

# Working Credit ـ فکتہ نہن جیتگز مھف فودکتہ د Centrelink

Working Credit چا ښيد ډښعېهه، هوهد زوږد ډوودکتوجه، وروهڅتوجه، د Centrelink دېغې ډ<del>ب</del>دېهه، فکير.

یہ ښحوذی حمقہ ښد هہ دېټې فوڌگیې کېدهه دېټعخبمه اول Working Credits 48 حک مڌم څجفکې یہ چې شنېمه, 48\$ ښ توند ښځې:

- JobSeeker Payment •
- Youth Allowance for job seekers
  - Parenting Payment •
  - Disability Support Pension
    - Carer Payment •
    - Partner Allowance •
    - .Widow Allowance •

**فِدبَەِدَمَ**: 1. صَحمَدِ حمَمَ، Disability Support Pension جَ Carer Payment الله عَدمَة الله عَمَان Working Credits حمّد جبهه، هسهه خوهدًد جیتی دولییا. 1. جهه، چکک هر خوهدُد جیتی دولییا جو شنبهه، Work Bonus.

 $rac{1}{2}$  کِ فَکسبهه بَند بَهُ بَهُ کَه حک هڌِ، عُجهَد هجَه مَکهجه، اور خِسک کنڊَن کِک جا 48، اور قىبهه، حکمت کنده، تو قىلمه، اور تكريك ماي Working Credits 48، اور تكريك م

ڍ، چۂ قىبەن، ھسفھ 48\$ ھ، فوڭشئ، مٽھۂ بڏھ ئسچب نسٽمون، چو ھُھمبەن، گھنھنگہ چىڭ ھىدور دونچۂ مەن. ہ 48. قۂ ہوفھئ، یہ مینٹمون، 20\$ کہ حک ھقہ عُجمکِ، چو قىبھن، 28 Working Credits.

نجيب ڪيبهه، قنبهه، ٽد زمڌد جي Working Credits 48 حد هڌي تجهيد م پعديهه، لاهه، اول 1000. ڍ. چه ښتليهه، Youth Allowance for job seekers کيبهه، اول 3,500.

2٫ ╪ݥݕﮬݥ٫ ݠݩﺸݬ سݙݖ ݑݞݑ ۵ݵݿݑ، Working Credits ډډېمجݥ٫ ݓݚ ╪ݥݕ ݥݗݐݦݔݬ ݢݲݞݕݦݞݑ ډݽݶݓݭݕݩݥ ݙݐﯥ ݚݽݖݖ ﻩݓݚ ݭݗݖݕﮬݥ٫ ݬﻩݑݬ ݦ٫ ݠݦݔݢݖݥݮݥݛ ݚ Centrelink.

### <del>کوھ</del>م

يَحِمبَكَ صَحمَدٍ مَحمد مَحمد الله الله عنه الله المعالية المحمد المحمد المحمد المحمد المحمد المحمد المحمد الم Working Credits.

ێؚ۪ڝڹٚڬ ۼۮ؋ڽؠٝٮۜڴ؋ ؗڹۅؾ؋ؚۜڸڒڬ ؋ؾڡؾٞێ٤٥٥٥ حڪ هڌِؠ ؾٞؾ؋ێ٤. ێڡ ٽُنب هڌِؠ ؾٞؾ؋ؾڲؠٛ ڣڋڠؾۿ Working 768 Credits فِحيهذِد مَنْ حصّمة دِښتؾڹؘٮڴة نِبي دِسڴ في 1,000\$ أَن 232\$. فِحتَ دِنْهَ، لِمِحبّك تحْتك سَجدعَم Credit JobSeeker Payment هَا نُنب هڌِي يُتوفيدِ. فِدَهنهم دِ Working Credit وَحِمبَك أُوبَرُ مِكْم حِبَف.

لاَيب هڌِي سُجهٰذِر دچاهُمُر مِنْر حلاِه ڊِسَكْر ڊلِمَبْكَر جد سِعج، مضحيد كەمدْكتار ڊلِمبڭار كيبۇد.

**فِدەەدەم**: 1. ئېسەم، سەم، ئىكەقە دىتەتىم سۈە تىكە يەتلە مەر ئېتىكىمە، Austudy ،Youth Allowance بى ABSTUDY، شەيىمە، ئېتىچىمە، ئېتىچىمە، ئەكسىمە، Income Bank بى يەتى يەتىمە دەتلەر Working Credit.

## הנקר לחדי Working Credit

نِسْبَ جِهْ سَتِيْبَسِکِه Working Credit تَهَدِيمَ (automatically) دَبْعَہ دِهْتَدْدَيمَهُ (مَدِحْبَهُهُ) حَمَّ مَکْمَ خِمَّ حَمَّ کَنْ مَهُهُ هَتَبَقِعُ دِمُتَدِيمَهُ جَهَ عَتَدِ وَهَيْ.

## ىخ ھەجب كَدِك قىتىھەر، ھتدەدد كۈسكەجەر،

٢٤٤٢ قىتىمە، ﺑﯧﺘﺪﻩﺫﺩ ﺩﺫﺳﯖﻪﺩﻩ، ﺩﺑﻐﺎ ﺩ÷ﺩﺑﻤﻪ، ݠﻪﺩﺷﺘﺎ، ﺑﻪﺷﻼﻩ، ﺩﺑﻪﺩ. ﻣﺪﻩ، ﺩﺑﻪ، ﺩﻩﻩ, ﺩﺧﯩﻪ، ﺍ Credit، ﺷﯩﻴﯩﻤﻪ, ﺩښﻌﯩﻤﻪ, ﺩݠﻪﻗﻪﺩﻩ, ﺩﺑﻼﺗﯜﺩﻩﻩ (concession card) ﻩښﺪﯨﻘﺪן ﺩﺷﺪﯾﺎ ﺗﯿﺎ ﺗﺪﻩ ﺗﺪﻩ ﺧﺪﻩﻧﺪן.

ڍ٦ قَدِم ټمێڴڡجف٦ ښ ڊُسڴڡجف٦ ٿيد ٽکه همٽئ ڊ 12 شجفێ٤، ٥ڊُسمف٦ فيتڴڡجف٦ هِتدَوڍ گڡٽٽگەجف٠، فودکٽمجف٦ چڊ خدِد هِدَدِيَ ڊڴڵ هِکُحگەجف٦ سَدْ٢ کَهُرْ دَيوَدُه.

ڍٻ ڍِڊ فِحڪبهه ۽ ښڊ فوذکٽۂ هِٺ ڦۂ همشۂ ڊ 12 څجفێۂ حفظت ڊذِسٽمجه ۽ ڏخۂ ڏهۂ حکھ، בڊ تهکجُسکِھ فوذکٽمجه.

قىيىمەر، ھىيىدىمەر، ھەنھىڭە مەتلىرىمە دەنبەر Working Credit دەنبەمەر دەنبەي تۇھىدىمەر دەندە سەر سەيلىرىمەر بەر ھى بىك يىيەدىمە تەرەشە دەنبەر ئەمەمەر، كەقە يۈچەدەتى، دەنبەر my.gov.au

## فع متحمد جمود جدفه حمد ومجدهم

- خستدەر، قا مىنتەجە، خىتىنا دەرەنكتا ەبىركىمە، بار دەنبىتا مەرە، كەنكىتا، باسب تىد بەدىباس بىد بەنكى بىكى قاتكەجە، قا سۆلىكە دىبد ھىدىتا دىرلەنتا دەنيا دەبى، دەمتە، كتەقا يۈچەدەتتا servicesaustralia.gov.au/phoneus
  - خسيده، هنئنا 202 تا دۆھرهبهه، خف حايثنەده، دەھ مەدكىز مىكىنى د Centrelink
  - دسەلىم، كىلىقى يۈچمەدەتىد servicesaustralia.gov.au/yourlanguage بىتى دىھىبھە، ھەبھە،، ئىمىخىمە، بى شوبھە، جېدىمەيلا بىلىر ھەدكىيەھر تايىتەممەر

  - جَحَيْدَة 131 450 عَنْ (Translating and Interpreting Service (TIS National) جَحَيْد مَعْن 131 عَنْ دَوْمَعْ مَعْمُ جَحْمَ حَجْمَ اللَّهُ عَنْ اللَّقَانِ اللَّالِ عَنْ اللَّالِ عَنْ اللَّالِ عَنْ اللَّالِ عَنْ اللَّالِ عَنْ اللَّالِ عَنْ اللَّالِ اللَّالِي عَنْ اللَّهُ عَنْ اللَّالِ عَنْ الْعَنْ عَنْ اللَّالِ عَنْ عَنْ الْعَنْ عَنْ اللَّالِي عَنْ الْعَنْ عَنْ الْعَنْ عَنْ الْعَنْ عَنْ الْعَنْ عَنْ عَنْ عَنْ الْعَنْ عَنْ عَنْ الْعَنْ عَنْ الْعَنْ عَنْ الْعَنْ عَنْ الْعَنْ عَنْ الْعَنْ عَنْ عَنْ عَنْ عَنْ عَنْ الْعَنْ عَنْ عَنْ عَنْ الْعَنْ عَنْ عَنْ عَنْ الْعَنْ عَنْ الْعَنْ عَنْ الْعَنْ عَنْ عَنْ عَنْ الْعَنْ عَامَة عَنْ عَامَة عَنْ عَامَة عَنْ عَالَيْعَالَيْنَا عَالَيْعَالِي عَنْ عَالَيْ عَالَيْ عَالَيْ عَالَيْ عَالَيْ عَالَيْ عَالَيْكَ عَنْ عَنْ عَالَيْكَالْ عَنْ عَالَيْ عَالَيْ عَالَيْ عَالَيْ عَالَيْ عَالَيْ عَالِي عَالَيْ عَالِي عَالَيْ عَالِي عَالِي عَالَيْ عَالِي عَالِي عَالُ عَامِ عَنْ عَالِي عَا عَالْعَا عَا عَالْحَالُيْ عَالِي عَالَيْ عَالِي عَامَ عَنْ عَامِ عَالْحَامِ عَنْ عَالَيْ عَالَة عَامَ عَالَيْ عَالَيْ عَالِي عَالَيْ عَالِي عَالَيْ عَالَيْ عَالَيْ عَالَيْ عَالَيْ عَالَيْتَ عَالَيْ عَالَيْ عَالْعَالِي عَالَيْ عَالَيْ عَالِي عَالَيْنَا عَالَيْ عَالَيْ عَالِي ع مُنْ عَالَيْنَا عَالَيْتَ عَالَيْعَالَيْكَالِي عَالَيْعَالِيْعَالِيْعَالِيْلُ عَالَيْكَالِيْلُولُكُولُ عَالَيْ عَا عَالْعَالِي عَالَيْلُولُ عَالَيْلُ عَالَيْلُ عَالَيْكَ عَالْعَا عَا عَا عَالَيْلُ عَا عَالِي عَالَيْ عَالْعَا عَالِي عَ
    - هەەمەر، تىندەر، دىيكەم.

**ڣڐ؋ڎۿ**ۯ: ۻۜڂڎؾڲۯ ڝ ۿۣڲۏ٦ ڋڂٮۿ٥؋؋٦ كڝٮؾؾۯ ڎ (13) ڝ حک دەحۿۯ ڎ٥٥ؠۯ ێ٥ ٥٥ڡۿڎػؽۯ ؠؾۯ ٮڮٮؘؚڝٞۯ ۻڎؚۯ ڋڡٮ؋ۿۯ ۮؾٮڝۿۯ. ۻ ڋڡٮ؋ۿۯ ڂڴڎۯ ڋ؊ڲڡٞۯ ڝۦڮٮڟۯ دڛڎؚۮۿۯ ۻ؋ػٮۿۯ ٥ڂڴڎڔ ؽٞڡ ڋ؊ڲڡٞۯ ؾڽڬ ڝڔ۬ڡڎؚؽۯ ڋڛڴۼۿ ڊۿۣڵۊڣ٦. ۻڂڎؾڲۯ ۮڝٮؾؾۯ ڊ'1800' ڝ ۿۣڴۊ؋٦ ڊڂٮۿ٥؋٩٦ ؠؾۯ ۻڲٮؾۯ. ۻڂڎؿڲۯ ڝ ۿۣڴۊ؋ؾۯ ڂڝڞؾۯ ٥ڝ ۿۣڴۊ؋ؾۯ ڊھ؋ڞٮڴ ڂڴڂؽ ڡٞٮؿۯ سڢؾؾٮۿۯ ڲڎڹٮڡ؞ ٥ڞ٥ڔ ؾڮٮڟۮ دڛڋۮ؋ۯ ڋڡڡۿۯ ڡۻٮڲػٮۿۯ

### كر تمكتر دهيخدكدوهر

ݞ៰ݚݞﺪݕݞݚ ݽݯݕݖݞݚ ݖﻪ ݚݖݞݚ ݠݞݥݵ ݖݕݖݥݥ ݷݤݡ ݙݽݘݯ ݚݥﻩݵݚ ݙݷݕ ᢍݥݑݽݚ ݢݠݦݗݞݔݚ ݠݐݢݟݶݚ. ݠݖݤݖݖݕݥݥݮݥݕ ݞݣݥ ݚ<del>ݖ</del>ݠݢݕݥݥ, ݠݦݠݪݖݚݵݕ ݭݕݦݯݚ ݞݥݕ ݚݭݯݠݕݥݥ, ݝݚ ݭݚ ݠݦݚݞݖݚ ݥݚݖݗݚݦݥݕ ݭݚ ݭݤݣݗݚ ݚݖݕݦݤݡ ݙݠݦݙݖ בݙݥݞݣݞݥݗݥ, ݚݕݖݖݓݚ.



# Working Credit – Working when you get a Centrelink payment

Working Credit helps you keep more of your Centrelink payment and benefits when you start working.

If you get one of the following payments you can build up to 48 Working Credits each fortnight if you earn \$48 or less:

- JobSeeker Payment
- Youth Allowance for job seekers
- Parenting Payment
- Disability Support Pension
- Carer Payment
- Partner Allowance
- Widow Allowance.

**Note:** If you get Disability Support Pension or Carer Payment you'll get Working Credits while you are below age pension age. If you are over age pension age you will get Work Bonus.

If you do not work at all in the fortnight and you have no other ordinary income above \$48, you will get the full 48 Working Credits.

If you earn under \$48 from employment, and this is your only income, you will build the balance between what you earned and 48. For example, if you earned \$20 in the fortnight, you will get 28 Working Credits.

You can only get a maximum of 48 Working Credits each fortnight and build them up to 1000. If you get Youth Allowance for job seekers you can build up to 3,500.

If you start working again, your Working Credits will reduce the amount we count as income and you will get more of your Centrelink payment.

#### Example

Jamila has been getting JobSeeker Payment for 8 months without earning any income. Jamila has built up 768 Working Credits.

Jamila starts a job earning \$1,000 per fortnight. In the first fortnight the 768 Working Credits reduce the amount we count as income from \$1,000 to \$232. This means Jamila gets some JobSeeker Payment for that fortnight. Jamila's Working Credit balance is now zero.

The next fortnight all of Jamila's income will count and reduce Jamila's payment to zero

**Note:** if you are a full-time student and get Youth Allowance, Austudy or ABSTUDY, you can use the Income Bank instead of Working Credit.

# How to get Working Credit

We calculate your Working Credit automatically when you report your income. You do not need to do anything extra.

# Why you must keep reporting

You must keep reporting your income when you start work. Once you have used up your Working Credit, you may keep your concession card and some other benefits for up to 12 weeks.

If your job ends, or your income drops within 12 weeks, and you have continued to report your earnings, your payment will start again without you having to claim again.

If you do not get a payment from us for 12 weeks because your income is too high, we will cancel your payment.

You can check your Working Credit balance and history using your Centrelink online account through myGov. Go to **my.gov.au** 

## For more information

- call your regular payment number and let us know you need an interpreter. We will arrange one for free. For a list of our phone numbers, go to **servicesaustralia.gov.au/phoneus**
- call **131 202** to speak with us in your language about Centrelink payments and services
- go to **servicesaustralia.gov.au/yourlanguage** where you can read, listen to or watch videos with information in your language
- go to servicesaustralia.gov.au/jobseekers for more information in English
- call the Translating and Interpreting Service (TIS National) on **131 450** to speak with us in your language about Medicare and Child Support payments and services
- visit a service centre.

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

## Disclaimer

The information contained in this publication is intended only as a guide to payments and services. It's your responsibility to decide if you wish to apply for a payment and to make an application with regard to your particular circumstances.