PES)

Basic conditions of eligibility

- Receipt of a FaCS or Department of Veterans' Affairs income support payment because a person has a disability, is a sole parent, carer, widow allowee or Widow B pensioner, or wife pensioner partnered to a disability support pensioner.
- Studying an approved course at an approved educational institution.

Residential requirements

- Must be an Australian resident; and
- In Australia unless overseas for less than 26 weeks or because it is part of the course.

Basic Rates

- \$62.40 per fortnight for:
 - approved students with at least a 50 per cent study load; or
 - approved students who are either disability support pensioners or invalidity service pensioners; or
 - approved students with War Widow(er) Pension receiving an invalidity income support supplement who have a dependent child.
- \$31.20 per fortnight for:
 - approved students, other than those above, with at least a 25 per cent study load.

Fares Allowance

- Fares allowance is payable to tertiary PES students who live away from partner/child to study.
- Reimbursement of cheapest practicable form of public transport.

Student Financial Supplement Scheme

- Voluntary loan scheme giving tertiary students the option of borrowing money to help cover study expenses.
- One dollar of PES must be traded in to receive two dollars of Financial Supplement.
- It is a repayable loan.
- The loan is interest-free but the outstanding amount is indexed annually.
- Minimum loan is \$500 pa. Maximum loan is double the amount of PES payable in the year.

Income and Assets test

- No income or assets tests apply.

ABSTUDY Scheme

Basic conditions of eligibility

- Student is:
 - of Aboriginal or Torres Strait Islander descent according to the ABSTUDY definition of Aboriginality;
 - studying an approved course at an approved education institution;
 - not receiving other government assistance for study.

Residential requirements

- Must be an Australian resident.

Basic Rates

- Living Allowance:

	Per fortnight
Students—standard	
Aged under 16 years tertiary	\$23.40
Aged under 16 years in State Care and Foster Care Allowance paid	\$169.70
Aged 16–17 years in State Care and Foster Care Allowance paid	\$169.70
Aged 18–20 years in State Care and Foster Care Allowance paid	\$204.20
Aged under 16 years in State Care and no Foster Care Allowance paid	\$310.10
Aged 16–20 years in State Care and no Foster Care Allowance paid	\$310.10
Aged 16–17 years	\$169.70
Aged 18–20 years	\$204.20
Aged 21 years or over*	\$380.10
Students—away from home	
Aged under 16 years	\$169.70
Aged 16–20 years	\$310.10
Aged 21 years or over*	\$380.10
Independent students—single, no children	
Aged under 16 years	\$310.10
Aged 16–20 years	\$310.10
Aged under 16 years at home	\$169.70
Aged 16–17 years at home	\$169.70
Aged 18–20 years at home	\$204.20
Aged 21 years or over*	\$380.10
Single, aged 60 years or over* (includes Pharmaceutical Allowance)	\$416.90

Independent student—partnered, no children

Aged under 16 years	\$310.10
Aged 16–20 years	\$310.10
Aged 21 years or over*	\$342.80

Independent student—single with dependent child

Aged under 16 years	\$406.40
Aged 16–20 years	\$406.40
Aged 21 years or over*	\$411.10

Independent student—partnered with dependent child

Aged under 16 years	\$340.60
Aged 16–20 years	\$340.60
Aged 21 years or over*	\$342.80

* These amounts are indexed every March & September.

- School Term Allowance \$540.80 pa
- School Fees Allowance (at home):
Turning 16 before 1 July in school year \$78.00 pa
Aged under 16 years at 30 June in school year \$156.00 pa
- School Fees Allowance (boarding):
Maximum rate (subject to income test) \$5345.00 pa
Income test-free \$4329.00 pa
- Incidentals Allowance:
Less than 12 week course \$59.60 pa
12 to 16 week course \$104.30 pa
17 to 23 week (one semester) course \$207.70 pa
24 week to one year course \$422.20 pa
- Additional Incidentals Allowance
Essential course costs in excess of
less than 12 week course \$102.20 pa
12 to 16 week course \$202.40 pa
17 to 23 week (one semester) course \$404.80 pa
24 week to one year course \$810.70 pa
Maximum in a year \$2080.00 pa
- Lawful Custody Allowance essential course costs
- Aged under 16 years Boarding Supplement \$1830.20 per semester
- Residential Costs Option \$41.60 pf plus actual costs
- Masters and Doctorate allowances:
Masters and Doctorate student living allowance \$18 009.00 pa
Relocation Allowance \$1415.00 maximum (\$490.00 adult; \$245.00 child)
Thesis Allowance
– Masters \$420.00
– PhD \$840.00
Compulsory course fees or HECS actual costs
- Fares Allowance actual costs
- Away From Base Assistance actual costs
Maximum payment for Masters/PhD is \$2080.00 per year.

- Remote Area Allowance and Pharmaceutical Allowance are payable.
- The Pensioner Education Scheme (PES) is also payable under ABSTUDY (see PES p13).

Student Financial Supplement Scheme

- Voluntary loan scheme giving tertiary students the option of borrowing money to help cover study expenses.
- One dollar of ABSTUDY Scheme must be traded in to receive two dollars of Financial Supplement.
- It is a repayable loan.
- Minimum loan is \$500 pa. Maximum loan is \$7000 pa.

Rent Assistance

- See Chart G (page 24).

Means tests

- Income test on Living Allowance, Rent Assistance, and the 'at home' rate of School Fees Allowance.
- Student and parental means tests do not apply to students in State care.

Personal Income Test

- Same as for Austudy Payment and the Youth Allowance personal income test for full-time students. Applies to students aged 16 or over and independent students aged under 16.

Parental Income Test

- Same as for Youth Allowance. Applies to dependant students.

Family Assets Test

- Same as for Youth Allowance. Applies to dependant students

Family Actual Means Test

- Same as for Youth Allowance. Applies to dependant students.

Independent Students—Assets Test

- Same as for Youth Allowance and Austudy payment.

Independent students—Partner Income Test

- For students aged under 21—same as for Youth Allowance.
- For students aged 21 and over—same as for Newstart Allowance except for 50 cents in the dollar abatement of partner income over the income-free area **and** adjustments for dependent children.

Assistance for Isolated Children (AIC) Scheme

Basic conditions of eligibility

- Families of primary, secondary and tertiary students aged under 16 who do not have reasonable daily access to an appropriate government school, primarily because of geographic isolation can receive assistance:
 - for students who must board away from home, in a school, hostel or privately;
 - to maintain a second home so that a student can access school daily; OR
 - for students who are enrolled in full-time studies in an approved distance education course. (An appropriate government school is normally one that offers tuition at the grade or year in which the student is qualified to enrol (e.g. Year 11). Where the student has a health-related condition (including a disability) or special educational needs, the nearest appropriate government school is the one which provides access to the facilities, programs, and/or environment required to meet those needs.)
- Students must:
 - normally have reached minimum school entry age and be aged under 19 as at 1 January (certain pensioner students may get paid AIC up to their 21st birthday);
 - be a citizen or a permanent resident of Australia; and
 - be undertaking approved studies at an approved institution.

Residential requirements

- The applicant and student must be Australian citizens or permanent residents.

Allowances and maximum rates

- Boarding Allowance

Maximum rate of two components:	\$5345.00 pa
– Basic (not income tested)	\$4329.00 pa
– Additional (subject to parental income and actual board costs)	\$1016.00 pa
- Second Home Allowance (limited to a maximum of three students in a family) \$166.04 pf per student
- Distance Education Allowance (formerly Correspondence Allowance)

Primary rate	\$1208.00 pa
Secondary rate	\$1811.00 pa

Note: Secondary rate is payable for secondary students, primary and ungraded students aged 13 or over, and tertiary students aged under 16 years.

- AIC Pension Education Supplement \$62.40 pf
For students aged under 21 who receive a Disability Support Pension or Parenting Payment (Single) and who are studying at secondary level.

Rent Assistance

- Not payable.

Income test

- No income test is applied to Basic Boarding Allowance, Distance Education Allowance, Second Home Allowance or the AIC Pensioner Education Supplement. Additional Boarding Allowance reduces by one dollar for each four dollars of parental income over \$26 650. If parental income exceeds \$30 599 once adjusted only Basic Boarding Allowance is payable.

Note: *Adjusted parental income includes the applicant and his/her partner's combined taxable income as adjusted by deductions/add-backs for other dependent students and younger children in the family; maintenance payments made or received; negative gearing and certain fringe benefits. If the student's actual boarding charges are \$3961 or less, only Basic Boarding Allowance is payable.*

- Where the applicant is eligible for more than Basic Boarding, the rate of Boarding Allowance payment is the lower of:
 - the entitlement under the Parental Income Test; or
 - the student's boarding costs. Depending on parental income, a student may receive a higher level of Commonwealth assistance if he/she is eligible for Youth Allowance or ABSTUDY Payment.

Note: *Families receiving an AIC allowance for a student may continue to receive Family Payment for the same student. Family Payment cannot be paid for students aged 16 or over receiving Youth Allowance or ABSTUDY Payment.*

Assets test

- No assets test.

Partner Allowance (PA)

No new claims for Partner Allowance from 20 September 2003

Basic conditions of eligibility

- Born on or before 1 July 1955.
- Member of couple (partner must be on a qualifying pension, allowance, Austudy Payments or ABSTUDY Payment at time of Partner Allowance claim).
- No recent workforce experience (see Widow Allowance).
- No dependent children aged under 16.

Residential requirements

- Must be an Australian resident.
- Available to newly arrived migrants after 104 weeks as an Australian resident in Australia (some exemptions may apply).
- May be paid for up to 26 weeks of temporary overseas absence.

Basic Rates

- Maximum rate \$342.80 pf
- Employment Entry Payment of \$104 may be payable.
- Education Entry Payment of \$208 may be payable.
- Pharmaceutical Allowance paid during periods of incapacity. Allowees aged 60 or over also receive Pharmaceutical Allowance after nine months of income support payments. For rates see Age Pension.

Rent Assistance

- See Chart G (page 24).
- Where both members of a couple without children are receiving an allowance or benefit, Rent Assistance is shared.

Income test

- See Chart D (page 21).
- Partners of people receiving Special Benefit see Special Benefit.

Assets test

- Homeowners see Chart A (page 20).
- Non-homeowners see Chart B (page 20).
- Hardship provisions may apply.

Sickness Allowance (SA)

Basic conditions of eligibility

- Aged 21 or over but under Age Pension age, AND
- Temporarily incapacitated for work (or full-time study and on Austudy Payment or ABSTUDY Payment).
- Must have a job or full-time study to which they can return.
- A medical certificate from a qualified medical practitioner must be supplied.
- Not payable to Youth Allowance recipients who become incapacitated for study.

Residential requirements

- Must be an Australian resident.
- Available to newly arrived migrants after 104 weeks in Australia (some exemptions may apply).
- May be paid for up to 26 weeks of temporary overseas absence.

Basic Rates

- Single: See Newstart Allowance.
- Partnered: See Newstart Allowance.
- Pharmaceutical Allowance is available. See Age Pension for rates.

Rent Assistance

- See Newstart Allowance.

Income test

- See Chart D (page 21).

Assets test

- See Newstart Allowance.

Widow Allowance (WA)

Basic conditions of eligibility

- Woman aged 50 or over.
- Not a member of a couple.
- Widowed, divorced or separated (including separated de facto) since turning 40.
- No recent workforce experience.
- Recent workforce experience means work of at least 20 hours a week, for 13 weeks or more during last 12 months.

Residential requirements

- Must be an Australian resident.
- Available to newly arrived migrants after 104 weeks as an Australian resident in Australia (some exemptions may apply).
- Both the woman and her partner were Australian residents when she was widowed, divorced or separated.
- Some other exemptions may apply.
- May be paid for up to 26 weeks of temporary overseas absence.

Basic Rates

- See Newstart Allowance.

Rent Assistance

- See Chart G (page 24).

Income test

- See Chart D (page 21).

Assets test

- Homeowners see Chart A (page 20).
- Non-homeowners see Chart B (page 20).
- Hardship provisions may apply.

Mature Age Allowance (MAA)

No new claims for Mature Age Allowance from 20 September 2003

Basic conditions of eligibility

- Aged 60 or over but less than Age Pension age.
- In receipt of a Department of Family and Community Services or Department of Veterans' Affairs income support payment for the preceding nine months and on Newstart Allowance at time of claim; OR have received a payment of a pension or a non-activity tested allowance in the 13 weeks preceding the claim; OR have previously received Mature Age Allowance at any time.

- Have no recent workforce experience (see Widow Allowance).

Residential requirements

- Must be an Australian resident.
- Available to newly arrived migrants after 104 weeks as an Australian resident in Australia (some exemptions may apply).
- May be paid for up to 26 weeks of temporary overseas absence.

Basic Rates

- See Newstart Allowance.
- Employment Entry Payment of \$104 may be payable.
- Education Entry Payment of \$208 may be payable.

Rent Assistance

- See Chart G (page 24).

Income test

- See Chart D (page 21).

Assets test

- Homeowners see Chart A (allowance conditions—page 20).
- Non-homeowners see Chart B (allowance conditions—page 20).
- Hardship provisions may apply.

Special Benefit (SpB)

Basic conditions of eligibility

- In financial hardship and unable to earn a sufficient livelihood for themselves and dependants due to reasons beyond their control.
- Not able to get any other income support payment.
- For short-term payment, available funds must not be more than the applicable fortnightly Newstart or Youth Allowance rate.
- For long-term payment available funds must be no more than \$5000.

Residential requirements

- Must be an Australian resident, or
- Holder of temporary visa, subclass 309, 310, 447, 451, 785, 786, 820 or 826.
- Available to newly arrived migrants after 104 weeks in Australia, unless they have experienced a substantial change in circumstances beyond their control since making an irrevocable decision to come to Australia (some other exemptions may apply).
- May be paid for up to 26 weeks of temporary overseas absence in certain circumstances.

Basic Rates

- Generally as for Newstart Allowance or Youth Allowance.
- May be reduced if in receipt of free board and/or lodgings or receiving other forms of support.
- Certain recipients of SpB may qualify for an Education Entry Payment of \$208.

Rent Assistance

- Generally as for Newstart Allowance, Sickness Allowance or Youth Allowance depending on circumstances.

Income test

- No income free area, benefit reduced by one dollar for each one dollar of income.

Assets test

- Homeowners see Chart A (page 20).
- Non-homeowners see Chart B (page 20).

Mobility Allowance

Basic conditions of eligibility

- Paid to a person with a disability aged 16 or over who cannot use public transport without substantial assistance and undertaking any combination of the following for 32 hours every four weeks:
 - work, vocational work and/or training.
- Payable to a person undertaking job search activities under an agreement between: Centrelink and a service provider funded by the Department of Employment and Workplace Relations; or Centrelink and a disability employment service provider funded by the Department of Family and Community Services.
- Also payable to a person receiving Newstart Allowance, Youth Allowance or Austudy Payment, if they satisfy the activity test associated with these payments.
- Required to travel to and from their home in order to undertake:
 - gainful employment; or
 - vocational training; or
 - jobsearch activities; or
 - voluntary work for charitable, welfare or community organisations.

Residential requirements

- Must be an Australian resident.
- Available to newly arrived migrants after 104 weeks as an Australian resident in Australia (some exemptions may apply).
- May be paid for up to 26 weeks of temporary overseas absence.

Basic Rates

- \$66.20 per fortnight
- Paid fortnightly to bank or other account.
- A lump sum advance equal to six months allowance may be paid once a year.

Rent Assistance

- Not payable.

Income test

- No income test. Mobility Allowance is not payable if you received a sales tax exemption on a motor vehicle in the previous two years, or you have been provided with a car from Department of Veterans' Affairs under the Vehicle Assistance Scheme.

Assets test

- No assets test.

CDEP Participant Supplement (CPS) and Supplementary Benefits (Add-ons)

- Provides assistance to Community Development Employment Project (CDEP) participants.

Basic conditions of eligibility

- CDEP participants are paid wages from CDEP organisations. They may also receive some additional assistance from Centrelink (outlined below), if they are:
 - listed on the CDEP scheme participant schedule;
 - receiving CDEP scheme wages; and
 - qualified for a Centrelink income support payment.

Residential requirements

- The residence qualifications applying to the primary payment for which the CDEP participant is qualified.

Basic Rates

- CDEP Participant Supplement (CPS) \$20.80 per fortnight.
- Rent Assistance see Chart G (page 24).
- Pharmaceutical Allowance, see relevant allowance or pension type.
- Pensioners on CDEP may also receive some remaining pension after application of the CDEP dollar-for-dollar income test, see below.
- Pensioners who are still entitled to a part pension will continue to qualify for a Pensioner Concession Card.
- CPS recipients may also get:
 - automatic access to a Health Care Card or Pensioner Concession Card if applicable, see Chart E (page 22); AND
 - Family Tax Benefit Part A free of income and assets testing.

- CPS recipients other than pensioners can choose to receive their payment fortnightly or quarterly.
- Remote Area Allowance is payable to pensioners only.

CDEP Participant Supplement (CPS) Income test

- CPS is payable if income is below:
 - Single \$761.00 pf
 - Partnered \$700.00 pf
- Total income of both partners must be under \$1400.00 per fortnight.
- Pensioners are eligible for the CPS while they retain some pension. Where they have lost their last dollar of pension then the CPS income test applies.

Income test for add-on assistance

Allowees

- Allowees claiming Rent Assistance or Pharmaceutical Allowance must meet the same income test as other income support recipients.
- Only CDEP wages over the amount that the person would receive if they were receiving an income support payment (the person's threshold) are counted as ordinary income. CDEP wages below that threshold are ignored. The normal allowance income test is then applied, see Chart D (page 21).

Pensioners

- CDEP income will reduce the pension by one dollar for every dollar earned on CDEP up to a maximum threshold of \$380.10 for singles and \$342.80 each for couples. CDEP wages over this amount will be treated as ordinary income, see Chart C (page 20). The threshold will generally be lower for pensioners aged under 21.

Assets test

- Refer to relevant allowance or pension type.

Remote Area Allowance (RAA)

Basic conditions of eligibility

- Tax-free allowance for pensioners/allowees/beneficiaries.
- Income Zone Tax Offset (formerly Zone Rebate) will be reduced by the amount of the allowance paid.

Residential requirements

- Resident of ORDINARY TAX ZONE A; OR SPECIAL TAX ZONE A (with certain exceptions); OR SPECIAL TAX ZONE B.

Basic Rates

- Single: \$18.20 per fortnight
- Couple: \$15.60 per fortnight each
- Plus \$7.30 per fortnight for each dependent.

Rent Assistance

- Not payable.

Income test

- No income test.

Assets test

- No assets test.

Crisis Payment

Basic conditions of eligibility

- Must:
 - be qualified for a social security pension or benefit and the pension or benefit must be payable;
 - be in severe financial hardship;
 - have left their home and be unable to return home because of an extreme circumstance, such as domestic violence or have served at least 14 days in gaol; and
 - have established or intend to establish a new home.
- Must claim:
 - within seven days after the extreme circumstance occurred (either within seven days of leaving the home or within seven days of the person making the decision they cannot return home); OR
 - within seven days of release from gaol.

Residential requirements

- Must be in Australia at the time the extreme circumstance occurs.

Basic Rates

- A one-off payment, equal to one week's payment (without add ons) of the person's pension, benefit or allowance.

Chart A and B—Assets test for pensions or allowances and Austudy payments

Chart A—Assets test for homeowners

Family situation	For full pension/allowance*	For part pension**
Single**	up to \$149 500	less than \$298 250
Partnered (combined)	up to \$212 500	less than \$459 500
Illness separated couple (combined)	up to \$212 500	less than \$510 000
One partner eligible	up to \$212 500	less than \$459 500

Chart B—Assets test for non-homeowners

Family situation	For full pension/allowance*	For part pension**
Single**	up to \$257 500	less than \$406 250
Partnered (combined)	up to \$320 500	less than \$567 500
Illness separated couple (combined)	up to \$320 500	less than \$618 000
One partner eligible	up to \$320 500	less than \$567 500

Note: The rate of payment is calculated under both the income and assets tests. The test that results in the lower rate (or nil rate) will apply.

- Limits will increase if Rent Assistance is paid with your pension.
- * Assets over these amounts reduce pension by three dollars per fortnight for every \$1000 above the limit (single and couple combined).
NSA/WA/PA/SA/SpB/Parenting Payment/YA and Austudy Payment and MAA not payable if assets exceed these amounts.
- † Pharmaceutical Allowance included.
- ** For DSP, applies if aged over 21 only—for under 21 assets/income limits see your nearest Centrelink Customer Service Centre.

Some assets are deemed to earn income, while certain assets are not included in the assets test. Contact Centrelink for more information.

Extra Allowable Amount for Retirement Village and Granny Flat Residents

If your Entry Contribution is equal to or less than the Extra Allowable Amount, you are assessed as a non-homeowner. Your Entry Contribution will count as an asset. You may qualify for Rent Assistance. The Extra Allowable Amount is the difference between the non-homeowner and homeowner asset test limits, currently \$108 000.

Hardship provisions

If you have assets but little or no income you are expected to rearrange your affairs to provide for yourself. In some cases that is not possible. If you are in 'severe financial hardship' you may be able to get a social security payment. Different tests apply to such cases.

Chart C—Income Test for Pensions

Income test for pensions

Family situation	For full pension (pf)*	For part pension (pf)† ‡
Single**	up to \$120	less than \$1235.25
Single + one child	up to \$144.60	less than \$1259.85
Couple (combined)	up to \$212	less than \$2064.00
Illness separated couple (combined)	up to \$212	less than \$2442.50
Additional children	add \$24.60 per child	

Some assets are deemed to earn income, while there are special rules for other types of income. Contact Centrelink for more information.

Note: The rate of payment is calculated under both the income and assets tests. The test that results in the lower rate (or nil rate) will apply.

- * Income over these amounts reduces the rate of pension payable by 40 cents in the dollar (single), 20 cents in the dollar each (for couples).
- ** For Disability Support Pension, applies if over 21 only. For under 21 Assets/Income Limits see your local Centrelink office.
- † Pharmaceutical Allowance included.
- ‡ These figures may be higher if Rent Assistance is paid with your pension.

Compensation income

Compensation income, such as weekly workers' compensation payments, is assessed under a separate income test. For each dollar of compensation income the social security payment (pension or allowance) is reduced by a dollar. Family Tax Benefit Part A is not affected by the compensation rules. Lump sum compensation payments are also subject to special rules.

Chart D(a)—Personal Income test for Youth Allowance, Austudy Payment

Income test

Family Situation	For full Allowance (pf)*	For part Allowance (pf)
Single, aged under 18, at home		
Students	up to \$236	less than \$501.29
Unemployed	up to \$62	less than \$327.29
Single, aged 18 or over, at home		
Students	up to \$236	less than \$550.57
Unemployed	up to \$62	less than \$376.57
Single or partnered, away from home		
Students	up to \$236	less than \$701.86 [†]
Unemployed	up to \$62	less than \$527.86 [†]
Partnered, with dependants		
Students	up to \$236	less than \$745.43 [†]
Unemployed	up to \$62	less than \$571.43 [†]
Single, with dependants		
Students	up to \$236	less than \$839.43 [†]
Unemployed	up to \$62	less than \$665.43 [†]
Long-term unemployed aged 21 or over entering full-time study at home	up to \$236	less than \$617.00
Students away from home		less than \$797.00 [†]
Partnered, no children		
Students	up to \$236	less than \$745.43 [†]

* For unemployed, fortnightly income between \$62 and \$142 reduces fortnightly allowance by 50 cents in the dollar. Income above \$142 reduces payment by 70 cents in the dollar.

For students, fortnightly income between \$236 and \$316 reduces the fortnightly allowance by 50 cents in the dollar. Income above \$316 reduces payment by 70 cents in the dollar. For students the income test is subject to Income Bank credit.

Partner income which exceeds the cut-off point reduces fortnightly allowance by 70 cents in the dollar.

[†] These figures may be higher if you are eligible for Rent Assistance or Pharmaceutical Allowance.

Chart D—Income Test for NSA, WA, PA, SA, MAA

Income test

Family Situation	For full Allowance (pf)*	For part Allowance (pf)**
Single no children	up to \$62	less than \$627.86
Single aged over 60 after nine months, or on MAA	up to \$62	less than \$680.43***
Single, with dependent child(ren)	up to \$62	less than \$672.14
Partnered (each)	up to \$62	less than \$574.57

* Fortnightly income between \$62 and \$142 reduces fortnightly allowance by 50 cents in the dollar.

For income above \$142 per fortnight, fortnightly allowance reduces by 70 cents in the dollar.

Partner income which exceeds cut-out point reduces fortnightly allowance by 70 cents in the dollar.

** These figures may be higher if you are eligible for Pharmaceutical Allowance or Rent Assistance.

*** This figure includes Pharmaceutical Allowance.

Maintenance income

Maintenance income does not affect FaCS payments other than Family Tax Benefit and parentally means-tested Youth Allowance.[#]

■ Maintenance income-free areas:

Single parent or member of a couple receiving maintenance	\$1127.85 pa
Couple, both receiving maintenance	\$2255.70 pa
For each additional child add	\$375.95 pa

■ Maintenance over these amounts may reduce Family Tax Benefit Part A by 50 cents in the dollar, until the minimum amount of Family Tax Benefit per child is reached. Maintenance income does not affect FaCS payments other than Family Tax Benefit and parental means tested Youth Allowance.

■ Pensioners who are blind are exempt from the maintenance income test.

[#] Applies only if eligible to receive more than the minimum rate.

Chart E—Concessions#

Automatic issue Health Care Card (HCC)

The HCC is automatically issued to people receiving:

- Newstart Allowance, Partner Allowance, Sickness Allowance, Special Benefit, Widow Allowance and Youth Allowance (non-students).

Where these payments are cancelled due to the person or their partner commencing employment, or an increase in work-related income of the person or partner, a further HCC is issued for six months. This is provided the cardholder received income support payments for 12 months or more immediately before the cancellation.

- Parenting Payment (partnered), Exceptional Circumstances Relief Payment, Farm Family Restart Income Support as well as those receiving the maximum rate of Family Tax Benefit Part A by fortnightly instalments.
- Mobility Allowance, where the recipient does not hold a Pensioner Concession Card.
- Carer Allowance (CA), paid to parents/carers in respect of a child with a disability. Other parents/carers of children with a disability who do not receive CA may receive a HCC subject to other eligibility criteria.
- Parenting Payment (single). Such customers receive a HCC for six months if their payment stops due to the person commencing employment, or due to the level of earnings from employment. This is provided they received income support for 12 months or more immediately before their payment stopped.
- Community Development Employment Project (CDEP) Scheme Participant Supplement (CPS), where recipient is qualified for a social security payment (attracting a HCC), but that payment is not payable due to either the assets test, or the rules relating to seasonal or intermittent workers. These customers receive the HCC applicable to the payment type for which they are qualified.

Claim required Health Care Card (HCC)

Other groups of people may obtain a HCC in the following circumstances:

- A 'low-income' HCC is provided on application to people subject to an income test. Once eligible, these limits may be exceeded by up to 25 per cent before eligibility is lost. The income test applies to average gross income in the eight weeks prior to applying. Current income limits are:

Single	\$332 pw
Couple (combined)	\$553 pw
Single or Couple with one child	\$587 pw
For each additional child add	\$34 pw

- Foster Carers may also obtain a HCC for the foster children in their care. The card is issued only in the name of the foster child.

Pensioner Concession Card (PCC)

A PCC is automatically issued to:

- all FaCS and Department of Veterans' Affairs pensioners (except certain Pension Loan Scheme participants—see details below); FaCS Pensions include Age Pension, Disability Support Pension, Wife, Carer Payment, Parenting Payment (single), Bereavement Allowance, Widow B, Mature Age Allowance
- older allowees, that is customers aged 60 years or over who are receiving Newstart Allowance, Partner Allowance, Widow Allowance, Parenting Payment (partnered), Sickness Allowance, or Special Benefit, and have been in continuous receipt of one or more of the above payments (or a social security pension) for nine months or more;
- Community Development Employment Project (CDEP) participants who are qualified for a social security pension but that payment is not payable due to the result of either the assets test or the rules relating to seasonal or intermittent workers, and who therefore qualify for the CDEP Scheme Participant Supplement (CPS);
- CDEP participants who are qualified for Newstart Allowance, Partner Allowance, Widow Allowance, Parenting Payment (partnered), Youth Allowance, Special Benefit or Mature Age Allowance (paid under Newstart conditions), but where that payment is not payable due to the result of either the assets test or the rules relating to seasonal or intermittent workers, and who therefore qualify for the CPS. Note that these customers must be aged 60 years or over, and have been in continuous receipt, or have been taken to be in continuous receipt of one or more of the above payments (or a social security pension) for nine months or more;
- a customer who is participating in the Pension Loans Scheme (PLS) and who is qualified to receive a part rate pension. Note that if a PLS customer is prevented by the income or assets test from receiving a part pension, then they are NOT eligible for a PCC.

PCCs can be retained in the following circumstances when a person loses qualification to the relevant social security payment:

Disability Support Pension (DSP) recipients

- retain their PCC for 12 months after losing qualification for the pension due to commencing employment of 30 hours or more per week, or because of the level of earnings from this employment.

Wife Pension (DSP) recipients

- retain their PCC for 12 months after losing qualification if their partner has been receiving DSP, and their partner loses qualification for the pension due to commencing employment of 30 hours or more per week, or because their partner's income from employment causes them to lose qualification for DSP.

Older allowees (as defined earlier)

- retain their PCC for a further six months if their payment stops due to the person or their partner commencing employment, or due to the level of earnings from this employment.

Mature Age Allowance recipients

- retain their PCC for a further six months if their payment stops due to the person or their partner commencing employment, or due to the level of earnings from this employment.

Parenting Payment (single) recipients

- PCC entitlement ceases if a customer loses entitlement to Parenting Payment (single) due to an increase in income due to employment. Provided the customer has been in continuous receipt of either: a social security pension (except for a Special Needs Pension) or a social security benefit (other than Austudy or Youth Allowance paid to students) for the last 12 months, a Health Care Card is issued for the ensuing six months.

Commonwealth Seniors Health Card (CSHC)

The CSHC is targeted at self-funded retirees of Age Pension age (currently 62 years for women and 65 years for men) who do not qualify for an Age Pension because of assets or income levels.

To qualify for a CSHC a person must meet the following criteria:

- not be receiving a social security pension or benefit or a DVA service pension; and
- be an Australian resident or special category visa (SCV) holder. An Australian resident is one of the following:
 - an Australian citizen;
 - a holder of a permanent visa;
 - a Special Category Visa holder who is a protected SCV holder; and
- have been in Australia for a period of, or periods totalling, 104 weeks; and
- have an annual adjusted taxable income of less than \$50 000 for singles; \$80 000 for couples (combined income); and \$100 000 combined or \$50 000 each for couples separated by illness, respite care or gaol. An amount of \$639.60 per year is added for each dependent child. There is no assets test.

Telephone Allowance

Telephone Allowance (TAL) is paid to pensioners, certain allowees, and eligible CSHC holders to assist with the rental of a telephone line or mobile phone. It is not paid to assist with the costs of telephone calls.

TAL is paid quarterly on the customer's first payment delivery day after 1 January, 20 March, 1 July, and 20 September each year. The current rate of TAL is \$74.40 per annum (\$18.60 per quarter). This amount is shared between both members of a couple.

Chart F—Taxable/Non-Taxable

Taxable

- Age Pension, Disability Support Pension (for people of Age Pension age), Widow Pension, Carer Payment (if carer or person being cared for is of Age Pension age), Wife Pension (if wife or husband of Age Pension age), Parenting Payment, Bereavement Allowance, Newstart Allowance, Widow Allowance, Sickness Allowance, Special Benefit, Youth Allowance, Mature Age Allowance, Partner Allowance, Austudy Payment, ABSTUDY Payment Living Allowance and Dependant Spouse Allowance, and Education Entry Payment.

Non-taxable

- Disability Support Pension (if under Age Pension age), Wife Pension for DSP wives (if both spouses are under Age Pension age), Carer Payment (if carer and person being cared for are both under Age Pension age), Rehabilitation Allowance, Family Tax Benefit Part A (including Rent Assistance, Multiple Birth Allowance), Family Tax Benefit Part B, Carer Allowance, Youth Disability Supplement, Student Financial Supplement Scheme, Fares Allowance, Double Orphan Pension, Mobility Allowance, Pharmaceutical Allowance, Employment Entry Payment, Remote Area Allowance (offsets the Zone Tax Rebate), Rent Assistance, Telephone Allowance, Assistance for Isolated Children (AIC) Scheme allowances, Pensioner Education Supplement, ABSTUDY Payment supplementary benefits, Maternity Allowance, Pension Bonus Scheme, Pension Loans Scheme, Large Family Supplement, Maternity Immunisation Allowance, Child Care Benefit and Crisis Payment.

Chart G—Rent Assistance

Family Situation	Maximum payment per fortnight	No payment if your fortnightly rent is less than	Maximum payment if your fortnightly rent is more than
Single, no children	\$93.20	\$82.80	\$207.07
Single, no children, sharer	\$62.13	\$82.80	\$165.64
Couple, no children	\$88.00	\$134.80	\$252.13
One of a couple who are separated due to illness, no children*	\$93.20	\$82.80	\$207.07
One of a couple who are temporarily separated, no children	\$88.00	\$82.80	\$200.13

* Includes respite care and partner in gaol.

■ Rent Assistance for families with children is usually paid with Family Tax Benefit. See Family Tax Benefit for current rates.

■ Rent Assistance is not paid:

- to people paying rent to a government housing authority, although in some situations sub-tenants may qualify for Rent Assistance.
- for residents of Commonwealth funded nursing homes and hostels.
- to single disability support pensioners aged under 21, without dependants, living with parents.
- to other single people aged under 25, living with parents.
- to students without dependants, who receive Austudy Payment.

■ Special rules apply to single sharers, people who pay board and lodging or live in a retirement village.

■ Rent Certificates are required to verify rent where a customer does not have a formal written tenancy agreement or is not named as a tenant on a formal written tenancy agreement.

This publication has been prepared by Centrelink to give you information about payments and services it delivers on behalf of the Commonwealth Department of Family and Community Services (FaCS), Department of Education, Science and Training (DEST) and other government departments/agencies.

CAUTION: The information in this publication is intended as a guide only. It does not provide all information about eligibility requirements. Material in this publication is made available on the understanding that the Commonwealth is not providing professional advice. Before relying on any of the material in this publication, users should obtain appropriate professional advice. As most government payments are paid from, or after, the date on which you apply, it is important to apply as soon as possible to avoid any loss of payment.

Calling Centrelink

To make an appointment to see someone at your nearest Customer Service Centre	13 1021
Employment Services	13 2850
Youth Allowance	13 2490
Austudy Payment	13 2490
ABSTUDY Payment	13 2317
Pensioner Education Supplement (PES)	13 2490
Assistance for Isolated Children (AIC) Scheme	13 2318
Retirement	13 2300
Disability, Sickness and Carers	13 2717
Family Assistance Office	13 6150
For information in languages other than English	13 1202
For information on Social Security Agreements with other countries, payment of Australian pensions overseas or claiming overseas pensions.	13 1673
If calling from overseas (reverse charges)	+61 3 6222 3455

Customer Relations **Freecall™ 1800 050 004**
for complaints, compliments or feedback.

TTY Payment Enquiries **Freecall™ 1800 810 586**
Only for people who are deaf or who have a hearing or speech impairment. A TTY phone is required to use this service.

TTY Customer Relations **Freecall™ 1800 000 567**
For complaints, compliments or feedback. Only for people who are deaf or who have a hearing or speech impairment. A TTY phone is required to use this service.

Information on payment rates is also available on the Centrelink website at: **www.centrelink.gov.au**

Calls to 13 numbers cost 25 cents from anywhere within Australia. Calls to 1800 numbers are free of charge. Calls from public pay phones or mobile phones may be charged at a higher rate.

DISCLAIMER: The Commonwealth accepts no responsibility for the accuracy or completeness of any material contained in this publication. Additionally, the Commonwealth disclaims all liability to any person in respect of anything, and of the consequences of anything, done or omitted to be done by any such person in reliance, whether wholly or partially, upon any information presented in this publication.

If you think a decision about your payment is incorrect, you can contact Centrelink and ask for the decision to be reconsidered.

If you are not satisfied with the service you received from Centrelink you can talk to our Customer Relations staff on Freecall™ 1800 050 004. If you are still not satisfied, you can contact the Commonwealth Ombudsman whose local number is listed in your phone book.