



**Australian Government**  
Department of Human Services

# A guide to Australian Government payments

1 January – 19 March 2012

## Contents

Family Tax Benefit Part A	2	Austudy	18
Family Tax Benefit Part B	5	ABSTUDY	19
Paid Parental Leave	6	Pensioner Education Supplement	20
Baby Bonus	7	Assistance for Isolated Children Scheme	21
Maternity Immunisation Allowance	7	Youth Allowance	22
Health Care Card (Family Tax Benefit)	8	Newstart Allowance	24
Child Care Benefit	8	Partner Allowance	24
Child Care Rebate	9	Widow Allowance	25
Jobs Education and Training Child Care fee assistance	10	CDEP Participant Supplement and Supplementary Benefits (Add-ons)	25
Parenting Payment	10	Special Benefit	26
Double Orphan Pension	11	Crisis Payment	27
Age Pension	12	Concession Cards, Supplements and Allowances	27
Pension Bonus Scheme	13	Remote Area Allowance	30
Wife Pension	13	Chart A	30
Widow B Pension	13	Chart B	31
Bereavement Allowance	14	Chart C	31
Disability Support Pension	14	Chart D(a)	33
Sickness Allowance	15	Chart D	33
Mobility Allowance	15	Chart E	34
Carer Payment	16	Chart F	34
Carer Allowance	17	How to contact us	35
Carer Supplement	17		



## Australian Government Family Assistance Office

The Family Assistance Office was created by the Australian Government to give Australian families better access to government services. Family Assistance Offices are located in Medicare and Centrelink service centres across the country, offering a range of payments to support families with their work and family responsibilities.

## Family Tax Benefit Part A

### Basic conditions of eligibility

Family Tax Benefit can be paid to a parent, guardian or an approved care organisation. To be eligible the claimant must:

- have an FTB child in their care (see FTB child information below), **and**
- meet residential requirements (described under 'Residence requirements') **and**
- have income under a certain amount (described under 'Income test').

### FTB child

To be an FTB child a child must be aged under 22\*. The child must also:

- be in your primary care for at least 35 per cent of the time\*\*
- have income below the child income limit, if this applies to them (described under 'Child income limit')
- not receive a pension or benefit, or labour market program payment such as Youth Allowance
- not receive a prescribed education scheme payment such as ABSTUDY if they are aged 16 to 21
- have either completed a Year 12 or equivalent qualification, or are undertaking full-time education leading to a Year 12 or equivalent qualification, or are exempt from this requirement, if the child is aged 16 to 20
- be a dependant full-time student, if the child is aged 21.

\*A young person who was aged 22 prior to 1 January 2012 but is under 25 can still be an FTB child of the recipient until they finish their current course of study or they turn 25, whichever is sooner, if:

- they are wholly or substantially dependent on the recipient, **and**
- the young person's income in the financial year will not exceed the child income limit.

\*\*If you care for a child between 14 per cent and less than 35 per cent of the time you will not be eligible to receive the child related components of Family Tax Benefit payments, but you may be eligible to receive Rent Assistance, a Health Care Card, Remote Area Allowance, Child Care Benefit and Child Care Rebate, and the lower threshold of the Medicare Safety Net.

### Child income limit

In certain circumstances the amount of income that a child earns during an income year can affect eligibility for Family Tax Benefit. Your child will not be an FTB child where they earn \$13,361 or more during the income year and they:

- are aged 5 to 15 and not studying full-time, **or**
- are aged 16 to 19 and are not in full-time secondary study or are exempt from this requirement, **or**
- are aged over 19.

### Residence requirements

- A claimant must be living in Australia and be:
  - an Australian citizen, **or**
  - the holder of a permanent visa, **or**
  - a New Zealand citizen who arrived on a New Zealand passport, **or**
  - a holder of a temporary visa subclass 070, 309, 310, 447, 451, 695, 785, 786, 787, 820 or 826, or a holder of a Criminal Justice Stay Visa issued specifically for the purpose of assisting in the administration of criminal justice in relation to the offence of people trafficking, sexual servitude or deceptive recruiting.
- Child must meet the above requirements or must be living with the claimant.
- Family Tax Benefit may be claimed during a temporary absence from Australia.
- The base rate of Family Tax Benefit Part A may continue to be paid for up to three years of a temporary absence from Australia. However, some recipients (certain temporary visa holders) may not be paid at all, or only in limited circumstances.
- More than the base rate of Family Tax Benefit Part A can generally only be paid for up to 13 weeks of a temporary absence from Australia. However, the length of your last return to Australia, or the type of visa you hold, may affect your entitlement during your absence from Australia.

**Note:** Family Tax Benefit may be stopped if you leave Australia without notifying the Family Assistance Office.

### Basic rates and method of payment

- Family Tax Benefit can be paid either fortnightly or as a lump sum after the end of the financial year to a bank, credit union or building society account.
- Family Tax Benefit Part A includes a supplement which is available only after the end of the financial year following the lodgement of tax returns and may be used to offset overpayments.

- From 1 July 2011 if you and/or your partner receive income support payments and you have a child turning 4 years old you can only be paid the Family Tax Benefit Part A supplement for that child if the relevant health check for that child is completed.
- You can claim Family Tax Benefit up to three months before the expected birth of your child or when the child is expected to enter your care.

**Note:** the Family Tax Benefit Part A maximum payment rate for 16 to 19 year old children in full-time secondary study increased from 1 January 2012 to the same maximum rate payable for 13 to 15 year olds.

The new maximum annual rate for 16 to 19 year olds in full-time secondary study is only available on a pro-rata basis for the period 1 January to 30 June 2012.

#### • Maximum rates of Family Tax Benefit Part A

For each child	Per fortnight	Per year
Aged under 13 years	\$164.64	\$5018.75
Aged 13–15 years,	\$214.06	\$6307.20
Aged 16–19 years, secondary student	\$214.06	\$6307.20
Aged 16–17 years, not a secondary student	\$52.64	\$2098.75
Aged 18–21 years, not a secondary student	\$70.56	\$2565.95
In an approved care organisation aged 0–21 years	\$52.64	\$1372.40

**Note:** A child is not a secondary student if they have completed Year 12 or equivalent. Payment per year figures (except for the approved care organisation figure) include the Family Tax Benefit Part A supplement (\$726.35 per child) but the fortnightly figures do not. The supplement can only be paid after the end of the financial year.

- 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 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	\$52.64	\$2098.75
Aged 18–19 years, secondary student*	\$52.64	\$2098.75
Aged 18–21 years	\$70.56	\$2565.95

**Note:** payment per year figures include the Family Tax Benefit Part A supplement (\$726.35 per child) but the fortnightly figures do not. The supplement can only be paid after the end of the financial year.

\*For full-time secondary students who were FTB children before 1 January 2012 and who turned 18 before that date, the base rate remains at \$70.56 per fortnight.

## Income test

- An income estimate does not need to be provided for those who are single and receive certain income support payments from Centrelink or the Department of Veterans' Affairs.
- Depending on your individual circumstances, your family income may be \$46,355 a year before your Family Tax Benefit Part A payment is reduced.
- If your income is more than \$46,355 a year, your payment will reduce by 20 cents for each dollar above \$46,355 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 \$94,316 a year (plus \$3,796 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.
- You may also be prohibited from receiving your Family Tax Benefit by fortnightly instalments if you have outstanding income tax returns or related debts.
- You and your partner must lodge an income tax return or tell the Family Assistance Office that you are not required to lodge an income tax return or any Family Tax Benefit you receive will have to be repaid.
- This table shows the income limit above which only the base rate of Family Tax Benefit Part A may be paid (\$pa)\*

No. children aged 0–12 yrs	No. children 13–15 years or secondary students 16–19 years			
	Nil	One	Two	Three
<b>Nil</b>		\$67,398	\$88,440	\$109,482
<b>One</b>	\$60,955	\$81,998	\$103,040	\$124,082
<b>Two</b>	\$75,555	\$96,598	\$117,640	\$138,682
<b>Three</b>	\$90,155	\$111,198	\$132,240	\$153,282

\***Note:** income limits are indicative only, please contact the Family Assistance Office for a more accurate assessment based on your circumstances.

- This table shows the income limits at which Family Tax Benefit Part A, including the supplement, may not be paid (\$pa)

No. children aged 0–17 yrs, or secondary students aged 18–19 years	No. children 18–21 years (excluding secondary students aged 18–19 years)			
	Nil	One	Two	Three
<b>Nil</b>		\$102,870	\$115,219	\$128,553
<b>One</b>	\$101,312	\$113,661	\$126,996	\$140,331
<b>Two</b>	\$112,104	\$125,439	\$138,773	\$152,108
<b>Three</b>	\$123,881	\$137,216	\$150,551	\$163,885

**Note:** income limits are indicative only, please contact the Family Assistance Office for a more accurate assessment based on your circumstances. Income limit is higher if families are eligible for Multiple Birth Allowance. Families with income approaching these amounts may elect to be paid the Family Tax Benefit at a lower rate or at the end of the income year to reduce or avoid overpayment.

## Maintenance income test for Family Tax Benefit Part A

- Maintenance income-free areas per year:
 

– Single parent, or one of a couple receiving maintenance	\$1,401.60
– Couple, each receiving maintenance	\$2,803.20
– For each additional child	\$467.20
- 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.
- Maintenance includes child maintenance and partner maintenance payments.
- Pensioners who are blind are exempt from the maintenance income test.

### Assets test

- No assets test.

## Family Tax Benefit Part A may also include

### Large Family Supplement

#### Basic conditions of eligibility

- Paid for third and each subsequent child.

#### Residence requirements

- As for Family Tax Benefit Part A.

#### Basic rates

- \$11.34 per fortnight or \$295.65 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

- Families with at least three children born in a multiple birth may be eligible for Multiple Birth Allowance until the children are 16 years of age, or if at least three of the children are in full-time study, until the end of the calendar year in which they turn 18.

### Residence requirements

- As for Family Tax Benefit Part A.

### Basic rates

- Triplets \$136.64 per fortnight or \$3,562.40 pa.
- Quadruplets or more \$182.00 per fortnight or \$4,745.00 pa.
- Paid with Family Tax Benefit Part A.

### Income test

- As for Family Tax Benefit Part A.

### Assets test

- No 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.
- Note:** if you are not eligible to receive the child related components of Family Tax Benefit Part A because they have less than 35 per cent care, may still be eligible for the Rent Assistance component of Family Tax Benefit Part A if:
- they have care for between 14 and less than 35 per cent of the time, **and**
  - pay private rent.
  - Not paid to people paying rent to a government housing authority.

### Residence 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	\$140.14	\$139.72	\$326.57
Single, three or more children	\$158.48	\$139.72	\$351.03
Couple, one or two children	\$140.14	\$206.78	\$393.63
Couple, three or more children	\$158.48	\$206.78	\$418.09

### Income test

- As for Family Tax Benefit Part A.

### Assets test

- No 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 10)
  - Double Orphan Pension (see page 11)
  - Carer Allowance (see page 17).

### Family Tax Benefit Advance

A lump sum Advance Payment may be available to families receiving Family Tax Benefit Part A by instalments. You may be eligible for a Family Tax Benefit Advance if your rate of Family Tax Benefit Part A is equivalent to at least the base rate for one child aged under 18 years and repayment of the advance will not cause you to suffer financial hardship. 7.5 per cent of your annual Family Tax Benefit Part A entitlement may be paid in advance at any one time, up to a \$1,000 limit.

## Family Tax Benefit Part B

### Basic conditions of eligibility

- Gives extra assistance to single parent families and to two-parent families with one main income where one parent chooses to stay at home or to balance some paid work with caring for their children.
- Family must have a FTB child aged under 16, **or**
- A qualifying full-time secondary student up to the age of 18 (who does not get Youth Allowance or a similar payment), **and**
- Have care for at least 35 per cent of the time, **and**
- Have income under a certain amount.

### Residence requirements

- As for Family Tax Benefit Part A with the exception that Family Tax Benefit Part B can generally only be paid for up to 13 weeks of a temporary absence from Australia. However, the length of your last return to Australia, or the type of visa you hold, may affect your entitlement while absent from Australia.

**Note:** Family Tax Benefit may be stopped if you leave Australia without notifying the Family Assistance Office.

### Basic rates

- Payments are made by the Family Assistance Office either fortnightly or as a lump sum at the end of the financial year to a bank, credit union or building society account.
- Family Tax Benefit Part B includes a supplement which is available only after the end of the financial year following the lodgement of tax returns and may be used to offset overpayments.
- Family Tax Benefit Part B cannot be paid during a Paid Parental Leave period.
- Maximum rate of Family Tax Benefit Part B.

Age of youngest child	Per fortnight	Per year
Under 5 years	\$140.00	\$4,004.05
5–15 years (or 16–18 years if a full-time secondary student)	\$97.58	\$2,898.10

**Note:** payment per year figures include the Family Tax Benefit Part B supplement (\$354.05 per family for the 2011–12 financial year) but the fortnightly figures do not. The supplement can only be paid after the end of the financial year.

### Income test

- For the 2008–09 financial year onwards, eligibility for Family Tax Benefit Part B is limited to families where the higher income earner in a couple, or a single parent, has an income of \$150,000 per year or less. However, if you get an income support payment from Centrelink or the Department of Veterans' Affairs this income limit will not apply.
- Single parents automatically receive the maximum amount of Family Tax Benefit Part B if they have an income of \$150,000 per year or less.
- For two-parent families where the higher income earner has an income of \$150,000 per year or less, it is the income of the lower earner that affects how much Family Tax Benefit Part B the family will receive. The lower earner can have income up to \$4891 and still receive the maximum rate of Family Tax Benefit Part B. Payments are reduced by 20 cents for each dollar of income earned over \$4,891.

- Eligible two-parent families can still receive some Family Tax Benefit Part B if:
  - their youngest child is aged under five years and the lower earner has income less than \$24,912 per annum, **or**
  - their youngest child is aged between five and 18 years and the lower earner has income less than \$19,382 per annum.
- You and your partner must lodge an income tax return or tell the Family Assistance Office that you are not required to lodge an income tax return or any Family Tax Benefit you receive will have to be repaid.
- You may also be prohibited from receiving your Family Tax Benefit by fortnightly instalments if you have outstanding income tax returns or related debts.

### Assets test

- No assets test.

## Paid Parental Leave scheme

### Basic conditions of eligibility

- The Paid Parental Leave scheme is a new entitlement for working parents of children born or adopted from 1 January 2011. It provides government-funded Parental Leave Pay to help parents spend time at home with a new baby and help employers retain skilled staff.
- A person may be eligible for a maximum period of 18 weeks of Parental Leave Pay if they:
  - are the primary carer of a newborn or recently adopted child
  - are an Australian resident
  - have met the Paid Parental Leave work test and income test before the birth or adoption occurs, **and**
  - are on leave or not working from the time they become the child's primary carer until the end of their Paid Parental Leave period.
- The birth mother or the initial primary carer of an adopted child must usually apply for Paid Parental Leave, unless there are exceptional circumstances.
- Parental Leave Pay and the Baby Bonus cannot be paid for the same child. Parents who meet the eligibility requirements for both payments can choose which payment is the best financially for their family.
- A person and/or their partner will not be eligible for Family Tax Benefit Part B or the dependent spouse, child housekeeper and housekeeper tax offsets during their Paid Parental Leave period.
- Claims for the scheme can be lodged up to three months prior to the child's expected date of birth or adoption.
- A person may still be eligible for the scheme in the event of a stillbirth or infant death.

### Paid Parental Leave work test

- Full-time, part-time, casual, seasonal, contract and self-employed workers can be eligible for the scheme.
- To meet the Paid Parental Leave work test, a person must have:
  - worked for at least 10 of the 13 months prior to the birth or adoption of their child, **and**
  - worked for at least 330 hours in that 10 month period (just over one day a week), with no more than an eight week gap between two consecutive working days.

**Note:** a working day is a day on which a person has worked for at least one hour.

**Note:** there are some exceptions to the work test due to pregnancy complications and/or premature birth.

### Residence requirements

- As for Family Tax Benefit Part A.

### Basic rates and method of payment

- The current rate is \$589.40 a week before tax.
- Parental Leave Pay is taxable.
- Parental Leave Pay is payable for a maximum period of 18 weeks.
- Parental Leave Pay can start from the date of birth or adoption, or a later date, and must be fully paid within 52 weeks of the child's birth or adoption.
- Employers must provide Parental Leave Pay to eligible employees who:
  - have a child born or adopted from 1 July 2011
  - have worked with the employer for at least 12 months prior to the expected date of birth or adoption
  - will be an employee of the employer for the Paid Parental Leave period
  - are an Australian-based employee, **and**
  - are expected to receive at least eight weeks of Parental Leave Pay.
- If an employer is not required to provide Parental Leave Pay, they can still choose to provide it. The employer and employee must agree for this to happen.
- Eligible parents who do not receive Parental Leave Pay from their employer, will receive it from the Family Assistance Office.

### Income test

- A person must have an individual adjusted taxable income of \$150,000 or less in the financial year prior to the date of claim or the date of birth or adoption, whichever is earlier.

### Assets test

- No assets test.

## Baby Bonus

### Basic conditions of eligibility

- Paid to families following the birth (including stillbirth) or adoption of a child, where the eligibility requirements for Family Tax Benefit for the child (disregarding the Family Tax Benefit income tests) are met within 26 weeks of a child's birth, or in the case of adoption, within 26 weeks of the child being entrusted into the claimant's care as part of an adoption process.
- Parents are required to formally register the birth of their child as a condition of receiving the Baby Bonus. This requirement does not apply to parents whose child is stillborn, adopted or born outside Australia.
- For children born or who enter care from 1 January 2011, families must also have primary care of the child.
- Payable to:
  - a parent who has primary care of a newborn child, **or**
  - families who have primary care of a newborn child within 26 weeks of the child's birth, and are likely to continue to have primary care of the child for no less than 26 weeks, **or**
  - families who have a child entrusted to their primary care for adoption before the child is 16 years of age.
- The claim must be made within 52 weeks starting from the day after the child's birth or in the case of adoption within 52 weeks starting from the day after the child comes into the person's primary care.

### Residence requirements

- As for Family Tax Benefit Part A.

### Basic rates and methods of payments

- Baby Bonus is payable where Parental Leave Pay has not been or is not being paid for the child.
- Baby Bonus is a payment of \$5,437 per eligible child and is paid in 13 fortnightly instalments. A higher amount is paid in the first instalment for parents and carers who become eligible on or after 1 July 2011. The first payment is \$879.77 followed by 12 instalments of \$379.77.
- Families who became eligible for Baby Bonus prior to 1 July 2011 will continue to receive 13 equal instalments based on the 2010–11 rate of \$5,294.
- For multiple births, parental leave pay may be paid for the first child (if eligible) and Baby Bonus for the other child(ren).
- The payment is made into a bank, credit union account or building society account. Baby Bonus cannot be claimed through the tax system for births after 1 July 2004.
- You can claim Baby Bonus up to three months before the birth of your child or when a child enters your care.

### Income test

- Baby Bonus is an income tested payment which is payable to families whose estimate of combined adjusted taxable income is \$75,000 or less in the six months following the birth of a child or the child's entry into the family's primary care.

### Assets test

- No assets test.

## Maternity Immunisation Allowance

### Basic conditions of eligibility

- From 1 January 2009 Maternity Immunisation Allowance is generally paid as two separate amounts.
- The first amount will be paid if your child is fully immunised between 18–24 months of age.
- The second amount will be paid if your child is fully immunised between four and five years of age.
- Parents can claim Maternity Immunisation Allowance before or after they become the primary carer by using the same form they use to claim Paid Parental Leave, Baby Bonus and Family Tax Benefit.
- Alternatively, Maternity Immunisation Allowance can be claimed through the Family Assistance Office up to no later than the child's fifth birthday.
- Maternity Immunisation Allowance may also be paid if an approved immunisation exemption has been obtained for the child.

**Note:** you can claim Maternity Immunisation Allowance for children who are adopted from outside Australia and who enter Australia before they are 16 years of age. If your child was adopted from outside Australia you will need to claim on or before your child's fifth birthday, or within two years of their arrival in Australia (whichever is later). If your child arrives in Australia after their third birthday, Maternity Immunisation Allowance is payable as a single payment if your child is fully immunised between 18 months and two years after arrival.

### Residence requirements

- As for Family Tax Benefit Part A.

### Basic rates and methods of payment

- The full amount of Maternity Immunisation Allowance is \$258.00.
- The first amount of \$129.00 will be paid when the child is immunised between 18 and 24 months of age.
- The second amount may be slightly higher than \$129.00, due to indexation and will be paid when the child is immunised between four and five years of age.
- Payment is made into bank, credit union or building society account.
- You can claim Maternity Immunisation Allowance up to three months before the birth of your child or when a child enters your care.

### Income test

- No income test.

### Assets test

- No assets test.

## Health Care Card (Family Tax Benefit)

### Basic conditions of eligibility

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

### Residence requirements

- As for Family Tax Benefit Part A.

### 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

- The child must attend CCB approved or registered child care.
- The claimant or partner must be liable for the payment of the child care fees.

### Residence requirements

- The claimant or partner must be living permanently in Australia and be:
  - an Australian citizen, **or**
  - the holder of a permanent visa, **or**
  - a New Zealand citizen who arrived on a New Zealand passport, **or**
  - a holder of a certain temporary visa (e.g. Spouse/Partner Provisional and 851 Resolution of Status (Permanent) (Class CD) and similar subclass visas), **or**
  - a student from outside Australia sponsored by the Australian Government, **or**
  - a non-resident experiencing hardship or special circumstances.

### Other factors affecting eligibility

- Children aged under seven must have age-appropriate immunisation, be on a catch-up schedule or have an exemption.

- For CCB approved care, all eligible families can get CCB for up to 24 hours care per child per week.
- For CCB approved care, both parents, or the single parent, must participate in activities that meet the work, training, study test for at least 15 hours per week (or 30 hours per fortnight), or have an approved exemption to be eligible for more than 24 hours per child and up to 50 hours of CCB per child per week.
- For registered care, both parents, or the single parent, must participate in activities that meet the work, training, study test at sometime during the week child care is used or have an approved exemption to receive up to 50 hours CCB.
- Grandparents who are the primary carers of their grandchildren do not have to meet the work, training, study test to receive up to 50 hours of CCB per child per week of CCB approved care.
- Grandparents who are the primary carers of their grandchildren and who are receiving an income support payment from Centrelink or from the Department of Veterans' Affairs are eligible for a special rate of CCB, called Grandparent CCB (GCCB), to cover the full cost of CCB approved care for up to 50 hours per child per week.
- For CCB approved care except Occasional Care, CCB, CCR and JETCCFA can be paid for up to 42 absences per child per financial year for any reason with no evidence required. CCB is also paid for additional absences above the 42 days for certain reasons with supporting documentation requirements. Approved child care services can provide parents with absence and additional absence policy details.
- For Occasional Care, CCB is paid for an absence if the child care has been booked and paid for at the Occasional Care service. There is no limit on the number of absences.
- Parents can access their child's absence record on their View Child Care Attendance online statement available at **familyassist.gov.au** under Online Services/Child Care/View child care details and payments.

### Maximum rate—CCB approved care

- Up to \$3.78 per hour for a non-school child (\$189.00 for a 50 hour week).

**Note:** depending on your circumstances (e.g. your income, what type of child care service you use and the number of hours), you may be entitled to a different rate than stated. Contact the Family Assistance Office for a more accurate assessment.

- Rates for school children are 85 per cent of the non-school child rates.
- A higher part-time loading percentage applies to non-school children attending a long day care service for less than 37.5 hours a week, **and**
- A higher standard hourly rate applies to children attending family day care and in home care services for less than 37.5 hours a week, **and**

- A higher non-standard hourly rate applies to children attending family day care and in home care services for any hours outside the service's standard hours.
- 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 the end of the income (financial) year.

### Rate—registered care

- Registered care rate of \$0.632 per hour (up to \$31.60 per week).
- Rates for school children are 85 per cent of the non-school child rates.
- Paid by direct credit on presentation of receipts within 12 months from when the care was provided.

### Income test—CCB approved care

- Maximum rate payable for actual annual family income under \$39,785 or families on income support.
- Families with income above the income limits will not receive any CCB. If families' CCB entitlement is zero due to income, they may still be eligible for the Child Care Rebate.
- CCB is not payable over the following income limits:

Number of children in care	Income limits
One	\$138,065
Two	\$143,095
Three or more for each child after the third	\$161,581 + \$30,528

### Income test—registered care

- No income test.

### Assets test

- No assets test.

## Child Care Rebate (CCR)

### Basic conditions of eligibility

- The child must have attended CCB approved child care.
- The claimant must have been eligible for CCB (entitled to a rate of zero or more\*).
- The claimant and partner must have passed the work, training, study test (for the purpose of the rebate).

\***Note:** there is no income test for the CCR. If the claimant is eligible for CCB but their CCB entitlement is zero due to income, they may still be eligible for the CCR.

### Residence and other requirements

- As for Child Care Benefit.

### Other factors affecting eligibility

Families get the CCR if they are eligible for CCB (entitled at a rate of zero or more) and using a CCB approved child care service, **and**

- they and their partner are working, looking for work, training and studying or doing voluntary work to improve their work skills, or they have an exemption or exceptional circumstances exist or the child is at risk.

**Note:** families only have to participate in work related commitments at some time during a week or have an exemption. No minimum number of hours is required.

### Basic rates

- 50 per cent of out-of-pocket child care expenses for CCB approved care up to the annual cap. From 1 July 2011, the CCR annual cap is \$7,500 per child per year.
- Out-of-pocket expenses means the amount paid for child care after CCB and any JETCCFA (see page 10) amounts are taken out.
- From July 2011, families have the option to receive the CCR paid fortnightly either directly to their child care service provider or directly to their nominated bank account. Child Care Rebate fortnightly payment is based on the frequency of child care attendance records received from Child Care Service providers.
- Families still have the option to receive their Child Care Rebate quarterly or annually as a lump sum directly to their bank account.
- The quarterly payment will be made by the Family Assistance Office at the end of each quarter in which the child care costs were incurred. If you choose to receive your Child Care Rebate as quarterly payments, they will be paid once the Family Assistance Office has received child care attendance details from your CCB approved child care service/s for the quarter. If you already receive your Child Care Rebate as a quarterly payment then this will continue, unless you nominate to receive fortnightly payments.
- The annual payment will be made by the Family Assistance Office at the end of the financial year when families lodge a CCB lump sum claim and once CCB entitlement has been determined. The annual CCR payment option is only available to families who claim CCB as a lump sum.

**Note:** CCR may only be payable for absences from child care that are eligible for CCB.

### Income test

- No income test.

### Assets test

- No assets test.

## Jobs Education and Training Child Care fee assistance (JETCCFA)

- Provides extra help with the cost of CCB approved child care to eligible parents undertaking activities such as work, JobSearch, training or study as part of an Employment Pathway Plan, to help them re-enter the workforce.
- Pays some of the 'gap fee'—the difference between the total child care fee and the amount covered by CCB up to a person's eligible hours limit, with all parents making a contribution of 10 cents per JETCCFA hour per child plus the cost for any additional hours over their eligible hours limit.

**Note:** you can use the Centrelink/Family Assistance/Child Support/Child Care Estimator online to work out your possible entitlement to Family Tax Benefit and/or Child Care Benefit and Child Care Rebate for CCB approved child care. Visit [familyassist.gov.au](http://familyassist.gov.au) or [mychild.gov.au](http://mychild.gov.au) for more information.



**Additional Centrelink payments delivered by the Department of Human Services**

## Parenting Payment

### Basic conditions of eligibility

- Must have qualifying child aged under six if you are partnered, aged under eight if you are single or aged under 16 if you have been in receipt of Parenting Payment prior to 1 July 2006.
- Can be paid to only one member of a couple.
- When youngest qualifying child is aged six or over, must enter into an Employment Pathway Plan allowing participation in a broad range of activities.

**Note:** recipients who were granted Parenting Payment before 1 July 2006 will (subject to continuing eligibility) remain on this payment until their youngest child turns 16 and will have participation requirements when their youngest child turns seven. Any child that enters into a person's principal care from 1 July 2011 will cease to be a Parenting Payment child when they turn six years for Parenting Payment (Partnered), or eight years for Parenting Payment (Single).

### Residence requirements

- Must be in Australia as an Australian resident for a period of, or periods totalling, 104 weeks, or arrived in Australia as a refugee, or became a single parent while an Australian resident (for Parenting Payment Single only), or have a qualifying residence exemption.
- Can be paid for up to 13 weeks for a temporary absence from Australia or longer if the person has to travel to study or train as part of their full-time Australian course or Australian Apprenticeship. The length of your last return to Australia may affect your entitlement during the absence from Australia.
- Different rules apply if a person is covered by an International Social Security Agreement.

### Basic rates

- Single parents: up to \$641.50\* per fortnight.  
\*A Pension Supplement (see page 29) amount is included in this fortnightly rate. For those under age pension age, it is currently \$20.90. A higher Pension Supplement amount may be paid if the person has reached age pension age.
- Partnered parents: up to \$439.40 per fortnight (up to \$526.60 per fortnight if separated by illness or respite care couple, or partner in prison).
- A Pension Supplement (page 29) is paid to recipients of Parenting Payment (Partnered) who have reached age pension age.
- Pharmaceutical Allowance (page 29) is paid to Parenting Payment (Single) recipients who are under age pension age. It may be paid to Parenting Payment (Partnered) recipients.
- Education Entry Payment of \$208 may be payable.
- Pensioner Education Supplement may be paid to Parenting Payment (Single) recipients.
- Mobility Allowance may be paid to Parenting Payment recipients.
- Job seekers undertaking Work for the Dole (including full-time Work for the Dole and Drought Force), Green Corps activities, the Language, Literacy and Numeracy Program and Community Development Employment Project (CDEP) activities may be eligible for an additional supplement of \$20.80 per fortnight.

### Rent Assistance

- Normally paid with Family Tax Benefit Part A.

## Income test

### Single parents

- For maximum payment, the recipient's income must be no more than \$174.60 per fortnight, plus \$24.60 for each additional child. Income over this amount reduces the rate of payment by 40 cents in the dollar.
- A part payment may be available if the recipient's income is less than \$1,778.35 per fortnight, plus \$24.60 for each additional child. This amount may be higher if you are eligible for Pharmaceutical Allowance.

### Partnered parents

#### Partner is not a pensioner

- For maximum payment, the recipient's income must be no more than \$62 per fortnight and the partner's income must be no more than \$826 per fortnight.
- Recipient's income reduces the rate by 50 cents for each dollar between \$62 and \$250, and by 60 cents for each dollar above \$250 per fortnight.
- Partner's income up to \$826 per fortnight has no effect. Income over this amount reduces the rate by 60 cents for each extra dollar.
- A part payment may be available provided all of the following conditions are met:
  - recipient's income must be less than \$825.67 per fortnight, **and**
  - partner's income must be less than \$1,558.33 per fortnight, **and**
  - the combined income of the couple must be less than \$1,651.67 per fortnight.
- These conditions are a guide only. Some recipients who meet these conditions will not be eligible for a payment. Eligibility can only be confirmed following a full assessment of a couple's income under the relevant income test.
- 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 the rate by 25 cents for each dollar between \$124 and \$500, and by 30 cents for each dollar above \$500 per fortnight.
- For part payment, the couple's combined income must be less than \$1,651.34 per fortnight.

## Assets test

- See Chart A (page 30).
- 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(ren)'s parents have died, **or**
- One parent has died and the whereabouts of the other is unknown to the claimant, **or**
- One parent has died and the other parent is in prison for at least 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 has died 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.

### Residence requirements

- Claimant must be living in Australia and be:
  - an Australian citizen, **or**
  - the holder of a permanent visa, **or**
  - a New Zealand citizen who arrived on a New Zealand passport, **or**
  - holder of a certain temporary visa, subclass 070, 309, 310, 447, 451, 695, 785, 786, 787, 820 or 826, or the holder of a Criminal Justice Stay Visa issued specifically for the purpose of assisting in the administration of criminal justice in relation to the offence of people trafficking, sexual servitude or deceptive recruiting.
- May be paid for up to three years of a temporary absence from Australia. However, some recipients (certain temporary visa holders) may not be paid at all, or only in strictly limited circumstances.
- Different rules apply if a person is covered by an International Social Security Agreement.
- Can be claimed during a temporary absence from Australia.

### Basic rates

- The base rate of DOP is \$57.20 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.

## Age Pension (AP)

### Basic conditions of eligibility

- Men born before 1 July 1952 are eligible at age 65.
- Women born before 30 June 1947 have reached the qualifying age for Age Pension.
- For women born between 1 July 1947 and 1 July 1952, see table below.

Women born between	Eligible for Age Pension at age
1 July 1947 and 31 December 1948	64½
1 January 1949 and 30 June 1952	65

For both men and women born on or after 1 July 1952 see table below:

People born between	Eligible for Age Pension at age
1 July 1952 and 31 December 1953	65½
1 January 1954 and 30 June 1955	66
1 July 1955 and 31 December 1956	66½
1 January 1957 and later	67

### Residence 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 continuous period, **or**
- Certain periods in 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 a special 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 or Partner Allowance immediately before turning pension age.
- Can generally be paid for the total period of absence from Australia (some exemptions may apply), however, after 26 weeks the rate may change.

**Note:** special rules in the case of travel to New Zealand, or if covered by an International Social Security Agreement.

### Basic rates

Status	Pension rate per fortnight
Single	\$689.00*
Member of a Couple	\$519.40*

\*These amounts exclude the Pension Supplement which pensioners may receive as an additional payment to the base pension. See Pension Supplement (page 29).

- Paid fortnightly to bank, credit union or building society 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.
- Not eligible for Education Entry Payment or Pensioner Education Supplement.
- An advance may be available in certain circumstances.

### Pension Reform Transitional Arrangements

Pensioners receiving payments at 19 September 2009 did not receive a payment reduction because of the changes made to the pension system from 20 September 2009 (including changes to the income test taper rate, the Work Bonus and removal of higher income test free area for pensioners with dependent children). Some pensioners will be paid a transitional rate until the new rules provide an equal or better outcome for them. The transitional rate is based on the income test rules and payment rates (indexed to CPI) that applied before 20 September 2009. Please contact us for more information.

### Rent Assistance

- See Chart F (page 34).

### Income test

- See Chart C (page 31).
- No income test on the basic rate for age pensioners who are permanently blind; however, these pensioners may be affected by the special arrangements for compensation payments (see page 32 for more information).

### Assets test

- See Chart A (page 30) for full pension limits.
- See Chart B (page 31) for part pension limits.
- Hardship provisions may apply.
- No assets test on the basic rate for age pensioners who are permanently blind; however, these pensioners may be affected by the special arrangements for compensation payments (see page 32 for more information).

## Pension Bonus Scheme

### Basic conditions of eligibility

- Allows people who work and defer claiming Age Pension to earn a one-off tax-free lump sum bonus.
- The Pension Bonus Scheme is closed to new entrants who did not qualify for Age Pension before 20 September 2009.
- Existing members may remain in the scheme and continue to accrue entitlements if they or their member partner continue to work 960 hours per year.
- Must register before a bonus can be accrued. Earliest registration is the date when age and residence requirements for Age Pension are met.
- Members not working who rely on their non-member partner's employment to remain in the scheme are no longer able to do so. Bonus will generally need to be claimed within 13 weeks of 20 September 2009.
- Maximum bonus accrual period is five years.
- Cannot accrue bonus after age 75.
- Must meet work test of at least 960 hours of paid work each year for a minimum of 12 months from registration.
- Not paid if receiving income support (except Carer Payment) after meeting age and residency requirements for Age Pension rates (page 12).
- Can be affected by 'gifting rules' if more than \$10,000 is given away in a single year or more than \$30,000 over a five-year period.

### Basic rates

- Members claim bonus when they eventually claim Age Pension.
- Amount of bonus is based on how long a person defers pension from the date of registration, and rate of pension payable at time of claim.

Rate if maximum pension payable:

Years (bonus periods)	Single	Partnered (each)
1	\$1,735.00	\$1,311.90
2	\$6,940.00	\$5,247.80
3	\$15,615.00	\$11,807.50
4	\$27,759.90	\$20,991.00
5	\$43,374.90	\$32,798.50

### Pension Bonus Bereavement Payment

- Pension Bonus Bereavement Payment (PBBP) commenced on 1 January 2008. It is a payment that may be made to the surviving partner of a deceased member of the Pension Bonus Scheme who did not claim their bonus before death. It has the same maximum rates as the Pension Bonus payment. For further information contact us on **132 300**.

## Wife Pension

### Basic conditions of eligibility

- Since 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.

### Residence requirements

- May be paid for up to 13 weeks of a temporary absence outside Australia or longer if the person has to travel to study or train as part of their full-time Australian course or Australian Apprenticeship. Can be paid overseas indefinitely in some cases. Different rules apply if the person is covered by an International Social Security Agreement.

### Basic rates

- See Age Pension including Pension Supplement (page 12).
- Pensioners receiving payments at 19 September 2009 may be paid under 'transitional arrangements' (page 12).
- Education Entry Payment of \$208 may be payable.
- Pensioner Education Supplement may be paid to a Wife Pension recipient (if their partner is receiving Disability Support Pension).

### Rent Assistance

- See Chart F (page 34).

### Income test

- See Chart C (page 31).

### Assets test

- See Chart A (page 30) for full pension limits.
- See Chart B (page 31) for part pension limits.
- Hardship provisions may apply.

## Widow B Pension

### Basic conditions of eligibility

- Since 20 March 1997, no new grants of Widow B Pension. Current recipients may continue to receive this payment.

### Residence requirements

- May be paid for up to 13 weeks of a temporary absence outside Australia or longer if the person has to travel to study or train as part of their full-time Australian course or Australian Apprenticeship. Can be paid overseas indefinitely in some cases. Different rules apply if the person is covered by an International Social Security Agreement.

### Basic rates

- See Age Pension including Pension Supplement (page 12).
- Pensioners receiving payments at 19 September 2009 may be paid under 'transitional arrangements' (page 12).

## Rent Assistance

- See Chart F (page 34).

## Income test

- See Chart C (page 31).

## Assets test

- See Chart A (page 30) for full pension limits.
- See Chart B (page 31) for part pension limits.
- Hardship provisions may apply.

## Bereavement Allowance

### Basic conditions of eligibility

- Person whose partner has died.
- 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).

### Residence requirements

- Must be an Australian resident.
- Available to newly arrived migrants after 104 weeks in Australia as an Australian resident 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 outside Australia for the period of the payment.
- Different rules apply if the person is covered by an International Social Security Agreement.

### Basic rates

- See Age Pension including Pension Supplement (page 12).
- Not eligible for Education Entry Payment.

## Rent Assistance

- See Chart F (page 34).

## Income test

- See Chart C (page 31).

## Assets test

- See Chart A (page 30) for full pension limits.
- See Chart B (page 31) for part pension limits.

## 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 under impairment tables\*, **and**
- Inability, as a result of impairment, to work for 15 hours or more per week for the next two years, **and**
- Inability, as a result of impairment, to undertake a training activity which would equip the person for work within the next two years, **or**
- Be permanently blind.
- Please contact us for more information.

\*If at least 20 points are not allocated under a single impairment table, must have also actively participated in a program of support.

### Residence 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 those years in one continuous period, **or**
- Certain periods in 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**
- Was a dependent child of an Australian resident at the time the continuing inability to work commenced.
- May be paid for up to 13 weeks of an absence outside Australia or longer if the person has to travel to study or train as part of their full-time Australian course or Australian Apprenticeship. Can be paid indefinitely in some cases if terminally ill and leaving Australia permanently. Different rules apply if the person is covered by an International Social Security Agreement.

### Basic rates

- See Age Pension rates including Pension Supplement (page 12), except if aged under 21 without children.
- Pensioners receiving payments at 19 September 2009 may be paid under transitional arrangements (page 12). Special savings provisions may apply to DSP for people under 21 without children, rather than transitional arrangements. Please contact us for more information.

- DSP recipients who are undertaking Work for the Dole, Green Corps activities, the Language, Literacy and Numeracy Program or participating in the Community Development Employment Project (CDEP), may be eligible for an additional supplement of \$20.80 a fortnight.

Under age 21, no children		
Single, aged under 18	dependent	\$334.40 pf
	independent	\$516.70 pf
Single, aged 18–20	dependent	\$379.00 pf
	independent	\$516.70 pf
Member of a couple		\$516.70 pf

- DSP for people under 21, no children (includes Youth Disability Supplement of \$114.00 per fortnight).
- DSP is not subject to parents' income and assets.
- Pharmaceutical Allowance, Utilities Allowance and Telephone Allowance may be paid to DSP recipients aged under 21 without children.
- Education Entry Payment of \$208 may be payable.
- Pensioner Education Supplement may be paid to DSP recipients.

## Rent Assistance

- See Chart F (page 34).
- Rent Assistance is normally not payable to single persons aged under 21, without dependants, who live with their parents or guardian.
- Rent Assistance not payable to some blind pensioners. Please contact us for more information.

## Income test

- See Chart C (page 31).
- For those aged under 21 with no children see Chart C (b) (page 31).
- No income test on the basic rate for disability support pensioners who are permanently blind; however, these pensioners may be affected by the special arrangements for compensation payments (see page 29 for more information).

## Assets test

- See Chart A (page 30) for full pension limits.
- See Chart B (page 31) for part pension limits.
- No assets test on the basic rate for disability support pensioners who are permanently blind; however, these pensioners may be affected by the special arrangements for compensation payments (see page 32 for more information).
- 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 or ABSTUDY).
- 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.

### Residence requirements

- Must be an Australian resident.
- Available to newly arrived migrants after 104 weeks in Australia as an Australian resident (some exemptions may apply).
- May be paid for up to 13 weeks of a temporary absence from Australia in certain limited circumstances.

### Basic rates

- Single: see Newstart Allowance (page 24).
- Partnered: see Newstart Allowance (page 24).
- Pharmaceutical Allowance is paid (page 29).

### Rent Assistance

- See Newstart Allowance (page 24).

### Income test

- See Chart D (page 33).

### Assets test

- See Newstart Allowance (page 24).

## Mobility Allowance (MOB)

### Basic conditions of eligibility

- Paid to a person with a disability aged 16 or over who cannot use public transport without substantial assistance, **and**
- Is required to travel to and from their home in order to undertake work (including volunteer work), training or job seeking, **and**
- Not be in prison or undergoing psychiatric confinement in connection with a conviction.
- To qualify for a standard rate of MOB:
  - be undertaking any combination of paid or voluntary work or vocational training for 32 hours every four weeks, **or**
  - be undertaking job search activities under an agreement between the Department of Human Services and an Employment Services Provider funded by the Department of Education, Employment and Workplace Relations, **or**

- be receiving Newstart Allowance, Youth Allowance or Austudy, and satisfy the activity test associated with these payments, **or**
- be participating in a Disability Employment Services—Disability Management Service.
- To qualify for the higher rate of MOB:
  - be receiving Newstart Allowance, Youth Allowance, Disability Support Pension or Parenting Payment, **and**
  - be working 15 hours per week at or above the relevant minimum wage, **or**
  - be looking for work of 15 hours or more per week at or above the relevant minimum wage under an agreement with an Employment Services Provider, **or**
  - be working 15 hours or more per week under the Supported Wages System.
- Mobility Allowance is not payable if you have been provided with a car from Department of Veterans' Affairs under the Vehicle Assistance Scheme. A person who is supplied with a GST-free car under the Goods and Services Act is not prevented from receiving Mobility Allowance.

### Residence requirements

- Must be an Australian resident.
- Available to newly arrived migrants after 104 weeks in Australia as an Australian resident (some exemptions may apply).
- May be paid for up to 13 weeks of temporary absence from Australia.

### Basic rate

- \$86.00 per fortnight.
- Paid fortnightly to bank, credit union or building society account.
- A lump sum advance equal to six months allowance may be paid once a year.

### Higher rate

- \$120.40 per fortnight.
- Paid fortnightly to bank, credit union or building society 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.

### Assets test

- No assets test.

## Carer Payment

### Basic conditions of eligibility

- Person providing constant care for:
  - a person who has a physical, intellectual or psychiatric disability, **or**
  - an adult who has a dependent child in their care. If the dependent child is aged six years or over, a person must qualify for and receive Carer Allowance for that child, **or**
  - a child with a severe disability, or a severe medical condition, **or**
  - two or more children with disability, or medical condition, **or**
  - a disabled adult and one or more children each with a disability or medical condition, **or**
  - a child with severe disability or severe medical condition on a short-term or episodic basis, **or**
  - a profoundly disabled child or a disabled child (saved pre 1 July 2009).
- Parents exchanging care of two or more children each with severe disability or severe medical condition or disability or medical condition, under a parenting plan.
- A person who receives Carer Payment for a child may automatically be entitled to Carer Allowance.
- Cannot receive Carer Payment as well as another income support payment, such as Age Pension, Newstart Allowance or Parenting Payment. However, the person may be entitled to other payments such as Carer Allowance, Family Tax Benefit or Assistance for Isolated Children allowances.
- The person being cared for must:
  - meet the care receiver income and assets tests, **or**
  - be assessed as having a high level of physical, intellectual or psychiatric disability under the Adult Disability Assessment Tool, **and**
  - be receiving an income support payment from us or a Service Pension, **or**
  - not be receiving an income support payment only due to not meeting residence requirements.
- The carer is not required to live with or adjacent to the person being cared for, but must be providing constant care in a private home of the care receiver.
- May be paid for up to 63 days in a calendar year during a period of respite, either in Australia or outside Australia.

### Residence requirements

- Claimant and care receiver must be Australian residents.
- Available to newly arrived migrants after 104 weeks in Australia as an Australian resident (some exemptions may apply).

- May be paid for up to 13 weeks of a temporary absence from Australia if care is still being provided or longer if the person has to travel to study or train as part of their full-time Australian course or Australian Apprenticeship.
- Different rules apply if the person is covered by an International Social Security Agreement.

### Basic rates

- See Age Pension including Pension Supplement (page 12).
- Pensioners receiving payments at 19 September 2009 may be paid under 'transitional arrangements' (page 12).
- Education Entry Payment of \$208 may be payable.
- Pensioner Education Supplement may be payable.

### Rent Assistance

- See Chart F (page 34).

### Income test

- Carer: see Chart C (page 31).

### Assets test

- Carer: see Chart A (page 30) for full pension limits.
- Carer: see Chart B (page 31) for part pension limits.
- Hardship provisions may apply.

## Carer Payment—Care Receivers Income and Assets Limits

- Care receiver income test for Carer Payment:
  - the income limit for a care receiver (and relevant family members) to qualify their carer for Carer Payment is \$100,450.
- Care receiver assets test for Carer Payment:
  - the assets limit for a care receiver (and relevant family members) to qualify their carer for Carer Payment is \$619,500
  - if the care receiver's assets exceed the assets limit, the carer may still qualify for Carer Payment if the care receiver passes an income test and the liquid Assets test
  - current liquid assets limits for care receivers are \$6,000 (single) and \$10,000 (partnered).
- Please contact us for more information.

## Carer Allowance (CA)

### Basic conditions of eligibility

An income supplement paid to someone who provides daily care and attention at home to a person with a disability or medical condition who is:

- aged 16 or over where the disability causes a substantial functional impairment, **or**

- a dependent child aged under 16:
  - 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 that result in automatic qualification or must cause the child to function below the standard for his or her age level.
- the child and the carer must live together in the same private residence or, if the child is hospitalised at the time of the claim, there must be an intention for the child to return home to live with the carer.

**Note:** a person who receives Carer Payment for a child may automatically be entitled to Carer Allowance.

### Residence requirements

- Claimant and care receiver must be Australian residents.
- May be paid for up to 13 weeks of a temporary absence from Australia if care is being provided.

### Basic rates

- \$114.00 per fortnight.
- \$1,000 Child Disability Assistance payment to be paid annually to a person receiving Carer Allowance on 1 July for each child being cared for under 16 years of age.
- May be paid in addition to an income support payment.

### Rent Assistance

- Not payable.

### Income test

- No income test.

### Assets test

- No assets test.

## Carer Supplement

### Basic conditions of eligibility

- An annual, non-indexed, lump sum payment paid every July to recipients of:
  - Carer Allowance
  - Carer Payment
  - Wife Pension with Carer Allowance
  - DVA Carer Service Pension
  - DVA Partner Service Pension with Carer Allowance

### Residence requirements

- Claimant and care receiver must be Australian residents.

## Basic rates

- Up to \$600 Carer Supplement will be paid to recipients of Carer Allowance for each person being cared for. An additional \$600 Carer Supplement will also be paid where a recipient is also in receipt of one of the above Centrelink or Service Pensions. This means some carers will qualify for two or more Carer Supplement payments.

## Income test

- No income test.

## Assets test

- No assets test.

## Austudy

### Basic conditions of eligibility

- To qualify for Austudy, a person must be undertaking qualifying study or a full-time Australian Apprenticeship and be aged 25 or over.

### Residence requirements

- Must be an Australian resident.
- Available to newly arrived migrants after 104 weeks in Australia as an Australian resident (some exemptions may apply).
- May be paid for 13 weeks of a temporary absence or longer if the person has to travel to study or train as part of their full-time Australian course or Australian Apprenticeship.

### Basic rates

- Single \$402.70 pf
- Single, with children \$527.50 pf
- Partnered, no children \$402.70 pf
- Partnered, with children \$442.10 pf
- Special rate for long-term income support recipients who are aged 21 years or more commencing full-time study or Australian Apprenticeship or migrants studying English:
  - Single \$489.10 pf
  - Partnered, no children \$442.10 pf
- Advance of Austudy payment of up to \$500 may be available.
- Pharmaceutical Allowance may be paid (page 29).
- Pension Supplement (page 29) is paid if recipient has reached age pension age.

## Student Start-up Scholarships

- Austudy recipients undertaking a higher education or preparatory course at a higher education institution will receive the Student Start-up Scholarship, paid in a maximum of two half-yearly instalments of \$1,025 (a total of \$2,050 in 2012).
- Students already receiving a Commonwealth Education Costs Scholarships (CECS) or Indigenous CECS are not eligible to receive a Student Start-up Scholarship.

## 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.

## Rent Assistance

- Rent Assistance is shared when both members of a couple, without children, are receiving an allowance or benefit.

## Personal income test

- Gross income is assessed.
- The first \$7,223 of a merit and equity based scholarship is exempt from means-testing.
- 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 33).

## Income Bank

- Allows Austudy students to accumulate up to \$6,000 of any unused portion of their fortnightly income-free area.
- Allows Austudy Australian Apprentices to accumulate up to \$1,000 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

- See Chart A (page 30).
- Payment may be deferred when liquid assets are equal to or exceed \$3,000 (single) or \$6,000 (couple or single with dependants).
- Hardship provisions may apply to the assets test.

## ABSTUDY

### Basic conditions of eligibility

- Person is:
  - of Aboriginal or Torres Strait Islander descent according to the ABSTUDY definition of Aboriginality, **and**
  - studying an approved course at an approved education institution, **or**
  - undertaking a full-time Australian Apprenticeship, **and**
  - not receiving other government assistance for study.

### Residence requirements

- Must be an Australian citizen and normally live in Australia.

### Basic rates

- Living Allowance:

#### Standard

Aged under 16 years tertiary	\$30.40 pf
Aged under 16 years in State Care and Foster Care Allowance paid	\$220.40 pf
Aged 16–17 years in State Care and Foster Care Allowance paid	\$220.40 pf
Aged 18–20 years in State Care and Foster Care Allowance paid	\$265.00 pf
Aged under 16 years in State Care and no Foster Care Allowance paid	\$402.70 pf
Aged 16–20 years in State Care and no Foster Care Allowance paid	\$402.70 pf
Aged 16–17 years	\$220.40 pf
Aged 18–20 years	\$265.00 pf
Aged 21 years or over*	\$486.80 pf

#### Away from home

Aged under 16 years	\$220.40 pf
Aged 16–20 years	\$402.70 pf
Aged 21 years or over*	\$486.80 pf

#### Independent–single, no children

Aged under 16 years	\$402.70 pf
Aged 16–20 years	\$402.70 pf
Aged under 16 years at home	\$220.40 pf
Aged 16–17 years at home	\$220.40 pf
Aged 18–20 years at home	\$265.00 pf
Aged 21 years or over*	\$486.80 pf
Aged 60 years or over*	\$526.60 pf

#### Independent–partnered, no children

Aged under 16 years	\$402.70 pf
Aged 16–20 years	\$402.70 pf

Aged 21 years or over*	\$439.40 pf
------------------------	-------------

#### Independent–single with dependent child

Aged under 16 years	\$527.50 pf
Aged 16–20 years	\$527.50 pf
Aged 21 years or over*	\$526.60 pf

#### Independent–partnered with dependent child

Aged under 16 years	\$442.10 pf
Aged 16–20 years	\$442.10 pf
Aged 21 years or over*	\$439.40 pf

\* These amounts are indexed every March and 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)	\$8,813.00 pa
Income test-free	\$7,398.00 pa

#### Incidentals Allowance

Less than 12 week course	\$77.40 pa
12 to 16 week course	\$135.50 pa
17 to 23 week (one semester) course	\$269.60 pa
24 week to one year course	\$547.70 pa

#### Additional Incidentals Allowance

Essential course costs in excess of less than	
12 week course	\$133.00 pa
12 to 16 week course	\$263.50 pa
17 to 23 week (one semester) course	\$526.90 pa
24 week to one year course	\$1,055.40 pa
Maximum in a year	\$2,080.00 pa

#### Lawful Custody Allowance essential course costs

Aged under 16 years	\$2,376.40 per semester
Boarding Supplement	
Residential Costs Option	\$41.60 pf plus actual costs

#### Masters and Doctorate allowances

Masters and Doctorate student	\$23,728.00 pa
living allowance	\$907.60 pf
Relocation Allowance	\$1,520.00 maximum (\$530.00 adult; \$260.00 child)

#### Thesis Allowance—one off payment

Masters—actual cost, maximum payment	\$420.00
PhD—actual cost, maximum payment	\$840.00
Compulsory course fees or Student Contribution	
Amounts (previously known as HECS)	actual costs

- Fares Allowance (students only) actual costs
- Away from base assistance actual costs  
Maximum payment for Masters/PhD is \$2,080.00 per year.
- Remote Area Allowance (see page 30).
- Pharmaceutical Allowance may be paid (see page 29).
- The Pensioner Education Supplement (PES) is also payable under ABSTUDY (see page 19).
- Advance of ABSTUDY of up to \$500 may be payable.
- Pension Supplement (page 29) may be paid if recipient has reached age pension age.

## Student Start-up Scholarships

- All full-time students in receipt of ABSTUDY Living Allowance, who are undertaking a higher education or preparatory course at a higher education institution will receive the Student Start-up Scholarship, paid in a maximum of two half-yearly instalments of \$1,025 (a total of \$2,050 in 2012).
- Students already receiving a Commonwealth Education Costs Scholarships (CECS) or Indigenous CECS are not eligible to receive a Student Start-up Scholarship.

## Relocation Scholarships

- Full-time dependent students in receipt of ABSTUDY Living Allowance, who have to live away from home to undertake a higher education or preparatory course at a higher education institution will receive a Relocation Scholarship.
- The Relocation Scholarship is also available to independent students in receipt of Living Allowance, who are disadvantaged by personal circumstances and are unable to live in the parental home.
- Students already receiving a Commonwealth Accommodation Scholarship (CAS) or Indigenous CAS are not eligible to receive the Relocation Scholarship.
- The Relocation Scholarship provides payment of \$4,000 to eligible students in the first year they are required to live away from home to study, **and**
- For students from major cities, \$1,000 in each year thereafter that the student lives away from home to study, **or**
- For students from regional areas, \$2,000 in each of the second and third years that the student lives away from home to study and \$1,000 in the following years the student lives away from home to study.
- The Relocation Scholarship is payable in addition to the Student Start-up Scholarship.

## Rent Assistance

- See Chart F (page 34).

## Crisis Payment

- See Crisis Payment (page 27).

## Youth Disability Supplement

- Youth Disability Supplement of up to \$114.00 per fortnight is payable to ABSTUDY recipients aged under 21 who have been assessed as having a partial capacity to work.
- Youth Disability Supplement is added to the rate of ABSTUDY and the rate payable cannot exceed the rate payable to those aged over 21 on Newstart Allowance.

## Means tests

- Income test on Living Allowance and Rent Assistance.
- The 'at home' rate of Schools Fees Allowance and the School Term Allowance are payable to applicants eligible for an income support payment, ABSTUDY Living Allowance, CDEP wages or a Health Care Card.
- Parental means tests do not apply to students in state care.

## Personal income Test—Income Bank

- Same as for Austudy payment and the Youth Allowance personal income test and Income Bank for full-time students and Australian Apprentices. Applies to students and Australian Apprentices aged 16 and over and independent Australian Apprentices aged under 16.

## Parental income test

- Same as for Youth Allowance except for some additional circumstances where the parental income and assets tests does not apply. Contact us for details.
- Applies to dependent students and Australian Apprentices.

## Family assets test

- Same as for Youth Allowance. Applies to dependent students and Australian Apprentices.

## Family Actual Means Test

- Same as for Youth Allowance. Applies to dependent students and Australian Apprentices.

## Independent—Assets test

- Same as for Youth Allowance and Austudy payment.

## Independent—Partner income test

- For students and Australian Apprentices aged under 21—same as for Youth Allowance.
- For students and Australian Apprentices aged 21 and over—same as for Newstart Allowance except for partner income which exceeds the income-free area of \$825.67 reduces fortnightly allowance by 50 cents in the dollar (instead of 60 cents).

## Pensioner Education Supplement (PES)

### Basic conditions of eligibility

- Receipt of a Department of Education, Employment and Workplace Relations, Department of Families, Housing, Community Services and Indigenous Affairs or Department of Veterans' Affairs income support payment because a person has a disability, is a single 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.
- Single principal carers and people with a partial capacity to work who receive Newstart Allowance, Youth Allowance or Parenting Payment (Partnered) may be eligible for PES in certain circumstances.

### Residence requirements

- Must be an Australian resident.
- Available to newly arrived migrants after 104 weeks in Australia as an Australian resident (some exemptions may apply).
- May be paid for up to 13 weeks of a temporary absence from Australia (or longer in certain limited circumstances, e.g. if travel is to study as part of your Australian course).

### Basic rates

- \$62.40 per fortnight for:
  - approved students with at least a 50 per cent study load, **or**
  - approved students granted a 25 per cent workload concession who undertake at least 25 per cent study load and who are either Disability Support Pensioners or Invalidity Service Pensioners, **or**
  - approved students granted a 25 per cent workload concession who undertake at least 25 per cent study load with a War Widow(er) Pension receiving an invalidity income support supplement.
- \$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 the cost of cheapest practicable form of public transport, regardless of transport actually used.

### Income and assets tests

- No income or assets tests.

## Assistance for Isolated Children (AIC) Scheme

### Basic conditions of eligibility

- Families of primary, secondary and certain tertiary students who do not have reasonable daily access to an appropriate state school can receive assistance:
  - for students who must board away from home, in a school, hostel or privately, **or**
  - 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 state 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 state 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 be eligible for AIC up to their 21st birthday), **and**
  - be undertaking approved studies at an approved institution.
- Tertiary students must be either under the minimum age that the state or territory requires them to participate in education or training or under 16 years of age (whichever is the greater).

### Residence requirements

- Student and claimant must be living permanently in Australia and be:
  - an Australian citizen, **or**
  - an Australian permanent resident, **or**
  - a New Zealand citizen who arrived on a New Zealand passport (waiting periods may apply).

### Allowances and maximum rates

- Boarding Allowance
 

Maximum rate of two components:	\$8,813.00 pa
– Basic (not income tested)	\$7,398.00 pa
– Additional (subject to parental income and actual board costs)	\$1,415.00 pa
  - Second Home Allowance (limited to a maximum of three students in a family) \$215.52 pf per student
  - Distance Education Allowance \$3,699.00 pa
  - AIC Pensioner 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 primary 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 five dollars of parental income over \$46,355. If parental income exceeds \$53,390 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 \$7,148 or less, only Basic Boarding Allowance is payable. If the applicant or his/her partner receives certain Australian Government income support payments, or holds a current Health Care Card, this test may be waived.

- Where the applicant is eligible for Additional Boarding Allowance, payment is payable up to:
  - the entitlement under the Parental Income Test, **or**
  - the student's boarding costs.

**Note:** depending on parental income and other circumstances, a student may receive a higher level of Australian Government assistance if he/she is eligible for Youth Allowance, ABSTUDY or Pensioner Education Supplement.

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

## Assets test

- No assets test.

## Youth Allowance (YA)

### Basic conditions of eligibility

- Full-time students and Australian Apprentices aged 16–24, or students who are temporarily incapacitated for full-time study aged 21–24.
- Students and Australian Apprentices aged 25 and over, getting Youth Allowance immediately before turning 25 and remaining in the same course of study or Australian Apprenticeship.
- Job seekers, 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 or study.

- Young people under 21 years of age without a Year 12 or equivalent qualification will usually need to:
  - participate in education and training full-time, **or**
  - participate full-time (that is, for at least 25 hours a week) in part-time study or training, in combination with other approved activities, until they complete Year 12 or an equivalent Certificate Level II or above qualification.
- Independent, aged 15 and above the school leaving age in their state who are satisfying or exempt from the activity test.

## Residence requirements

- Must be an Australian resident.
- Available to newly arrived migrants after 104 weeks in Australia as an Australian resident (some exemptions may apply).
- If exempt from activity test may be paid for up to 13 weeks for temporary absence from Australia in certain limited circumstances. The length of your last return to Australia may affect your entitlement during the absence from Australia.
- May be paid for 13 weeks of temporary absence or longer if the person has to travel to study or train as part of their full-time Australian course or Australian Apprenticeship.

## Basic rates

- Single, no children:
    - aged under 18, at home \$220.40 pf
    - aged under 18, away from home \$402.70\* pf
    - aged 18 and over, away from home \$402.70\* pf
    - aged 18 and over, at home \$265.00 pf
  - Single, with children \$527.50\* pf
  - Partnered, no children \$402.70\* pf
  - Partnered, with children \$442.10\* pf
- \*Rent Assistance may be payable.

- Single, principal carer of a dependent child (granted an exemption for foster caring/home schooling/distance education/large family) \$641.50 pf
- Special rate for long-term income support recipients who are aged 21 years or more commencing full-time study or an Australian Apprenticeship or migrants studying English:
  - Single, living at home \$325.30 pf
  - Single, living away from home \$489.10 pf
  - Partnered, no children \$442.10 pf
- Young people not considered independent must be assessed to get the away from home rate.
- Pharmaceutical Allowance may be paid (page 29).
- 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.

- Job seekers undertaking Work for the Dole (including full-time Work for the Dole and Drought Force), Green Corps activities, the Language, Literacy and Numeracy Program and Community Development Employment Project (CDEP) activities may be eligible for an additional supplement of \$20.80 per fortnight.

### Student Start-up Scholarships

- All full-time students in receipt of Youth Allowance, who are undertaking a higher education or preparatory course at a higher education institution will receive the Student Start-up Scholarship, paid in a maximum of two half-yearly instalments of \$1,025 (a total of \$2,050 in 2012).
- Students already receiving a Commonwealth Education Costs Scholarship (CECS) or Indigenous CECS are not eligible to receive a Student Start-up Scholarship.

### Relocation Scholarships

- Full-time dependent students in receipt of Youth Allowance who have to live away from home to undertake a higher education or preparatory course at a higher education institution will receive a Relocation Scholarship.
- The Relocation Scholarship is also available to independent students who are disadvantaged by personal circumstances and are unable to live in the parental home.
- Students already receiving a Commonwealth Accommodation Scholarship (CAS) or Indigenous CAS are not eligible to receive the Relocation Scholarship.
- The Relocation Scholarship provides payment of \$4,000 to eligible students in the first year they are required to live away from home to study, **and**
- For students from major cities, \$1,000 in each year thereafter that the student lives away from home to study, **or**
- For students from regional areas, \$2,000 in each of the second and third years that the student lives away from home to study and \$1,000 in the following years the student lives away from home to study.
- The Relocation Scholarship is payable in addition to the Student Start-up Scholarship.

### Merit and equity-based scholarships exempted from means testing

Students in receipt of equity and merit-based scholarships will have the first \$7,223 exempt from means testing. Any scholarship income in excess of this amount will be subject to means testing.

### Fares Allowance

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

### Rent Assistance

- See Chart F (page 34).
- 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.

### Youth Disability Supplement

- Youth Disability Supplement of up to \$114.00 per fortnight is payable to Youth Allowance recipients aged under 21 who have been assessed as having partial capacity to work.
- Youth Disability Supplement is added to the rate of Youth Allowance and the rate payable cannot exceed the rate payable to those over 21 on Newstart Allowance.

### Parental income test

- If not independent, a parental income test applies.
- Rate reduces if parent's income exceeds threshold of \$46,355.
- Rate reduces by 20 cents for every \$1.00 over the threshold.
- After applying parental income test, a personal income test is applied.
- The rate payable will be the lowest of that produced by the Family Actual Means Test (FAMT), parental income test or the personal income test.
- 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.
- In some circumstances (where parental income decreases/increases substantially) parent(s)' income in the current tax year is used.
- The parental means test does not apply to Youth Allowance (other) assessed as having a partial capacity to work.

### Personal income test

- Gross income is assessed.
- The first \$7,223 of a merit and equity based scholarship is exempt from means-testing.
- There is an income-free area of \$62 per fortnight for job seekers and \$236 per fortnight for students and Australian Apprentices.
- Income above the income-free area reduces payment unless credit in Income Bank (for students and Australian Apprentices—see following) or Working Credit (see page 34).
- See Chart D(a) (page 33).

## Income Bank

- Allows Youth Allowance students to accumulate up to \$6000 of any unused portion of their fortnightly income-free area.
- Allows Youth Allowance Australian Apprentices to accumulate up to \$1000 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 \$619,500
  - a 75 per cent discount for farm/business assets applies to the family assets test.
- If independent, see Chart A (page 30).
- Payment may be deferred when liquid assets are equal to or exceed \$3,000 (single) or \$6,000 (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 2010–11 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\$2,500 (including tax exempt income) from a source in Norfolk Island or outside Australia
  - 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 in a country other than Australia in excess of A\$2,500 or is a migrant who first entered Australia under a business skills category (business migrant) in the last 10 years.
- 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.

## Newstart Allowance (NSA)

### Basic conditions of eligibility

- Must be unemployed, or regarded as unemployed (this can include some people who work).
- Aged 21 or over but under age pension age.
- Willing to undertake suitable paid employment.
- Unless exempted, must participate in or be willing to participate in approved activities and/or JobSearch.
- Prepared to enter into, comply with or vary an existing Employment Pathway Plan to fulfil the activity test.

### Residence requirements

- Must be an Australian resident.
- Available to newly arrived migrants after 104 weeks in Australia as an Australian resident (some exemptions may apply).
- If not required to look for work you may be paid for up to 13 weeks of a temporary absence from Australia in certain limited circumstances.

### Basic rates

- Single, no children \$486.80 pf
- Single, with dependent child(ren) \$526.60 pf
- Single, aged 60 or over, after nine continuous months on payment \$526.60 pf
- Partnered (each) \$439.40 pf
- Single, principal carer of a dependent child (granted an exemption for foster caring/home schooling/distance education/large family) \$641.50 pf
- Advance of allowance of up to \$500 may be available.
- Pharmaceutical Allowance may be payable (page 29).
- Education Entry Payment of \$208 may be payable.
- Job seekers undertaking Work for the Dole (including full-time Work for the Dole and Drought Force), Green Corps activities, the Language, Literacy and Numeracy Program and Community Development Employment Project (CDEP) activities may be eligible for an additional supplement of \$20.80 per fortnight.
- If a couple is separated because of illness, they may each be paid \$526.60 per fortnight.
- One member of a couple may be paid \$526.60 per fortnight if the partner not receiving payment is imprisoned.
- Single principal carers of a dependent child aged under 16 and people assessed as having a partial capacity to work may be eligible for a Pensioner Concession Card.

### Rent Assistance

- See Chart F (page 34).
- 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 33).

## Assets test

- See Chart A (page 30).
- Payment may be deferred when liquid assets are equal to or exceed \$3,000 (single) or \$6,000 (couple or single with dependants).
- Hardship provisions may apply.

## Partner Allowance (PA)

**No longer open to new entrants.**

### Basic conditions of eligibility

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

### Residence requirements

- Must be an Australian resident.
- May be paid for up to 13 weeks of a temporary absence from Australia or longer if the person has to travel to study or train as part of their full-time Australian course or Australian Apprenticeship.

### Basic rates

- Maximum rate \$439.40 pf
- Education Entry Payment of \$208 may be payable.
- Pharmaceutical Allowance may be paid (page 29).
- Pension Supplement (page 29) is paid if recipient has reached age pension age.

### Rent Assistance

- See Chart F (page 34).
- Where both members of a couple without children are receiving an allowance or benefit, Rent Assistance is shared.

### Income test

- See Chart D (page 33).
- Partners of people receiving Special Benefit, see Special Benefit (page 26).

### Assets test

- See Chart A (page 30).
- Hardship provisions may apply.

## Widow Allowance (WA)

### Basic conditions of eligibility

- Women born on or before 1 July 1955.
- Not a member of a couple.
- Widowed, divorced or separated (from an opposite-sex or same-sex partner) 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.
- Required to attend a participation interview annually.

### Residence requirements

- Must be an Australian resident.
- Available to new arrived migrants after 104 weeks in Australia as Australian residents, or where the person has a qualifying residence exemption.
- Immediately eligible if the person has 10 years qualifying Australian residence or if the woman was widowed, divorced or separated from her partner while both her and her partner were Australian residents.
- May be paid for up to 13 weeks of a temporary absence from Australia or longer if the person has to travel to study or train as part of their full-time Australian course or Australian Apprenticeship.

### Basic rates

- See Newstart Allowance (page 24).
- Pharmaceutical Allowance may be paid (page 29).
- Pension Supplement (page 29) is paid if recipient has reached age pension age.
- Education Entry Payment of \$208 may be payable.
- Pensioner Education Supplement may be payable.

### Rent Assistance

- See Chart F (page 34).

### Income test

- See Chart D (page 33).

### Assets test

- See Chart A (page 30).
- Hardship provisions may apply.

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

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

## Basic conditions of eligibility

- Continuing CDEP participants (those on program at 30 June 2009) are paid wages from CDEP providers. They may also receive some additional assistance (outlined below), if they are:
  - registered in the CDEPManager system
  - receiving CDEP scheme wages, **and**
  - qualified for a Centrelink income support payment.
- New CDEP participants (those commencing the program from 1 July 2009) are not eligible for the CDEP Participant Supplement.
- Recipients of some income support payments may be eligible for an additional supplement of \$20.80 per fortnight.

## Residence requirements

- The residence qualifications are equivalent to those 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 F (page 34).
- Pharmaceutical Allowance, see relevant allowance or pension type (page 29).
- Pensioners on CDEP may also receive some remaining pension after application of the CDEP dollar-for-dollar income test, see below.
- Income support recipients who are still entitled to a part payment will continue to qualify for either a Pensioner Concession Card or a Health Care Card.
- CPS recipients may also get:
  - automatic access to a Health Care Card or Pensioner Concession Card if applicable, **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 \$1,103.00 pf
  - Partnered \$1,013.00 pf
- Total income of both partners must be under \$2,026.00 pf
- 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 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 33).

### Pensioners

- CDEP income will reduce the pension by one dollar for every dollar earned on CDEP up to a maximum threshold of \$486.80 for singles and \$439.40 each for couples. CDEP wages over this amount will be treated as ordinary income, see Chart C (page 31). The threshold will generally be lower for pensioners aged under 21.

### Assets test

- Refer to relevant allowance or pension type.

## 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 \$5,000.

### Residence requirements

- Must be an Australian resident, **or**
- A holder of a temporary visa subclass 070, 309, 310, 447, 451, 695, 785, 786, 787, 820 or 826, or a holder of a Criminal Justice Stay Visa issued specifically for the purpose of assisting in the administration of criminal justice in relation to the offence of people trafficking, sexual servitude or deceptive recruiting.
- Available to newly arrived migrants after 104 weeks in Australia as an Australian resident, 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 13 weeks of a temporary absence from Australia in certain limited circumstances.

## Basic rates

- Generally as for Newstart Allowance (page 24) or Youth Allowance (page 22).
- May be reduced if in receipt of free board and/or lodgings or receiving other forms of support.
- Education Entry Payment of \$208 may be payable (single parents only).
- Pensioner Education Supplement may be payable (single parents only).
- Pharmaceutical Allowance may be payable (see page 29).
- Pension Supplement (see page 29) is paid if recipient has reached age pension age.

## 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

- See Chart A (page 30).

## Crisis Payment

### Basic conditions of eligibility

- Must:
  - be qualified for an income support pension or benefit or ABSTUDY Living Allowance and the pension or benefit or ABSTUDY Living Allowance must be payable, **and**
  - be in severe financial hardship, and either:
  - have left their home and be unable to return home because of an extreme circumstance, such as domestic violence and have established or intend to establish a new home, **or**
  - have remained in their home following domestic violence and the family member responsible has left or been removed from the home, **or**
  - have served at least 14 days in prison or in psychiatric confinement, **or**
  - have entered Australia for the first time on a qualifying humanitarian visa on or after 1 January 2008.
- Must claim:
  - within seven days after the extreme circumstance occurred, **or**
  - within seven days of the family member responsible leaving or being removed from the home, **or**
  - up to 21 days before or within seven days after release from prison or psychiatric confinement, **or**
  - within seven days of arrival in Australia.

## Residence requirements

- Must be an Australian resident or the holder of a specified subclass of visa and in Australia at the time the extreme circumstance or domestic violence occurs.

## Basic rates

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

## Concession Cards, Supplements and Allowances

### Pensioner Concession Card (PCC)

A PCC is automatically issued to:

- All income support pensioners, which includes: Age Pension, Disability Support Pension, Wife Pension, Carer Payment, Parenting Payment (Single), Bereavement Allowance and Widow B Pension.
- Department of Veterans' Affairs service pensioners and war widows receiving an income support supplement.
- Newstart Allowance, Parenting Payment (Partnered) and Youth Allowance (job seeker) customers assessed as having a partial capacity to work or who are a single principal carer of a dependent child.
- Older benefit customers, that is:
  - customers aged 60 and 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 an income support pension) for nine months or more.
- Participants of the Pension Loans Scheme who are qualified to receive a part-rate pension.
- Community Development Employment Project (CDEP) participants who are qualified for an income support 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 or Special Benefit, but where that payment is not payable due to the result of either the asset test or rules relating to seasonal or intermittent workers, and who therefore qualify for the CDEP 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 an income support pension) for nine months or more.

Once customers are no longer qualified for these payments, they must generally stop using their PCC. However, in some circumstances, certain customers can retain their PCC for a short period after returning to work. These provisions are designed to assist customers to make the transition from income support to work.

### Disability Support Pensioners (DSP)

- Retain their PCC for 52 weeks after losing qualification for the pension due to commencing employment of 15 hours or more per week or because of the level of earnings from employment.

### Wife Pension (DSP) customers

- Retain their PCC for 52 weeks after losing qualification for payment 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 benefit customers (as defined earlier)

- Retain their PCC for a further 26 weeks 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) customers

- Retain their PCC for 12 weeks after losing entitlement to Parenting Payment (Single) due to an increase in income due to employment. A Health Care Card is issued for the balance of 26 weeks, that is a further 14 weeks provided the customer has been in continuous receipt for the last 12 months of either:
  - an income support pension (except for a Special Needs Pension), **or**
  - an income support benefit (other than Austudy or Youth Allowance paid to students).

### Newstart and Youth Allowance (job seeker)

- Retain their PCC for 52 weeks after losing qualification due to employment income, if they have been assessed as having a partial capacity to work, **or**
- Retain their PCC under the same provisions as Parenting Payment (Single) customers (see above), if they are the single principal carer of a dependent child.

A PCC extension is also available, under certain circumstances, to people under age pension age who remain qualified for certain payments during a nil rate period under the Working Credit Scheme.

## Automatic issue Health Care Card (HCC)

The HCC is automatically issued to people who are not qualified for a Pensioner Concession Card who are receiving:

- Newstart Allowance, Partner Allowance, Sickness Allowance, Special Benefit, Widow Allowance and Youth Allowance (job seeker only).
- Parenting Payment (Partnered), Exceptional Circumstances Relief Payment, Farm Help Income Support and those entitled to receive the maximum rate of Family Tax Benefit Part A by fortnightly instalments.
- Mobility Allowance.
- Carer Allowance (CA), paid to parents/carers in respect of a child with a disability. The card is issued in the child's name. Other parents/carers of children with a disability who do not receive CA may receive a HCC subject to less stringent disability-related eligibility criteria.
- Community Development Employment Project Scheme Participant Supplement where the recipient is qualified for an income support 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.

Once people are no longer receiving these payments, they must generally stop using their HCC. However, in some instances, people can retain their HCC for up to 26 weeks after returning to work. This provision is designed to assist people to make the transition from income support to work. The provision applies to long-term recipients of NSA, SA, PA, SpB, WA, and YA (job seeker). Former long-term recipients of PPS, NSA and YA (job seeker) who are a single principal carer of a dependent child also qualify for a HCC extension (in addition to a 12-week PCC extension).

A HCC extension is also available, under certain circumstances, to people who remain qualified for certain payments during a nil rate period under the Working Credit scheme.

## Claim required Health Care Card (HCC)

Specific types of HCCs can be claimed in the following circumstances:

- A low income HCC is available on application to people with income below certain levels. Once eligible, the qualifying income limits may be exceeded by up to 25 per cent before eligibility for the card is lost. The income test applies to average weekly gross income for the eight weeks immediately prior to applying for the card. Income limits for the period 20 September 2011 to 19 March 2012 are:
 

– single (no children)	\$480.00 pw
– couple, combined (no children)	\$834.00 pw
– single, one dependent child	\$834.00 pw
– for each additional dependent child add	\$34.00 pw

These limits (except for the child add-on) are indexed twice yearly, in March and September, based on movements in the Consumer Price Index.

There is no assets test for the low-income HCC.

- A foster child HCC is available, on application, to assist foster children and carers. The card can be claimed by the foster carer on behalf of the child. The foster child HCC is issued only in the name of the child, and can only be used to obtain concessions on services utilised by the child. The foster child HCC is not means tested.
- An ex-Carer Allowance (CA) HCC is available, on application, to 16-25 year old full-time students with a disability or a severe medical condition. The card can be claimed by students who were in receipt of a CA HCC on the day before their 16th birthday. The ex-CA HCC is issued in the name of the student and is not means tested.

## Commonwealth Seniors Health Card (CSHC)

The CSHC is targeted at self-funded retirees of age pension age (see chart under Age Pension, page 12) who do not qualify for an Age Pension because of assets or income levels.

To qualify for a CSHC a person must make a claim for the card, and meet the following criteria:

- not be receiving an income support pension or benefit or a Department of Veterans' Affairs service pension or income support supplement, **and**
- be of age pension age, **and**
- be living permanently in Australia and be:
  - an Australian citizen, **or**
  - a holder of a permanent visa, **or**
  - New Zealand citizen who arrived on a New Zealand passport.
- available to newly arrived migrants after 104 weeks in Australia as an Australian resident or Special Category Visa holder (some exemptions may apply).
- must be in Australia to retain card, or temporarily absent for not more than 13 weeks.
- have an annual adjusted income of less than \$50,000 for singles; \$80,000 for couples (combined income); and \$100,000 combined for couples separated by illness, respite care or prison. An amount of \$639.60 per year is added for each dependent child. There is no assets test.

## Residence requirements

- Certain residence requirements must be met to qualify for any type of HCC.

## Pension Supplement

- A Pension Supplement is added to the regular fortnightly payment made to recipients of Age Pension, Carer Payment, Wife Pension, Widow B Pension, Bereavement Allowance, Disability Support Pension (except if aged under 21 without children) and to certain other income support payment recipients if the person has reached age pension age.

- The maximum Pension Supplement combined the value of Telephone Allowance, Utilities Allowance, the GST Supplement and Pharmaceutical Allowance and an additional amount into a single payment. The maximum Pension Supplement is currently \$59.80 a fortnight for singles and \$90.20 a fortnight for couples, combined.
- The minimum Pension Supplement is an amount below which the Pension Supplement does not fall until income or assets reach a level that would otherwise reduce a total pension including Pension Supplement to nil. The minimum amount is currently \$32.20 a fortnight for singles, and \$48.60 for couples, combined.

Pensioners may elect to receive the minimum pension supplement amount on a quarterly basis. Installments will be paid as soon as possible after 20 March, 20 June, 20 September and 20 December each year.

- A Pension Supplement basic amount (former GST Supplement) is paid to recipients of Parenting Payment (Single) under age pension age and to those eligible for Pension Supplement who are absent from Australia for more than 13 weeks. Pension Supplement above the basic amount can only be paid to those pensioners who live in Australia. The basic amount is currently \$20.90 a fortnight for singles and \$34.80 for couples, combined.

## Seniors Supplement

Seniors Concession Allowance (SCA) and Telephone Allowance (TAL) for holders of the Commonwealth Seniors Health Card (CSHC) were combined into a Seniors Supplement. The rate of Seniors Supplement is \$837.20 a year for single cardholders and \$631.80 a year for a cardholder who is partnered. The Seniors Supplement is paid quarterly in December, March, June, and September.

## Telephone Allowance (TAL)

Telephone Allowance (TAL) is a quarterly payment to assist with the cost of maintaining a telephone service—it is not paid to assist with the cost of telephone calls.

TAL is paid to telephone subscribers who receive the Disability Support Pension and who are aged under 21 years without children and to Parenting Payment (Single) recipients who are under age pension age. TAL is also paid to telephone subscribers who receive certain social security allowance payments and are in specific circumstances.

A higher rate of TAL is payable to recipients of Disability Support Pension who are aged under 21 years without children if they or their partner also have a home internet connection.

The current rate of TAL is \$100.80 per year (\$25.20 per quarter). The higher rate of TAL is \$151.20 per year (\$37.80 per quarter) for home internet subscribers. This amount is shared between both members of an eligible couple.

The payment is made in January, March, July and September each year and is adjusted to increases in the Consumer Price Index in September. For most pensioners and other income support recipients who have reached age pension age, the value of TAL has been either added into the Pension Supplement (page 29) or forms part of the rate paid under transitional arrangements. The last quarterly payment of TAL for these recipients was made soon after 20 September 2009.

## Utilities Allowance (UA)

Utilities Allowance (UA) is a quarterly payment to recipients of Widow Allowance and Partner Allowance who are under age pension age, and to Disability Support Pension recipients who are aged under 21 years without children to assist with meeting the cost of utilities bills. The payment is made in March, June, September and December each year and is adjusted to increases in the Consumer Price Index in March and September. The current annual rate is \$557.60 for singles and \$278.80 for each eligible member of a couple.

For most pensioners and other income support recipients who have reached age pension age, the value of UA has been either added into the Pension Supplement (page 29) or forms part of the rate paid under transitional arrangements. The last quarterly payment of UA for these recipients was made soon after 20 September 2009.

## Pharmaceutical Allowance (PhA)

Rate: \$6.20 per fortnight for eligible single person, and \$3.10 per fortnight for each eligible member of a couple (i.e. \$6.20 in total if both members of a couple are eligible). However, where a person is a member of an illness separated couple or a respite care couple or where a partner is in prison, the rate is \$6.20 per fortnight (i.e. same as for a single person).

Payment	Conditions under which PhA is paid
Disability Support Pension	Automatically paid to those under 21 years of age without children
Parenting Payment (Single)	Automatically paid if under age pension age.
Sickness Allowance	Automatically paid
Newstart Allowance	Must be temporarily incapacitated, or have a partial capacity to work, or be a single principal carer of a dependent child, or be 60 years or more of age and have been in receipt of income support continuously for at least nine months.
Partner Allowance Widow Allowance Special Benefit*	Must be either temporarily incapacitated, or be 60 years or more (but under age pension age) and have been in receipt of income support continuously for at least nine months.

Payment	Conditions under which PhA is paid
	*Note: Special Benefit customers are NOT required to be Australian residents in order to be paid PhA
Austudy	Must be 60 years or more (but under age pension age) and have been in receipt of income support continuously for at least nine months.
ABSTUDY	Must be either temporarily incapacitated, or be 60 years or more (but under age pension age) and have been in receipt of income support continuously for at least nine months.
Parenting Payment (Partnered) if under age pension age.	Must be 60 years or more of age and have been in receipt of income support continuously for nine months, or have a partial capacity to work or be unable to meet participation requirements due to a temporary incapacity.
Youth Allowance (job seeker)	Must be either temporarily incapacitated or a single principal carer of a dependent child or have a partial capacity to work.
Youth Allowance (full-time students and Australian Apprentices)	Must be temporarily incapacitated.
Community Development Employment Project (CDEP)	As per relevant payment type.

**Note:** PhA is subject to portability provisions where relevant.

For most pensioners and other income support recipients who have reached age pension age, the value of PhA has either been incorporated into the Pension Supplement or forms part of the rate paid under transitional arrangements.

## 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.

### Residence requirements

- Resident of Ordinary Tax Zone A, **or**
  - Special Tax Zone A (with certain exceptions), **or**
  - Special Tax Zone B.
- Can be paid for the first eight weeks of a temporary absence from Australia.

## Basic rates

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

## Rent Assistance

- Not payable.

## Income test

- No income test.

## Assets test

- No assets test.

## Chart A—Assets test limits for Allowances and Full Pensions

Family situation	For Homeowners	For Non-homeowners
Single	\$186,750	\$321,750
Couple (combined)	\$265,000	\$400,000
Illness separated (couple combined)	\$265,000	\$400,000
One partner eligible (combined assets)	\$265,000	\$400,000

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

The assets test limits above also apply to the transitional rate of pension.

Allowances, Austudy and Parenting Payment are not payable if assets exceed these amounts.

For pensions, assets over these amounts reduce pension by \$1.50 per fortnight for every \$1,000 above the amount (single and couple combined). See Chart B.

## Chart B—Assets test limits for Part Pensions

For part pension assets must be less than #		
Family situation	For Homeowners	For Non-homeowners
Single	\$686,000	\$821,000
Couple (combined)	\$1,018,000	\$1,153,000
Illness separated (couple combined)	\$1,263,500	\$1,398,500
One partner eligible (combined assets)	\$1,018,000	\$1,153,000
Transitional		
Family situation	For Homeowners	For Non-homeowners
Single	\$631,750	\$766,750
Couple (combined)	\$983,500	\$1,118,500
Illness separated (couple combined)	\$1,155,000	\$1,290,000
One partner eligible (combined assets)	\$983,500	\$1,118,500
Assets test DSP – Aged under 21 (no children)		
Family situation	For Homeowners	For Non-homeowners
<b>i) Single—dependent</b>		
16–17 years	\$414,000	\$549,000
18–20 years	\$443,750	\$578,750
<b>ii) Single—-independent</b>		
16–20 years	\$535,500	\$670,500
<b>iii) Couple (combined)</b>		
16–20 years	\$958,500	\$1,093,500

Some assets are deemed to earn income, while certain assets are not included in the assets test. Contact us 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.

#Limits will increase if Rent Assistance is paid with your allowance or pension.

The assets and income limits in Charts A and B may only apply to people who are resident in Australia, or are temporarily absent from Australia for up to 13 weeks. Contact us 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 at the time of entry, 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 assets test limits, currently \$135,000.

## 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 an income support payment. Different tests apply to such cases.

## Chart C—Income test for pensions

<b>(a) Income test for pensioner†</b>		
Family situation	For full pension (pf)*	For part pension (pf)#
Single	up to \$150.00	less than \$1,647.60
Couple (combined)	up to \$264.00	less than \$2,522.00
Illness separated (couple combined)	up to \$264.00	less than \$3,259.20
<b>(b) Income test for DSP under 21, no children</b>		
Family situation	For full pension (pf)*	For part pension (pf)
16–17 years	up to \$150.00	less than \$831.20
18–20 years	up to \$150.00	less than \$920.40
16–20 years independent	up to \$150.00	less than \$1,195.80
<b>(c) Income test for pensioners—Transitional Rules^</b>		
The notional maximum pension for transitional rate pensioners is \$667.20 per fortnight for a single pensioner and \$1077.60 per fortnight combined for pensioner couples. This rate excludes rent assistance.		
Family situation	For full pension (pf)*	For part pension (pf)#
Single	up to \$150.00	less than \$1,818.00
Couple (combined)	up to \$264.00	less than \$2,958.00
Illness separated (couple combined)	up to \$264.00	less than \$3,600.00
^Allowable income is increased by up to \$24.60 pf for each dependant child.		

## **(d) DSP Under 21 Single—no children—Saved Status**

Saved status: With affecting income as at 19 September 2009

Family situation	For full pension (pf)*	For part pension (pf)#
16–17 years	up to \$150.00	less than \$1,001.50
18–20 years	up to \$150.00	less than \$1,113.00
16–20 years independent	up to \$150.00	less than \$1,457.25
Couple (combined)	up to \$264.00	less than \$2,863.00

**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.

†This income test does not apply to recipients of Parenting Payment Single. See Parenting Payment (page 10).

\*Income over these amounts reduces the rate of pension payable by 50 cents in the dollar (single), 25 cents in the dollar each (for couples). For transitional or saved cases 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).

Pensioners receiving payments at 19 September 2009 may be paid under 'transitional arrangements' or saved status (page 12).

#These figures may be higher if Rent Assistance is paid with your pension.

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

Employment income is subject to a Work Bonus for eligible pensioners over age pension age.

## Work Bonus

### Basic conditions of eligibility

- The Work Bonus is a concession on the income test treatment of employment income for pensioners over age pension age, except Parenting Payment (Single).
- The Work Bonus is used to reduce assessable employment income in an instalment period. An instalment period is a period of a maximum of 14 days.
- All pensioners over age pension age, other than recipients of Parenting Payment (Single), are eligible for the Work Bonus. If they are eligible for a transitional rate, we will compare the transitional rate (which has no Work Bonus) to the new rate (which does include the Work Bonus). The transitional rate is paid where it pays a higher rate.
- No registration process, however pensioners must keep us up to date with their employment income.

**Note:** from 1 July 2011, the first \$250 of employment income each fortnight is excluded from assessment under the income test for pensioners of age pension age. In addition, any unused amount of the \$250 fortnightly exemption accrues in an Employment Income Concession Bank, up to a maximum of \$6,500. Any credit in this Bank offsets future employment income that would otherwise be assessable. The unused Bank amount carries forward between years.

## Compensation payment

Compensation payments, such as weekly workers' compensation payments, are assessed differently. If the compensable injury occurred prior to receiving an income support payment each dollar of any regular compensation payment reduces the income support payment (pension or allowance) by a dollar. If the compensable injury occurred while receiving an income support payment any regular compensation payment is assessed under the normal income test. If a person has a partner, any amount of regular compensation payment over the standard payment amount is treated as the partner's own ordinary income and may reduce their rate under the ordinary income test applying to their payment. Compensation payments may include a component of taxable income and it is this component that is included as income for Family Tax Benefit purposes. Lump sum compensation payments may result in a non-payment period. A partner will not be affected by a non-payment period and can still be paid social security payments provided they are otherwise eligible. Contact us for more information.

## Chart D(a)—Personal income test for Youth Allowance, Austudy, ABSTUDY

### Income test

Family Situation	For full Allowance (pf)*	For part Allowance (pf)
Single, aged under 18, at home		
Students and Australian Apprentices	up to \$236	less than \$616.67
Job seekers	up to \$62	less than \$460.67
Single, aged 18 or over, at home		
Students and Australian Apprentices	up to \$236	less than \$691.00
Job seekers	up to \$62	less than \$535.00
Single or partnered, no dependants, away from home		
Students and Australian Apprentices	up to \$236	less than \$920.50#

Family Situation	For full Allowance (pf)*	For part Allowance (pf)
Job seekers	up to \$62	less than \$764.50#
Partnered, with dependants		
Students and Australian Apprentices	up to \$236	less than \$986.17#
Job seekers	up to \$62	less than \$830.17#
Single, with dependants		
Students and Australian Apprentices	up to \$236	less than \$1,128.50#
Job seekers	up to \$62	less than \$972.50#
Single, long-term unemployed aged 21 or over, undertaking full-time study or Australian Apprenticeship, at home	up to \$236	less than \$791.50
Single, long-term unemployed aged 21 or over undertaking full-time study or Australian Apprenticeship, away from home	up to \$236	less than \$1,064.50#
Partnered, long-term unemployed, no dependants, aged 21 or over undertaking full-time study or Australian Apprenticeship, no children	up to \$236	less than \$986.17#

\*For job seekers, fortnightly income between \$62 and \$250 reduces fortnightly allowance by 50 cents in the dollar. Income above \$250 reduces payment by 60 cents in the dollar.

For students and Australian Apprentices, fortnightly income between \$236 and \$316 reduces the fortnightly allowance by 50 cents in the dollar. Income above \$316 reduces payment by 60 cents in the dollar. For students and Australian Apprentices the income test is subject to Income Bank credit.

In general, partner income which exceeds the cut-out point reduces fortnightly allowance by 60 cents in the dollar. However, the cut-out point varies for individuals depending on their circumstances.

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

**Note:** for ABSTUDY recipients aged 21 years and over the rate of entitlement is aligned with Newstart. Please contact ABSTUDY on **132 317** to ascertain the effect of personal income.

## Chart D—Income test for NSA, WA, PA, SA

### Income test

Family Situation	For full Allowance (pf)*	For part Allowance (pf)**
Single, no children	up to \$62	less than \$904.67
Single, aged 60 or over, after nine months continuous months on payment	up to \$62	less than \$981.34
Single, with dependent child(ren)	up to \$62	less than \$971.00
Partnered (each)	up to \$62	less than \$825.67
Single, principal carer of a dependent child (granted an exemption for foster caring/home schooling/distance education/large family)	up to \$62	less than \$1,162.50

\*Fortnightly income between \$62 and \$250 reduces fortnightly allowance by 50 cents in the dollar.

For income above \$250 per fortnight, fortnightly allowance reduces by 60 cents in the dollar.

In general, partner income which exceeds the cut-out point reduces fortnightly allowance by 60 cents in the dollar. However, the cut-out point varies for individuals depending on their circumstances.

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

### Working Credit

Working Credit helps working age people to keep more of their income support payment when they take up work. When people have little or no income, they will build up 'working credits'. Then if they do work, their working credits increase the amount they can earn before their income support payment is reduced. For example, someone with 150 working credits is able to earn an extra \$150 above the income-free area before their payment starts to reduce.

It also helps people who take up short-term jobs by making it easier for them to get their payments restarted (for up to 12 weeks). This means that people don't have to reapply for payments, they just need to prove that their job has ended, or that their income has dropped, and we will restart their payments.

## Chart E—Taxable/Non-Taxable

### Taxable

- Age Pension, Disability Support Pension (for people of age pension age), Widow B 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), Paid Parental Leave, Parenting Payment, Bereavement Allowance, Newstart Allowance, Widow Allowance, Sickness Allowance, Special Benefit, Youth Allowance, Partner Allowance, Austudy payment, ABSTUDY Living Allowance, Pension Supplement Basic Amount, and Education Entry Payment.

### Non-taxable

- Disability Support Pension (if under age pension age), Wife Pension (if both spouses are under age pension age), Carer Payment (if carer and person being cared for are both under age pension age), 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, Remote Area Allowance (offsets the Zone Tax Rebate), Rent Assistance, Telephone Allowance, Utilities Allowance, Seniors Supplement, Assistance for Isolated Children Scheme allowances, Pensioner Education Supplement, ABSTUDY supplementary benefits, Baby Bonus, Pension Bonus Scheme, Pension Loans Scheme, Large Family Supplement, Maternity Immunisation Allowance, Child Care Benefit, Crisis Payment, and tax-exempt Pension Supplement.

**Note:** the tax treatment of payments made during a bereavement period may differ due to special rules that apply.

## Chart F—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	\$119.40	\$106.20	\$265.40
Single, no children, sharer	\$79.60	\$106.20	\$212.33
Couple, no children	\$112.60	\$172.80	\$322.93
One of a couple who are separated due to illness, no children*	\$119.40	\$106.20	\$265.40
One of a couple who are temporarily separated, no children	\$112.60	\$106.20	\$256.33

\*Includes respite care and partner in prison.

- 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 Australian Government 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.
- 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.
- Rent Assistance is paid as part of another payment. It may be reduced due to the income test rules applying to that primary payment.
- Rent Assistance is subject to portability provisions where relevant.

## How to contact us

Visit [humanservices.gov.au](http://humanservices.gov.au) for more information about payments and services or call the '13' or '1800' number listed that is most relevant to your situation.

<b>Older Australians</b>	<b>132 300</b>
About to retire or in retirement Seniors Needing help after someone has died	
<b>Disability and carers</b>	<b>132 717</b>
Are you ill, injured or do you have a disability Caring for someone	
<b>Employment services</b>	<b>132 850</b>
Looking for work (21 and over) Are you a farmer, self-employed or rural Australian Needing help in a crisis Recently moved to Australia	
<b>Families and Parents</b>	<b>136 150</b>
Family Assistance Office	
<b>Youth and Students</b>	<b>132 490</b>
Looking for work (under 21) Youth Allowance Austudy Pensioner Education Supplement	
<b>ABSTUDY</b>	<b>132 317</b>
<b>Assistance for Isolated Children (AIC) Scheme</b>	<b>132 318</b>
<b>Australian Apprentices</b>	<b>133 633</b>

<b>Australian Government Services Fraud Tip-off Line</b>	<b>131 524</b>
<b>BasicsCard Balance Check</b>	<b>Freecall™ 1800 057 111</b>
<b>Calling from outside Australia</b>	<b>+61 3 6222 3455</b>
<b>Centrelink Business Hotline</b>	<b>131 158</b>
<b>Centrelink International Services</b>	<b>131 673</b>
<b>Customer Relations</b>	<b>Freecall™ 1800 050 004</b>
Suggestions, complaints and compliments	
<b>Drought Assistance</b>	<b>132 316</b>
<b>Financial Information Service seminar bookings</b>	<b>136 357</b>
<b>Foreign Income Exchange Line</b>	<b>Freecall™ 1800 050 041</b>
<b>Income Management Line</b>	<b>132 594</b>
<b>Indigenous Call Centre</b>	<b>136 380</b>
<b>Online Service Helpdesk</b>	<b>132 307</b>
<b>To speak to us in languages other than English</b>	<b>131 202</b>
<b>TTY* Customer Relations</b>	<b>Freecall™ 1800 000 567</b>
<b>TTY* Enquiries</b>	<b>Freecall™ 1800 810 586</b>

\*TTY is only for people who are deaf or who have a hearing or speech impairment. A TTY phone is required to use this service.

**Note:** calls from your home phone to '13' numbers from anywhere in Australia are charged at a fixed rate. That rate may vary from the price of a local call and may also vary between telephone service providers. Calls to '1800' numbers from your home phone are free. Calls from public and mobile phones may be timed and charged at a higher rate.

## Centrelink self service

Centrelink self service is a quick and convenient way to report, update or view your personal details without having to speak to a Centrelink Customer Service Adviser or visit a Centrelink or Medicare service centre.

**Online Services**—are secure, convenient and protect your privacy. Some of the options that make it easier for you to do business with us:

- report income, Activity Test/participation requirements and changes to your circumstances
- view your Centrelink payment history and check when and how much your next Centrelink payment will be
- apply for an Advance Payment
- print an Income Statement, Rent Certificate or Reporting Statement
- update contact details, bank account details and study details
- view a summary of your current income and assets
- view, add, change or cancel deductions
- check appointment details and reporting dates, **and**
- claim for Age Pension, student payments and family assistance payments.

**Phone Self Service**—provides you with a convenient way to do some of your Centrelink business:

- call **136 240**—to access a range of phone services
- call **133 276**—(**13 EARN**)—to report income, Activity Test/participation requirements and changes to your circumstances.

For more information about reporting requirements visit **centrelink.gov.au** or **humanservices.gov.au**

**Nominee access to Online Services**—gives nominees the choice to do Centrelink business on behalf of a customer they are a nominee for, using Online Services.

**Online Letters**—gives you the choice to view some letters from Centrelink online rather than having them sent to your postal address.

**Electronic Message Reminder**—is a free personalised reminder service that sends an SMS text message or email to remind you about appointments and other messages.

For more information about Centrelink self service visit **centrelink.gov.au** or **humanservices.gov.au**

## Definition of a partner

For Department of Human Services and Family Assistance Office purposes a person is considered to be your partner if you and the person are living together, or usually live together, and are:

- married, **or**
- in a registered relationship (opposite or same-sex), **or**
- in a de facto relationship (opposite or same-sex).

Department of Human Services considers a person to be in a de facto relationship from the time they commence living with another person as a member of a couple. From 1 July 2009 the Department of Human Services recognises all couples, opposite-sex and same-sex.

This publication has been prepared by the Department of Human Services to give you information about payments and services it delivers on behalf of the Department of Families, Housing, Community Services and Indigenous Affairs (FaHCSIA) and the Department of Education, Employment and Workplace Relations (DEEWR).

## Disclaimer

The information contained in this publication is intended only as a guide to payments available.

### What are your responsibilities?

- It is your responsibility to decide if you wish to apply for a payment and to make the application, having regard to your particular circumstances.
- The information is accurate as at 1 January 2012, but may of course change. If you use this publication after that date, please check with us that the details are up to date.

### From what date are benefits payable?

Most government payments are paid from, or after, the date on which the application is made. So the sooner you lodge your application the quicker you may be paid.

### What is the position if you deal with a third party?

You may deal with a third party who is not a member of the Department of Human Services' staff. If you do so, please remember that we have not authorised any third parties to provide information or advice to you about payments. If you think a decision about your payment is incorrect, you can contact us and ask for the decision to be reconsidered.

If you are not satisfied with the service you received from us 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.