



Australian Government



Centrelink
giving you options

A guide to Australian Government payments

on behalf of the
Department of Families,
Housing, Community
Services and Indigenous
Affairs and the
Department of Education,
Employment and
Workplace Relations

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20 September – 31 December 2007

The Family Assistance Office has been created by the Australian Government to give Australian families better access to government services. Family Assistance Offices have been set up in Medicare Australia offices, Centrelink Customer Service Centres and Australian Taxation Office Shopfronts across the country, offering a range of payments to support families with their work and family responsibilities.



Australian Government
Family Assistance Office

Family Tax Benefit Part A

Basic conditions of eligibility

- Must have a dependent child aged under 21, or
- A qualifying dependent full-time student aged 21–24.

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

- they are receiving a pension, Labour Market related payment or benefit such as Youth Allowance, or
- aged 5–15, not studying full-time and their annual income is \$11 929 or more, or
- aged 16–24 and their annual income is \$11 929 or more or they are receiving a Prescribed Education Scheme payment such as ABSTUDY.

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

Residential requirements

- Claimant must be 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, 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 or credit union account; or through the tax system as a lump sum payment after the end of the financial year with the added option to reduce the amounts of tax withheld from wages paid to you or your partner.
- 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.
- Maximum rates of Family Tax Benefit Part A

For each child	Per fortnight	Per year
Aged under 13 years	\$145.46	\$4460.30
Aged 13–15 years	\$189.00	\$5595.45
Aged 16–17 years	\$46.90	\$1890.70
Aged 18–24 years	\$63.00	\$2310.45
In an approved care organisation aged 0–24 years	\$46.90	\$1222.75

Note: Payment per year figures (except for the approved care organisation figure) include the Family Tax Benefit Part A supplement (\$667.95 per child for the 2007–08 financial year) 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	\$46.90	\$1890.70
Aged 18–24 years	\$63.00	\$2310.45

Note: Payment per year figures include the Family Tax Benefit Part A supplement (\$667.95 per child for the 2007–08 financial year) but the fortnightly figures do not. The supplement can only be paid after the end of the financial year.

Income test

- An income estimate does not need to be provided for those who are single and who receive certain income support payments from Centrelink or the Department of Veterans' Affairs.
- Depending on your individual circumstances, your family income could be \$41 318 a year before your Family Tax Benefit Part A payment is reduced.
- If your income is more than \$41 318 a year, your payment will reduce by 20 cents for each dollar above \$41 318, 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 \$91 542 a year (plus \$3650 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 and your partner must lodge a tax return or tell the Family Assistance Office that you are not required to lodge

a tax return or any Family Tax Benefit you receive will have to be repaid.

- Income limit beyond which only base rate is paid (\$pa)

No. Children aged 0–12 yrs	No. Children 13–15 yrs			
	Nil	One	Two	Three
Nil		\$59 842	\$78 366	\$96 890
One	\$54 166	\$72 690	\$91 214	\$109 738
Two	\$67 014	\$85 538	\$104 062	\$122 586
Three	\$79 862	\$98 386	\$116 910	\$135 434

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

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

No. Children aged 0–17 yrs	No. Children 18–24 yrs			
	Nil	One	Two	Three
Nil		\$99 244	\$110 595	\$122 823
One	\$97 845	\$109 196	\$121 424	\$133 651
Two	\$107 797	\$120 025	\$132 252	\$144 480
Three	*\$118 625	*\$130 853	*\$143 080	*\$155 308

Note: Income limits include the effect of the \$667.95 Family Tax Benefit Part A supplement which is available only after the end of the financial year when annual family income can be assessed. Families with income approaching these amounts may only be able to be paid the Family Tax Benefit at the end of the income year and not as fortnightly payments. Income limit is higher if families are eligible for Multiple Birth Allowance.

*Income limit is higher than stated for three children aged 13–15.

Maintenance income test for Family Tax Benefit Part A

- Maintenance income-free areas:
 - Single parent, or one of a couple receiving maintenance \$1259.25
 - Couple, each receiving maintenance \$2518.50
 - For each additional child \$419.75
- Maintenance over these amounts may reduce Family Tax Benefit Part A by 50 cents in the dollar, until the base rate of Family Tax Benefit Part A is reached.

Assets test

- 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.

Residential requirements

- As for Family Tax Benefit Part A.

Basic rates

- \$10.08 per fortnight, or \$262.80 pa.
- Paid with Family Tax Benefit Part A.

Income test

- As for Family Tax Benefit Part A.

Assets test

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

Multiple Birth Allowance

Basic conditions of eligibility

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

Residential requirements

- As for Family Tax Benefit Part A.

Basic rates

- Triplets \$121.94 per fortnight, or \$3179.15 pa.
- Quadruplets or more \$162.54 per fortnight, or \$4237.65 pa.
- Paid with Family Tax Benefit Part A.
- Ceases when children turn six.

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.
- Not paid to people paying rent to a government housing authority.

Residential requirements

- As for Family Tax Benefit Part A.

Basic rates

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

Family situation	Maximum payment per fortnight	No payment if your fortnightly rent is less than	Maximum payment if your fortnightly rent is more than
Single, one or two children	\$123.76	\$123.34	\$288.35
Single, three or more children	\$140.00	\$123.34	\$310.01
Couple, one or two children	\$123.76	\$182.56	\$347.57
Couple, three or more children	\$140.00	\$182.56	\$369.23

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 6)
 - Double Orphan Pension (see page 7)
 - Carer Allowance (see page 11).

Family Tax Benefit Part B

Basic conditions of eligibility

- Gives extra assistance to sole 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 dependent child aged under 16, or
- A qualifying dependent full-time student up to the age of 18 (who does not get Youth Allowance or a similar payment).

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

Age of youngest child	Per fortnight	Per year
Under 5 years	\$125.02	\$3584.30
5–15 years (or 16–18 years if a full-time student)	\$87.08	\$2595.15

Note: *Payment per year figures include the Family Tax Benefit Part B supplement (\$324.85 per family for the 2007–08 financial year) but the fortnightly figures do not. The supplement can only be paid after the end of the financial year.*

Income test

- Single parents automatically receive the maximum amount of Family Tax Benefit Part B.
- For two parent families, the income of the main earner is not taken into account. 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 earn up to \$4380 each income year before it affects their Family Tax Benefit Part B. Payments are reduced by 20 cents for each dollar of income earned over \$4380.
- 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 \$22 302 per annum, or
 - their youngest child is aged between five and 18 years and the lower earner has income less than \$17 356 per annum.

- You and your partner must lodge a tax return to tell the Family Assistance Office that you are not required to lodge a tax return or any Family Tax Benefit you receive will have to be repaid.

Assets test

- No assets test.

Baby Bonus

The Baby Bonus assists with the costs associated with the birth or adoption of a child.

The Baby Bonus (formerly known as Maternity Payment) replaced Maternity Allowance and the Australian Taxation Office baby bonus for children born on or after 1 July 2004.

Basic conditions of eligibility

- Paid to families following the birth (including stillbirth) or adoption of a baby, where the eligibility requirements for Family Tax Benefit for the child (disregarding the income tests) are met within 13 weeks of a child's birth, or in the case of adoption, within 13 weeks of the child being entrusted into the claimant's care.
- Parents are required to formally register the birth of their child as a condition of receiving the Baby Bonus for births on or after 1 July 2007. This requirement does not apply to parents whose child is stillborn, adopted or born outside Australia.
- Payable to:
 - a parent of the baby, or
 - families who have care of a newborn child within 13 weeks of the child's birth, and are likely to continue to have care of the child for no less than 13 weeks, or
 - families who have a child entrusted to their care for adoption before the child is two years of age. In the case of an overseas adoption not completed before the child's arrival in Australia the child must have entered Australia before their second birthday.
- The claim must be made within 26 weeks of the child's birth, or in the case of adoption, within 26 weeks of the child coming into the person's care.

Residential requirements

- As for Family Tax Benefit Part A.

Basic rates

- Usually the payment is a one-off lump sum payment of \$4187 per eligible child. Claimants aged 17 or under can only receive the Baby Bonus in 13 fortnightly instalments. The Baby Bonus can also be paid in fortnightly instalments or as a combination of a lump sum and fortnightly instalments to claimants aged 18 and over.
- The payment is made into a bank or credit union account. Baby Bonus cannot be claimed through the tax system for births after 1 July 2004.
- For a multiple birth, the Baby Bonus is paid for each eligible child: for example, \$8374 is paid for twins.

Income test

- No income test.

Assets test

- No assets test.

Maternity Immunisation Allowance

Basic conditions of eligibility

- Paid for children aged 18–24 months who are fully immunised.
- Must be claimed on or before the child turns two years of age.
- Maternity Immunisation Allowance may be paid if an approved immunisation exemption has been obtained for the child.

Residential requirements

- As for Family Tax Benefit Part A.

Basic rates

- One-off lump sum payment of \$232.70.
- Payment is made into a bank or credit union account. Maternity Immunisation Allowance cannot be paid through the tax system.

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.

Residential requirements

- As for Family Tax Benefit Part A, or in Australia and receiving a pension under the New Zealand Agreement.

Basic rates

- Card issued every six months.

Income test

- As for Family Tax Benefit Part A.

Assets test

- No assets test.

Child Care Benefit (CCB)

Basic conditions of eligibility

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

Residential 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 Provisional and Temporary Protection and similar 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 approved care, all families are eligible for CCB for up to 24 hours care per child per week.
- For approved care, both parents, or the sole 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 sole parent, must participate in activities that meet the work/training/study test at sometime during the week child care is used 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 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, Grandparent CCB (GCCB), to cover the full cost of approved care for up to 50 hours per child per week.

Basic rates—approved care

- Up to \$3.37 per hour for a non-school child (\$168.50 for a 50 hour week).
- Minimum rate of \$0.564 per hour (up to \$28.20 per week) for incomes over an upper threshold.
- Rates for school children are 85 per cent of the non-school child rates.
- Can be paid directly to child care services to reduce the fees charged. Fee reductions are based on an estimate of adjusted taxable income, with reconciliation after the end of the income (financial) year.
- Alternatively, payment can be made as a lump sum to parents after the end of the income (financial) year.

Basic rates—registered care

- \$0.564 per hour (up to \$28.20 per week) for a non-school child.
- Rates for school children are 85 per cent of the non-school child rates.
- Paid by direct credit on presentation of receipts within 12 months from when the care was provided.

Income test—approved care

- Maximum rate payable for actual annual family income under \$35 478 or families on income support.



Australian Government



Additional payments delivered by Centrelink:

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 a Activity Agreement allowing participation in a broad range of activities.
- Note: Customers 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.*

Residential 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 has a qualifying residence exemption.
- Can be paid for up to 13 weeks for a temporary absence from Australia. 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 \$537.70* per fortnight.
* Since July 2000, has included a supplement. It is currently \$18.50.
- Partnered Parents: up to \$387.80 per fortnight (up to \$464.90 per fortnight if separated by illness or respite care couple, or partner in prison).
- Pharmaceutical Allowance is paid to Parenting Payment (Single) customers; it may be paid to Parenting Payment (Partnered) customers—see Chart H (page 23).
- Education Entry Payment of \$208 may be payable.
- Employment Entry Payment of \$104 may be payable.
- Pensioner Education Supplement may be paid to Parenting Payment (Single) customers.

Rent Assistance

- Normally paid with Family Tax Benefit Part A.

Income test

Single Parents

- See Chart C (page 20).

- Minimum rate payable over the following thresholds:

Number of children in care	Upper income threshold
One	\$108 434
Two	\$115 900
Three+	\$131 570 + \$23 031 for each child after the third

Income test—registered care

- No income test.

Assets test

- No assets test.

Child Care Tax Rebate (CCTR)

Basic conditions of eligibility

- The child must have attended approved child care.
- The claimant must have received Child Care Benefit (CCB).
- The claimant and partner must have passed the CCB work/training/study test (for the purpose of the rebate).

Residential and other requirements

- As for Child Care Benefit.

Basic rates

- 30 per cent of out-of-pocket child care expenses for approved care, up to \$4354 for 2007–08.
- Out-of-pocket expenses means the amount paid for child care after the CCB and any JETCCFA amounts are taken out.
- This payment will be made by the Family Assistance Office at the end of the financial year in which the child care costs were incurred, following the lodgement of the claimant's tax return and once the child care service(s) has reported the usage and claimant's out-of-pocket expenses.

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 approved child care to eligible parents undertaking activities such as work, JobSearch, training or study as part of an Activity Agreement, to help them to 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.

Partnered Parents

Partner is not a pensioner

- For maximum payment, the customer's income must be no more than \$62 per fortnight and the partner's income must be no more than \$740 per fortnight.
- Customer'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 \$740 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:
 - customer's income must be less than \$739.67 per fortnight, and
 - partner's income must be less than \$1386.33 per fortnight, and
 - the combined income of the couple must be less than \$1479.67 per fortnight.
- These conditions are a guide only. Some customers 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 \$1479.34 per fortnight.

Assets test

- Homeowners see Chart A (page 19).
- Non-homeowners see Chart B (page 19).
- 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) 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 not less than 10 years or held on remand and charged with an offence that may be punishable by imprisonment for a term of at least 10 years, or
- One parent 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.

Residential 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 \$49.40 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 aged 65 or over or women see table below.

Women born between	Eligible for Age Pension at age
Before 1 July 1935	60
1 July 1935 and 31 Dec. 1936	60 ¹ / ₂
1 Jan. 1937 and 30 June 1938	61
1 July 1938 and 31 Dec. 1939	61 ¹ / ₂
1 Jan. 1940 and 30 June 1941	62
1 July 1941 and 31 Dec. 1942	62 ¹ / ₂
1 Jan. 1943 and 30 June 1944	63
1 July 1944 and 31 Dec. 1945	63 ¹ / ₂
1 Jan. 1946 and 30 June 1947	64
1 July 1947 and 31 Dec. 1948	64 ¹ / ₂
1 Jan. 1949 and later	65

Residential requirements

- Must be an Australian resident and in Australia on the day the claim is lodged, unless claiming under an International Social Security Agreement.

- Must have been an Australian resident for a total of at least 10 years, at least five of these years in one continuous period, or
- Residence in certain countries with which Australia has an International Social Security Agreement may count towards Australian residence, or
- Have a qualifying residence exemption (arrived as refugee or under special humanitarian program), or
- A woman who is widowed in Australia, when both she and her late partner were Australian residents and who has 104 weeks residence immediately prior to claim, or
- Person was in receipt of Widow B Pension, Widow Allowance, Mature Age Allowance or Partner Allowance immediately before turning age pension age.
- Can 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	\$537.70*
Couple	\$449.10* each

* Since July 2000, has included a pension supplement. It is currently: single \$18.50, couple \$15.50 each.

- Paid fortnightly to bank or credit union 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.
- Pharmaceutical Allowance is paid. See Chart H (page 23).
- Not eligible for Employment Entry Payment or Education Entry Payment, or Pension Education Supplement.

Rent Assistance

- See Chart G (page 23).

Income test

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

Assets test

- Homeowners see Chart A (page 19).
- Non-homeowners see Chart B (page 19).
- Hardship provisions may apply.
- No assets test on basic rate for age pensioners who are permanently blind.

Pension Bonus Scheme

Basic conditions of eligibility

- Allows people who work and defer claiming Age Pension to earn a one-off tax-free lump sum bonus.
- Must register before a bonus can be accrued. Earliest registration is the date when age and residence requirements for Age Pension are met.
- 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) since meeting age and residency requirements for Age Pension rates (page 7).
- 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	\$1 314.10	\$1 097.60
2	\$5 256.60	\$4 390.40
3	\$11 827.20	\$9 878.40
4	\$21 026.20	\$17 561.60
5	\$32 853.50	\$27 440.00

Disability Support Pension (DSP)

Basic conditions of eligibility

- Aged 16 or over but under age pension age at date of claim lodgement, and
- must have a physical, intellectual, or psychiatric impairment assessed at 20 points or more, and
- inability to work for at least the next two years as a result of impairment, and
- inability, as a result of impairment, to undertake a training activity which would equip the person for work within the next two years, or
- be permanently blind.

Residential requirements

- Must be an Australian resident and in Australia on the day the claim is lodged, unless claiming under an International Social Security Agreement.
- Must have been an Australian resident for a total of at least 10 years, at least five of those years in one continuous period, or
- Residence in certain countries with which Australia has an International Social Security Agreement may count towards Australian residence, or

- Have a qualifying residence exemption (arrived as refugee or under special humanitarian programme), 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 incapacity to work commenced.
- May be paid for up to 13 weeks of an absence from Australia or 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 (page 7), except if aged under 21 without children.
- Disability Support Pension under 21, no children (includes Youth Disability Supplement).

Single, aged under 18

at home	\$289.00 pf
independent	\$446.60 pf

Single, aged 18–20

at home	\$327.60 pf
independent	\$446.60 pf

Member of a couple

aged under 18	\$446.60 pf
aged 18–20	\$446.60 pf

- DSP not subject to parents' income and assets.
- Youth Disability Supplement of \$98.50 per fortnight is payable to DSP customers aged under 21 and is included in the above rates.
- Rate payable to those aged under 21 cannot exceed rate payable to those aged over 21.
- Pharmaceutical Allowance is paid. See Chart H (page 23).
- Employment Entry Payment of \$312 may be payable.
- Education Entry Payment of \$208 may be payable.

Rent Assistance

- See Chart G (page 23).
- Rent Assistance not payable to single persons aged under 21, without dependants, who live with their parents or guardian.

Income test

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

Assets test

- Homeowners see Chart A (page 19).
- Non-homeowners see Chart B (page 19).
- No assets test on basic rate for Disability Support Pensioners who are permanently blind.
- 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.

Residential 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.
- Partnered: see Newstart Allowance.
- Pharmaceutical Allowance is paid. See Chart H (page 23).

Rent Assistance

- See Newstart Allowance.

Income test

- See Chart D (page 20).

Assets test

- See Newstart Allowance.

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
 - undertaking job search activities under an agreement between Centrelink and a service provider funded by the Department of Education, Employment and Workplace Relations or the Department of Families, Housing, Community Services and Indigenous Affairs, or
 - be receiving Newstart Allowance, Youth Allowance or Austudy Payment, and satisfy the activity test associated with these payments.
- To qualify for the higher rate of MOB,
 - be receiving Newstart Allowance, Youth Allowance or Disability Support Pension, 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 service provider.

Residential 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 rates

- \$74.30 per fortnight.
- Paid fortnightly to bank or credit union account.
- A lump sum advance equal to six months allowance may be paid once a year.

Higher rates

- \$104 per fortnight.
- Paid fortnightly to bank or credit union account.
- A lump sum advance equal to six months allowance may be paid once a year.

Rent Assistance

- Not payable.

Income test

- No income test. Mobility Allowance is not payable if you 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.

Assets test

- No assets test.

Bereavement Allowance

Basic conditions of eligibility

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

Residential requirements

- 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.

Basic rates

- Single pension rate (see Age Pension).
- Pharmaceutical Allowance is paid. See Chart H (page 23).
- Not eligible for Employment Entry Payment or Education Entry Payment.

Rent Assistance

- See Chart G (page 23).

Income test

- See Chart C (page 20).

Assets test

- Homeowners see Chart A (page 19).
- Non-homeowners see Chart B (page 19).

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.

Residential requirements

- May be paid for up to 13 weeks of a temporary absence or indefinitely in some cases. Different rules apply if the person is covered by an International Social Security Agreement.

Basic rates

- See Age Pension.
- Pharmaceutical Allowance is paid. See Chart H (page 23).
- Education Entry Payment of \$208 may be payable.

Rent Assistance

- See Chart G (page 23).

Income test

- See Chart C (page 20).

Assets test

- Homeowners see Chart A (page 19).
- Non-homeowners see Chart B (page 19).
- 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.

Residential requirements

- May be paid for up to 13 weeks of a temporary absence or indefinitely in some cases. Different rules apply if the person is covered by an International Social Security Agreement.

Basic rates

- See Age Pension.
- Pharmaceutical Allowance is paid. See Chart H (page 23).

Rent Assistance

- See Chart G (page 23).

Income test

- See Chart C (page 20).

Assets test

- Homeowners see Chart A (page 19).
- Non-homeowners see Chart B (page 19).
- Hardship provisions may apply.

Carer Payment

Basic conditions of eligibility

- Person providing constant care for:
 - a person who has a physical, intellectual or psychiatric disability, or
 - a child with a profound disability, or
 - two or more children with disabilities, or
 - an adult and that adult's dependent child who needs care permanently or for an extended period.
- Cannot receive Carer Payment as well as other income support payment, such as Age Pension, Newstart Allowance or Parenting Payments. However, person may be entitled to other payments such as Carer Allowance or Family Tax Benefit.
- The person being cared for must receive income support or a Service Pension, or
 - not have qualifying residence for a pension, or
 - meet the Special Care Receiver income and assets limits.
- The carer is not required to live with or adjacent to the person being cared for, but must be providing constant care.
- May be paid for up to 63 days in a calendar year during a period of respite, either in Australia or outside Australia.

Residential requirements

- Claimant and care receiver must be Australian residents, unless covered by an International Social Security Agreement.
- 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.

Basic rates

- See Age Pension.
- Pharmaceutical Allowance is paid. See Chart H (page 23).

Rent Assistance

- See Chart G (page 23).

Income test

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

Assets test

- Carer: homeowners see Chart A (page 19).
- Non-homeowners see Chart B (page 19).
- Hardship provisions may apply.
- Person being cared for (care receiver): see Chart A or B (page 19), unless the care receiver is not receiving income support or Veterans' Affairs income support payment in which case a Special Care Receiver assets test applies (see below).

Carer Payment Special Care Receivers Income and Assets limits

- Non-customer care receiver income test for Carer Payment:
 - the income limit for a non-customer care receiver to qualify their carer for Carer Payment is \$86 839.
- Non-customer care receiver assets test for Carer Payment:
 - the assets limit for a non-customer care receiver to qualify their carer for Carer Payment is \$535 750
 - if non-customer care receiver assets are over \$535 750 under certain circumstances the non-customer care receiver's assets test may not disqualify the carer from Carer Payment
 - current liquid assets limits for non-customer care receivers are \$6000 (single) and \$10 000 (partnered).

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 which 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.

Residential requirements

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

Basic rates

- \$98.50 per fortnight.
- \$1000 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.

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.

Residential 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 from Australia or longer if the person has to travel to study as part of their full-time Australian course.

Basic rates

- Single \$348.10 pf
- Single, with children \$456.00 pf
- Partnered, with children \$382.20 pf
- Partnered, no children \$348.10 pf
- Special rate for long-term income support recipients commencing full-time study or Australian Apprenticeship:
 - Single \$422.80 pf
 - Partnered, no children \$382.20 pf
- Advance of Austudy payment of up to \$500 may be available.
- Pharmaceutical Allowance may be paid. See Chart H (page 23).

Fares allowance

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

Rent Assistance

- Not payable.

Personal income test

- Gross income is assessed.
- The income-free area is \$236 per fortnight.
- Income above the income-free area reduces payment (unless credit in Income Bank).
- See Chart D(a) (page 20).

Income Bank

- Allows Austudy payment students to accumulate up to \$6000 of any unused portion of their fortnightly income-free area.
- Allows Austudy payment 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

- Homeowners see Chart A (page 19).
- Non-homeowners see Chart B (page 19).

- Payment may be deferred when liquid assets exceed \$2500 (single) or \$5000 (couple or single with dependants).
- Hardship provisions may apply to the assets test.

ABSTUDY Scheme

Basic conditions of eligibility

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

Residential requirements

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

Basic rates

- Living Allowance:

Standard

Aged under 16 years tertiary	\$26.20 pf
Aged under 16 years in State Care and Foster Care Allowance paid	\$190.50 pf
Aged 16–17 years in State Care and Foster Care Allowance paid	\$190.50 pf
Aged 18–20 years in State Care and Foster Care Allowance paid	\$229.10 pf
Aged under 16 years in State Care and no Foster Care Allowance paid	\$348.10 pf
Aged 16–20 years in State Care and no Foster Care Allowance paid	\$348.10 pf
Aged 16–17 years	\$190.50 pf
Aged 18–20 years	\$229.10 pf
Aged 21 years or over*	\$429.80 pf

Away from home

Aged under 16 years	\$190.50 pf
Aged 16–20 years	\$348.10 pf
Aged 21 years or over*	\$429.80 pf

Independent–single, no children

Aged under 16 years	\$348.10 pf
Aged 16–20 years	\$348.10 pf
Aged under 16 years at home	\$190.50 pf
Aged 16–17 years at home	\$190.50 pf
Aged 18–20 years at home	\$229.10 pf
Aged 21 years or over*	\$429.80 pf
Single, aged 60 years or over* (includes Pharmaceutical Allowance)	\$470.70 pf

Independent–partnered, no children

Aged under 16 years	\$348.10 pf
Aged 16–20 years	\$348.10 pf
Aged 21 years or over*	\$387.80 pf

Independent–single with dependent child

Aged under 16 years	\$456.00 pf
Aged 16–20 years	\$456.00 pf
Aged 21 years or over*	\$464.90 pf

Independent–partnered with dependent child

Aged under 16 years	\$382.20 pf
Aged 16–20 years	\$382.20 pf
Aged 21 years or over*	\$387.80 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) \$7536.00 pa
Income test-free \$6396.00 pa
- Incidentals Allowance:
Less than 12 week course \$66.90 pa
12 to 16 week course \$117.10 pa
17 to 23 week (one semester) course \$233.10 pa
24 week to one year course \$473.50 pa
- Additional Incidentals Allowance
Essential course costs in excess of
less than 12 week course \$115.00 pa
12 to 16 week course \$227.80 pa
17 to 23 week (one semester) course \$455.50 pa
24 week to one year course \$912.40 pa
Maximum in a year \$2080.00 pa
- Lawful Custody Allowance essential course costs
- Aged under 16 years Boarding Supplement \$2054.40 per semester
- Residential Costs Option \$41.60 pf plus actual costs
- Masters and Doctorate allowances:
Masters and Doctorate student living allowance \$19 616.00 pa
\$752.40 pf
Relocation Allowance \$1520.00 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 \$2080.00 per year.
- Remote Area Allowance (see page 19).
- Pharmaceutical Allowance may be paid. See Chart H (page 23).
- The Pensioner Education Scheme (PES) is also payable under ABSTUDY (this page).
- Advance of ABSTUDY of up to \$500 may be payable.

Rent Assistance

- See Chart G (page 23).

Youth Disability Supplement

- Youth Disability Supplement of up to \$98.50 per fortnight is payable to ABSTUDY customers 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 and the parental income threshold is raised due to dependent siblings. Contact Centrelink 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 50 cents in the dollar abatement of partner income over the income-free area and adjustments for dependent children.

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 may be eligible for PES in certain circumstances.

Residential 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 test

- No income or assets tests apply.

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, programmes, 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).

Residential 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:	\$7536.00 pa
– Basic (not income tested)	\$6396.00 pa
– Additional (subject to parental income and actual board costs)	\$1140.00 pa
- Second Home Allowance (limited to a maximum of three students in a family) \$186.34 pf per student
- Distance Education Allowance \$3198.00 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 four dollars of parental income over \$30 750. If parental income exceeds \$35 309 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 \$6146 or less, only Basic Boarding Allowance is payable. If the applicant or his/her partner is in receipt of 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.
- Unemployed, aged under 21, looking for work or combining part-time study with job search, or undertaking any other approved activity, or temporarily incapacitated for work or study.
- Independent, aged 15 and above the school leaving age in their state who are satisfying or exempt from the activity test.

Residential 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.
- If a person undertakes full-time study they may be paid for up to 13 weeks of temporary absence from Australia or longer if they travel to study as part of their Australian course.

Basic rates

- Single, no children:
 - aged under 18, at home \$190.50 pf
 - aged under 18, away from home \$348.10* pf
 - aged 18 and over, away from home \$348.10* pf
 - aged 18 and over, at home \$229.10 pf
- Single, with children \$456.00* pf
- Partnered, no children \$348.10* pf
- Partnered, with children \$382.20* 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) \$537.70 pf.
- Special rate for long-term income support customers or migrants studying English aged 21 or over commencing full-time study or Australian Apprenticeship.
 - Single, living at home \$281.30 pf
 - Single, living away from home \$422.80 pf
 - Partnered, no children \$382.20 pf
- Young people not considered independent must be assessed to get the away from home rate.
- Pharmaceutical Allowance may be paid. See Chart H (page 23).
- Payment is generally made to a parent for those aged under 18 who are not independent.

- Advance of Youth Allowance of up to \$500 may be payable.
- Work for the Dole participants may be eligible for an additional payment of \$20.80 per fortnight.
- Youth Allowance (job seeker) assessed as having a partial capacity to work will receive the Pensioner Concession Card.

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 G (page 23).
- 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 \$98.50 per fortnight is payable to Youth Allowance customers 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 \$30 750 PLUS for additional **dependent** children:
 - \$1230 for first dependent child aged under 16
 - \$2562 for each additional dependent child aged under 16
 - \$3792 for each dependent child:
 - aged between 16–24 in full-time study, or
 - aged between 16–24 undertaking a full-time Australian Apprenticeship, or
 - aged between 16–20 and seeking employment, or
 - who receives a boarding allowance or second home allowance under the Assistance for Isolated Children scheme.
 - \$7585 for a tertiary student living away from home, where there are two such children in the family.
- Rate reduces by \$1 for every \$4 over the threshold.
- After applying parental income test, a personal income test is applied.
- The parental income and assets tests does not apply if the parent(s) hold a current low-income Health Care Card or they receive a designated income support payment through either Centrelink or the Department of Veterans' Affairs. The Family Actual Means Test may still apply.
- 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 (job seeker) assessed as having a partial capacity to work.

Personal income test

- Gross income is assessed.
- 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 below) or Working Credit (see page 20).
- See Chart D(a) (page 20).

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 \$535 750
 - A 75 per cent discount for farm/business assets applies to the family assets test.
- If independent:
 - homeowners see Chart A (page 19)
 - non-homeowners see Chart B (page 19).
- Payment may be deferred when liquid assets exceed \$2500 (single) or \$5000 (couple or single with dependants).
- Hardship provisions may apply to the personal assets test.

Family actual means test

- Family actual means (i.e. family spending and savings) in the 2005–06 tax year is used where you are not independent and where one or both of your parents:
 - had an interest in a trust, private company or unlisted public company
 - was self-employed (except as a sole trader engaged wholly or mainly in primary production) or a partner in a partnership
 - earned in excess of A\$2500 (including tax exempt income) from a source in Norfolk Island or 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\$2500 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 or vary an existing Activity Agreement to fulfil the activity test.

Residential 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 | \$429.80 pf |
| ■ Single, with dependent child(ren) | \$464.90 pf |
| ■ Single, aged 60 or over, after nine months | \$464.90 pf |
| ■ Partnered (each) | \$387.80 pf |
| ■ Single, principal carer of a dependent child (granted an exemption for foster caring/home schooling/distance education/large family) | \$537.70 pf. |
- Advance of allowance of up to \$500 may be available.
 - Pharmaceutical Allowance may be paid. See Chart H (page 23).
 - Employment Entry Payment of \$104 may be payable.
 - Education Entry Payment of \$208 may be payable.
 - Participants in Work for the Dole or the Language, Literacy and Numeracy Programme may be eligible for an additional payment of \$20.80 per fortnight.
 - If a couple is separated because of illness, they may each be paid \$464.90 pf.
 - One member of a couple may be paid \$464.90 pf 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 G (page 23).
- 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 20).

- A personal income test is applied.

Assets test

- Homeowners see Chart A (page 19).
- Non-homeowners see Chart B (page 19).
- Payment may be deferred when liquid assets exceed \$2500 (single) or \$5000 (couple or single with dependants).
- Hardship provisions may apply.

Partner Allowance (PA)

This payment is no longer able to be claimed.

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 aged under 16.

Residential requirements

- Must be an Australian resident.
- May be paid for up to 13 weeks of a temporary absence from Australia.

Basic rates

- Maximum rate \$387.80 pf
- Employment Entry Payment of \$104 may be payable.
- Education Entry Payment of \$208 may be payable.
- Pharmaceutical Allowance may be paid. See Chart H (page 23).

Rent Assistance

- See Chart G (page 23).
- Where both members of a couple without children are receiving an allowance or benefit, Rent Assistance is shared.

Income test

- See Chart D (page 20).
- Partners of people receiving Special Benefit see Special Benefit.

Assets test

- Homeowners see Chart A (page 19).
- Non-homeowners see Chart B (page 19).
- Hardship provisions may apply.

Mature Age Allowance (MAA)

This payment is no longer able to be claimed.

Basic conditions of eligibility

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

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

Residential requirements

- Must be an Australian resident.
- May be paid for up to 13 weeks of a temporary absence from Australia.

Basic rates

- See Newstart Allowance.
- Employment Entry Payment of \$104 may be payable.
- Education Entry Payment of \$208 may be payable.
- Pharmaceutical Allowance is paid. See Chart H (page 23).

Rent Assistance

- See Chart G (page 23).

Income test

- See Chart D (page 20).

Assets test

- Homeowners see Chart A (page 19).
- Non-homeowners see Chart B (page 19).
- Hardship provisions may apply.

Widow Allowance (WA)

No new claims will be granted after 1 July 2005 unless the woman was born on or before 1 July 1955.

Basic conditions of eligibility

- Woman born on or before 1 July 1955.
- Not a member of a couple.
- Widowed, divorced or separated (including separated de facto) since turning 40.
- No recent workforce experience.
- Recent workforce experience means work of at least 20 hours a week, for 13 weeks or more during last 12 months.
- Required to attend a participation interview with a Centrelink Officer annually.

Residential 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.

Basic rates

- See Newstart Allowance.
- Pharmaceutical Allowance may be paid. See Chart H (page 23).

Rent Assistance

- See Chart G (page 23).

Income test

- See Chart D (page 20).

Assets test

- Homeowners see Chart A (page 19).
- Non-homeowners see Chart B (page 19).
- Hardship provisions may apply.

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

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

Basic conditions of eligibility

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

Residential requirements

- The residence qualifications 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 G (page 23).
- Pharmaceutical Allowance, see relevant allowance or pension type at Chart H (page 23).
- 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, see Chart E (page 21), 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 \$985 pf
 - Partnered \$905 pf
- Total income of both partners must be under \$1810 per fortnight.
- Pensioners are eligible for the CPS while they retain some pension. Where they have lost their last dollar of pension then the CPS income test applies.

Income test for add-on assistance

Allowees

- Allowees claiming Rent Assistance or Pharmaceutical Allowance must meet the same income test as other income support recipients.

- Only CDEP wages over the amount that the person would receive if they were receiving an income support payment (the person's threshold) are counted as ordinary income. CDEP wages below that threshold are ignored. The normal allowance income test is then applied, see Chart D (page 20).

Pensioners

- CDEP income will reduce the pension by one dollar for every dollar earned on CDEP up to a maximum threshold of \$429.80 for singles and \$387.80 each for couples. CDEP wages over this amount will be treated as ordinary income, see Chart C (page 20). The threshold will generally be lower for pensioners aged under 21.

Assets test

- Refer to relevant allowance or pension type.

Special Benefit (SpB)

Basic conditions of eligibility

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

Residential requirements

- Must be an Australian resident, or
- A holder of a temporary visa subclass 070, 309, 310, 447, 451, 695, 785, 786, 787, 820, 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 or Youth Allowance.
- 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).
- Employment Entry Payment of \$104 may be payable (single parents only).
- Pensioner Education Supplement may be payable (single parents only).
- Pharmaceutical Allowance may be payable (See Chart H page 23).

Rent Assistance

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

Income test

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

Assets test

- Homeowners see Chart A (page 19).
- Non-homeowners see Chart B (page 19).

Crisis Payment

Basic conditions of eligibility

- Must:
 - be qualified for an income support pension or benefit and the pension or benefit 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 served at least 14 days in prison or in psychiatric confinement, or
 - have remained in their home following domestic violence and the family member responsible has left or been removed from the home.
- Must claim:
 - within seven days after the extreme circumstance occurred either within seven days of leaving the home, or
 - within seven days of the 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.

Residential 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.

Remote Area Allowance (RAA)

Basic conditions of eligibility

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

Residential requirements

- Resident of ORDINARY TAX ZONE A, or SPECIAL TAX ZONE A (with certain exceptions), or SPECIAL TAX ZONE B.
- 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 and B—Assets test for pensions or allowances and Austudy

Chart A—Assets test for homeowners

Family situation	For full pension/ allowance*	For part pension#†
Single**	up to \$166 750	less than \$529 250
Partnered (combined)	up to \$236 500	less than \$839 500
Illness separated couple (combined)	up to \$236 500	less than \$961 500
One partner eligible	up to \$236 500	less than \$839 500

Chart B—Assets test for non-homeowners

Family situation	For full pension/ allowance*	For part pension#†
Single**	up to \$287 750	less than \$650 250
Partnered (combined)	up to \$357 500	less than \$960 500
Illness separated couple (combined)	up to \$357 500	less than \$1 082 500
One partner eligible	up to \$357 500	less than \$960 500

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

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

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

* Assets over these amounts reduce pension by \$1.50 per fortnight for every \$1000 above the amount (single and couple combined). Prior to 20 September 2007 this rate was \$3.00 per fortnight.

NSA/WA/PA/SA/SpB/Parenting Payment/YA and Austudy and MAA not payable if assets exceed these amounts.

† Pharmaceutical Allowance included.

** For DSP customers, these limits apply if aged over 21 only. For those aged under 21 the same income/assets test applies, but with different limits. See your nearest Centrelink Customer Service Centre for information.

Extra Allowable Amount for Retirement Village and Granny Flat Residents

If your Entry Contribution is equal to or less than the Extra Allowable Amount, you are assessed as a non-homeowner. Your Entry Contribution will count as an asset. You may qualify for Rent Assistance. The Extra Allowable Amount is the difference between the non-homeowner and homeowner assets test limits, currently \$121 000.

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

Income test for pensions

Family situation	For full pension (pf)*	For part pension (pf)#†
Single**	up to \$132.00	less than \$1490.75
Single + one child	up to \$156.60	less than \$1515.35
Couple (combined)	up to \$232.00	less than \$2492.00
Illness separated couple (combined)	up to \$232.00	less than \$2949.50
Additional children	add \$24.60 per child	

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

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

* Income over these amounts reduces the rate of pension payable by 40 cents in the dollar (single), 20 cents in the dollar each (for couples).

** For DSP customers, these limits apply if aged over 21 only. For under 21 the same income/assets test applies, but with different limits. See your nearest Centrelink Customer Service Centre for information.

† Pharmaceutical Allowance included.

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

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. 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. Contact Centrelink 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 Et Australian Apprentices	up to \$236	less than \$566.84
Job seekers	up to \$62	less than \$410.84
Single, aged 18 or over, at home		
Students Et Australian Apprentices	up to \$236	less than \$631.17
Job seekers	up to \$62	less than \$475.17

Single or partnered, no dependants, away from home

Students Et Australian Apprentices	up to \$236	less than \$829.50#
Job seekers	up to \$62	less than \$673.50#

Partnered, with dependants

Students Et Australian Apprentices	up to \$236	less than \$886.34#
Job seekers	up to \$62	less than \$730.34#

Single, with dependants

Students Et Australian Apprentices	up to \$236	less than \$1009.34#
Job seekers	up to \$62	less than \$853.34#

Single, long-term unemployed aged 21 or over, undertaking full-time study or Australian Apprenticeship, at home

	up to \$236	less than \$718.17
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Single, long-term unemployed aged 21 or over undertaking full-time study or Australian Apprenticeship, away from home

	up to \$236	less than \$954.00#
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Partnered, long-term unemployed, no dependants, aged 21 or over undertaking full-time study or Australian Apprenticeship, no children

	up to \$236	less than \$886.34#
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* 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.

Partner income which exceeds the cut-off point reduces fortnightly allowance by 60 cents in the dollar.

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 13 2317 to ascertain the effect of personal income.*

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

Income test

Family Situation	For full Allowance (pf)*	For part Allowance (pf)**
Single no children	up to \$62	less than \$809.67
Single aged over 60 after nine months	up to \$62	less than \$877.84
Single, with dependent child(ren)	up to \$62	less than \$868.17
Partnered (each)	up to \$62	less than \$739.67
Single, principal carer of a dependent child (granted an exemption for foster caring/ home schooling/distance education/large family)	up to \$62	less than \$989.50

- * 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.
Partner income which exceeds cut-out point reduces fortnightly allowance by 60 cents in the dollar.
- ** 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 Centrelink will restart their payments.

Maintenance income

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

- Maintenance income-free areas:

Single parent or member of a couple receiving maintenance	\$1259.25 pa
Couple, both receiving maintenance	\$2518.50 pa
For each additional child add	\$419.75 pa
- Maintenance over these amounts may reduce Family Tax Benefit Part A by 50 cents in the dollar, until the minimum amount of Family Tax Benefit per child is reached.
- Pensioners who are blind are exempt from the maintenance income test.
- # Applies only if eligible to receive more than the minimum rate.

Chart E—Concession cards and allowances

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 Family Restart 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)

Low-income earners and foster children can obtain specific types of HCCs:

- 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 March 2007–19 September 2007 are:

Single	\$429.00 pw
Couple (combined)	\$714.00 pw
Single or Couple with one child	\$748.00 pw
For each additional 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.

- From 1 October 2007, 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.

Residential requirements

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

Pensioner Concession Card (PCC)

A PCC is automatically issued to:

- all age pensioners, Department of Veterans' Affairs service pensioners and war widows receiving income support supplement. Income support pensions include Age Pension,

Disability Support Pension, Wife Pension, Carer Payment, Parenting Payment (Single), Bereavement Allowance, and Widow B Pension.

- Newstart 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:
 - Mature Age Allowance customers, and
 - 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 a 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 a 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, Special Benefit or Mature Age Allowance (paid under Newstart conditions), but where that payment is not payable due to the result of either the assets test or the rules relating to seasonal or intermittent workers, and who therefore qualify for the 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 a income support pension) for nine months or more.

Once people are no longer qualified for these payments, they must generally stop using their PCC. However, in some instances, certain customers can retain their PCC for a short period after returning to work. These provisions are designed to assist people 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 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.

Commonwealth Seniors Health Card (CSHC)

The CSHC is targeted at self-funded retirees of age pension age (see chart under Age Pension) 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.
- have an annual adjusted taxable income of less than \$50 000 for singles; \$80 000 for couples (combined income), and \$100 000 combined or \$50 000 each for couples separated by illness, respite care or prison. An amount of \$639.60 per year is added for each dependent child. There is no assets test.

Seniors Concession Allowance

Seniors Concession Allowance (SCA) is paid to holders of the Commonwealth Seniors Health Card (CSHC) to assist in meeting household expenses. The payment is made twice a year in June and December and each instalment is adjusted to increases in the Consumer Price Index. The current annual rate of SCA is \$214.00.

Telephone Allowance

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 costs of telephone calls.

TAL is paid to pensioners, certain allowees and eligible CSHC holders.

TAL is paid quarterly on the customer's first delivery day after 1 January, 20 March, 1 July, and 20 September each year.

The current rate of TAL is \$88.00 per annum (\$22.00 per quarter). This amount is shared between both members of an eligible couple.

Utilities allowance

Utilities Allowance (UA) is paid to Australians of age (or veteran) pension age in receipt of income support and to people who are receiving MAA, PA or WA, to assist with meeting utilities bills. The payment is made twice a year in March and September and each instalment is adjusted to increases in the Consumer Price Index. The current annual rate of UA is \$107.20 for singles and \$53.60 for each eligible member of a couple.

Chart F—Taxable/Non-Taxable*

Taxable

- Age Pension, Disability Support Pension (for people of age pension age), Widow Pension, Carer Payment (if carer or person being cared for is of age pension age), Wife Pension (if wife or husband of age pension age), Parenting Payment, Bereavement Allowance, Newstart Allowance, Widow Allowance, Sickness Allowance, Special Benefit, Youth Allowance, Mature Age Allowance, Partner Allowance, Austudy payment, ABSTUDY Living Allowance, 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, Employment Entry Payment, Remote Area Allowance (offsets the Zone Tax Rebate), Rent Assistance, Telephone Allowance, Utilities Allowance, Seniors Concession Allowance, 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 and Crisis Payment.

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

Chart G—Rent Assistance

Family Situation	Maximum payment per fortnight	No payment if your fortnightly rent is less than	Maximum payment if your fortnightly rent is more than
Single, no children	\$105.40	\$93.80	\$234.33
Single, no children, sharer	\$70.27	\$93.80	\$187.49
Couple, no children	\$99.40	\$152.60	\$285.13
One of a couple who are separated due to illness, no children*	\$105.40	\$93.80	\$234.33

Family Situation	Maximum payment per fortnight	No payment if your fortnightly rent is less than	Maximum payment if your fortnightly rent is more than
One of a couple who are temporarily separated, no children	\$99.40	\$93.80	\$226.33

* 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
 - to students without dependants, who receive Austudy.
- 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.

Chart H—Pharmaceutical Allowance (PhA)

Rate: \$5.80 per fortnight for eligible single people, and \$2.90 per fortnight for each eligible member of a couple (i.e. \$5.80 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 \$5.80 per fortnight (i.e. same as for a single person).

Payment	Conditions under which PhA is paid
Age Pension	Automatically paid to customers of these payments.
Bereavement Allowance	
Carer Payment	
Disability Support Pension	
Mature Age Allowance	
Parenting Payment (Single)	
Sickness Allowance	
Widow B Pension	
Wife Pension	
Newstart Allowance	

Partner Allowance	Customers must be either temporarily incapacitated, or be over 60 years of age and have been in receipt of income support continuously for at least nine months.
Widow Allowance	
ABSTUDY	
Special Benefit*	
*(Note that Special Benefit customers are NOT required to be Australian residents in order to be paid PhA).	
Austudy	Customer must be over 60 years of age and have been in receipt of income support continuously for at least nine months.
Parenting Payment (Partnered)	Customer must be over 60 years of age and have been in receipt of income support continuously for nine months 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.	

Calling Centrelink

To make an appointment to see someone at your nearest Customer Service Centre	13 1021
Employment Services	13 2850
Youth Allowance	13 2490
Austudy	13 2490
ABSTUDY	13 2317
Australian Apprentices	13 3633
Pensioner Education Supplement (PES)	13 2490
Assistance for Isolated Children (AIC) Scheme	13 2318
Retirement	13 2300
Disability, Sickness and Carers	13 2717
Family Assistance Office	13 6150
To speak to Centrelink in languages other than English	13 1202
For information about claiming a payment from a country other than Australia and about claiming an Australian payment while outside Australia	13 1673
Calling from outside Australia (you can reverse charge)	+61 3 6222 3455
Australian Government Services Fraud Tip-off Line or through the internet at www.centrelink.gov.au	13 1524
Customer Relations	Freecall™ 1800 050 004
for complaints, compliments or feedback	
TTY Enquiries	Freecall™ 1800 810 586
Only for people who are deaf or who have a hearing or speech impairment. A TTY phone is required to use this service.	

TTY Customer Relations

Freecall™ 1800 000 567

For complaints, compliments or feedback. Only for people who are deaf or who have a hearing or speech impairment. A TTY phone is required to use this service.

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

Calls from your home phone to Centrelink "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

A growing number of Centrelink services are available through online and phone self service. Using self service customers can:

- update family income estimate
- claim student Youth Allowance or Austudy
- report employment income
- update address and banking details.

Online self service

Once you have registered you can logon at www.centrelink.gov.au to access online services.

Refer to Service Available Times on our website for when online services are available.

Phone self service

Centrelink has two phone self service lines. These lines offer 24 hour, seven day a week convenience. Phone **13 3276** to report fortnightly income—customer support for this number is available Monday to Friday from 8.00 am to 5.00 pm local time except national or state public holidays. Phone **13 6240** for all other options—customer support for this number is available Monday to Friday from 8.00 am to 8.00 pm local time except national or state public holidays.

This publication has been prepared by Centrelink 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 20 September 2007, but may of course change. If you use this publication after that date, please check with Centrelink 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 Centrelink's staff. If you do so, please remember that Centrelink has 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 Centrelink and ask for the decision to be reconsidered.

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