

Information you need to know about your claim for



Carer Payment

Carer Payment is an income support payment paid to carers who personally provide constant care for an adult or child with disability or medical condition and, because of the demands of their caring role, cannot work full time. Carer Payment is income and assets tested.

If you currently get an income support payment from Services Australia, such as Parenting Payment, Age Pension or JobSeeker Payment, you will need to decide which payment is best for you.

Carer Allowance

Carer Allowance is an income supplement for people who provide additional daily care and attention for an adult or child with disability or medical condition, or an adult who is frail aged. It can be paid in addition to wages, Carer Payment or another income support payment.

Carer Allowance is not taxable or assets tested. Carer Allowance is income tested. We will let you know if you need to provide your and your partner's adjusted taxable income plus any deemed income from account-based income streams (also known as an allocated pension or transition to retirement pension).

Online account



Find out what you can do online

To find out what payments you can claim online, or how to manage or update your details using your Centrelink online account, go to servicessaustralia.gov.au/onlineguides

You need a myGov account to link and use your Centrelink online account or Express Plus Centrelink mobile app. If you do not have a myGov account, go to my.gov.au and create one.

Important information

You must return your claim form and **all** supporting documents at the same time you lodge your claim form. If you do not return all documents, your claim may not be accepted. The only exception will be if you are waiting for medical evidence or other documents from a third party.

For more information

Go to servicessaustralia.gov.au/carers or visit one of our service centres.

Call us on **132 717**.



Information in your language

We can translate documents you need for your claim for free.

To speak to us in your language, call **131 202**.



Hearing and speech assistance

If you have a hearing or speech impairment, you can use:

- the National Relay Service **1800 555 660**, or
- our TTY service on **1800 810 586**. You need a TTY phone to use this service.

For more information about help with communication, go to servicessaustralia.gov.au and search 'other support and advice'.

Information in other languages

English

To speak to us in your language, call **131 202**. Call charges may apply. For information in your language about our payments and services, go to servicesaustralia.gov.au/yourlanguage

Arabic

للتحدث إلينا بلغتك، اتصل على الرقم **131 202**. قد تفرض الرسوم على هذا الاتصال. للحصول على معلومات بلغتك عن المدفوعات والخدمات التي نقدمها، اطلع على الرابط servicesaustralia.gov.au/yourlanguage

Assyrian

دۆمۆپوچێ ئیچێ دایتنێ دایتهجه، مده، ئیلا دلپوه، چینی 131 202. ئیلاخێ دایتهجه، ئیلا مۆنێ دلپوهتێ، ئیلاخێ به دایتهجه، دایتنێ دایتهجه، ئیلا مۆنێ دلپوهتێ، دایتهجه، ئیلاخێ servicesaustralia.gov.au/yourlanguage

Chaldean

دۆمۆپوچێ ئیچێ دایتنێ دایتهجه، مده، ئیلا دلپوه، چینی 131 202. ئیلاخێ دایتهجه، ئیلا مۆنێ دلپوهتێ، ئیلاخێ به دایتهجه، دایتنێ دایتهجه، ئیلا مۆنێ دلپوهتێ، دایتهجه، ئیلاخێ servicesaustralia.gov.au/yourlanguage

Chinese (Simplified)

如果您希望用自己的语言与我们交谈，请致电 **131 202**（可能需要收话费）。获取有关我们提供的各项福利金以及相关服务的中文资料可访问 servicesaustralia.gov.au/yourlanguage

Croatian

Da razgovarate s nama na vašem jeziku, pozovite **131 202**. Pozivi se mogu naplaćivati. Za informacije o našim isplatama i uslugama na vašem jeziku, pogledajte servicesaustralia.gov.au/yourlanguage

Dari

برای صحبت کردن با ما به لسان خودتان، به شماره **131 202** زنگ بزنید. این مکالمه ممکن است برایتان خرج بردارد. برای معلومات بیشتر راجع به مساعدت های مالی و خدمات ما به لسان خودتان، به وبسایت servicesaustralia.gov.au/yourlanguage مراجعه کنید.

Greek

Για να μας μιλήσετε στη γλώσσα σας, καλέστε το **131 202**. Μπορεί να ισχύουν χρεώσεις κλήσης. Για πληροφορίες στη γλώσσα σας σχετικά με τις πληρωμές και τις υπηρεσίες μας, πηγαίnete στο servicesaustralia.gov.au/yourlanguage

Italian

Per parlare con noi nella tua lingua, chiama il numero **131 202**. La chiamata potrebbe essere soggetta a tariffa. Per informazioni nella tua lingua in merito a sussidi e servizi, visita il sito servicesaustralia.gov.au/yourlanguage

Khmer

ដើម្បីនិយាយមកកាន់យើងខ្ញុំជាភាសាលោកអ្នក សូមទូរស័ព្ទទៅលេខ **131 202**។ លោកអ្នកអាចបង់ថ្លៃទូរស័ព្ទ។ ដើម្បីទទួលបានព័ត៌មានជាភាសាលោកអ្នកអំពីប្រាក់ផ្តល់និងសេវារបស់យើងខ្ញុំ សូមបើកមើល servicesaustralia.gov.au/yourlanguage

Korean

귀하의 언어로 통화하기를 원하시면, **131 202** 번으로 전화하십시오. 통화료가 부과될 수 있습니다. 귀하의 언어로 저희가 제공하는 급부금 및 서비스에 대한 정보를 찾아보기 원하시면, servicesaustralia.gov.au/yourlanguage 에 방문하십시오.

Kirundi

Kugira utuvugishe mu rurimi rwawe, hamagara kuri **131 202**. Ushobora kurihishwa. Ku bijanye n'izindi nkuru mu rurimi rwawe ku vyerekeye agahembo hamwe n'ivyo bagukorera, ja kuri servicesaustralia.gov.au/yourlanguage

Macedonian

За да зборувате со нас на македонски јазик, јавете се на **131 202**. Повиците може да се наплаќаат. За информации на македонски јазик за нашите исплати и услуги, отидете на servicesaustralia.gov.au/yourlanguage

Persian (Farsi)

برای گفتگو با ما به زبان خود، با شماره **131 202** تماس بگیرید. ممکن است تماس هزینه داشته باشد. برای کسب اطلاعات درباره پرداختها و خدمات ما به زبان خود، به تارنمای servicesaustralia.gov.au/yourlanguage بروید.

Russian

Чтобы проконсультироваться с нами на родном языке, позвоните по номеру **131 202**. Звонок может быть платным. За сведениями о наших выплатах и услугах на вашем языке обращайтесь по адресу servicesaustralia.gov.au/yourlanguage

Serbian

Da razgovarate sa nama na vašem jeziku, pozovite **131 202**. Pozivi mogu da se naplaćuju. Za informacije o našim isplatama i uslugama na vašem jeziku, pogledajte servicesaustralia.gov.au/yourlanguage

Spanish

Para hablarnos en español llame al **131 202**. Puede que se le cobre la llamada. Obtenga información en español sobre nuestros pagos y servicios en servicesaustralia.gov.au/yourlanguage

Turkish

Bizimle kendi dilinizde konuşmak için **131 202** numaralı telefonu arayın. Arama ücreti uygulanabilir. Ücretlerimiz ve hizmetlerimiz hakkında kendi dilinizde bilgi için şu siteye girin: servicesaustralia.gov.au/yourlanguage

Vietnamese

Muốn nói chuyện với chúng tôi bằng ngôn ngữ của mình, quý vị hãy gọi số **131 202**. Có thể bị tính cước gọi. Muốn biết thông tin bằng ngôn ngữ của mình về các khoản trợ cấp và dịch vụ của chúng tôi, quý vị hãy truy cập servicesaustralia.gov.au/yourlanguage

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Carer Payment (for a child under 16 years)

To be eligible for Carer Payment you must be providing a significant level of care for either:

- a single child with severe disability or severe medical condition
- 2 to 4 children with disability or medical condition whose combined care needs are equal to that of a single child with severe disability or severe medical condition
- 1 to 2 children and an adult who each have disability or medical condition and their combined care needs are equal to that of a single child with severe disability or severe medical condition.

Generally, Carer Payment is paid where a child needs care for 6 months or more. However, it can also be paid where a significant level of care for a child is needed and is being provided on a short-term or episodic basis for a minimum of 3 months.

You must also:

- be an Australian resident – see page 9
- be providing care to your child in their home or in hospital
- pass an income and assets test.

For more information, go to servicesaustralia.gov.au/carers

The child you provide care for must:

- be assessed by a treating health professional as having severe disability or severe medical condition
- be an Australian resident
- receive care in their home or in hospital
- need care permanently or for an extended period of at least 6 months unless the condition is terminal, or if the condition is short-term or episodic the care is needed for at least 3 months
- meet the income and asset limits that apply to the child being cared for.

A child under 3

There are behavioural elements of the child assessment tool that are only applied once a child turns 3. Where a child under 3 with disability or medical condition has not qualified for payment, you may want to re-test your eligibility for payment after the child has turned 3.

Short-term and episodic care

If you provide care to a child with a short-term or episodic condition, you may be entitled to get Carer Payment. However, you must be providing care for a period of at least 3 months to be eligible.

What is the difference between short-term and episodic care?

The difference between short-term and episodic care is that episodic conditions are expected to recur, whereas short-term conditions are expected to be one off. The child's treating health professional will advise on the medical report whether the condition is short-term or episodic. If you get a payment because you are caring for someone with a short-term or episodic condition, you will get a Health Care Card.

There is no limit on the number of times you may lodge a claim for short-term or episodic care.

Exchanged care

Exchanged care refers to a situation where all of the following apply:

- you provide a significant level of care to 2 or more of your children
- you exchange the care of these children with the other parent who you are not in a relationship with
- each of the children has severe medical condition or severe disability
- you have a current parenting plan or a parenting order that outlines your caring arrangements
- you and the other parent each provide a significant level of care to one of these children every day.

For example

Betty and Bill are separated. They have a parenting plan for their children, Cathy and James. Cathy has severe medical condition and James has severe disability. The parenting plan states that Betty cares for Cathy on weekdays and James on weekends. Bill has Cathy on weekends and James on weekdays. At all times both Betty and Bill have either Cathy or James in their care. This means that both Betty and Bill may be entitled to Carer Payment under the exchanged care provisions.

One or both parents may apply for Carer Payment under exchanged care provisions.

Terminal illness

If a medical practitioner has diagnosed your child with a terminal illness, for which the average life expectancy for a child with the same or similar condition is not substantially longer than 24 months, there will be a streamlined process for your claim. You will **not** need to complete the **Carer Payment and/or Carer Allowance – Care Needs Assessment (for a child under 16 years) (SA394)** form.

Your circumstances will be reviewed 24 months from the date of your first claim and every 12 months thereafter.

Pensioner Concession Card

The Pensioner Concession Card is a concession card issued by us on behalf of the Department of Social Services, under Commonwealth Health or Social Security legislation. Its primary purpose is to indicate a customer's entitlement to Commonwealth health concessions such as pharmaceutical benefits.

For more information, go to servicessaustralia.gov.au/healthcarecard

Carer Allowance (for a child under 16 years)

To be eligible for Carer Allowance you must be:

- providing additional care and attention on a daily basis, in your and your child's home or in hospital
- an Australian resident – see page 9.

The child you provide care for must:

- be your dependent child
- be an Australian resident – see page 9, and
- have permanent disability or medical condition, or
- have a temporary condition for an extended period of at least 12 months.

There are 2 levels of Carer Allowance for children under 16 years:

- fortnightly payment and Health Care Card
- Health Care Card only.

Fortnightly payment (including a Health Care Card for your child)

Information will be provided by you and your child's treating health professional to assess if you are eligible for the fortnightly Carer Allowance payment, including a Health Care Card for your child. This information will help us determine the way your child functions compared with the average ability of a child of the same age who does not have disability or medical condition.

Some disabilities and medical conditions are considered to be significant enough to automatically qualify for the fortnightly payment and Health Care Card. These conditions are listed in the **Carer Payment and Carer Allowance – Medical Report (for a child under 16 years) (SA431)** form available from servicessaustralia.gov.au/forms

A child under 3

There are behavioural elements of the child assessment tool that are only applied once a child turns 3. Where a child under 3 with disability or medical condition has not qualified for payment, you may want to re-test your eligibility for payment after the child has turned 3.

Health Care Card only

You may qualify for a Health Care Card, even if you are not eligible for a fortnightly payment of Carer Allowance, if your child needs 'substantially more care and attention' compared to a child of the same age who does not have disability or medical condition.

The Health Care Card assists with reducing the cost of some pharmaceuticals, doctors' fees (where bulk billing is offered) and other benefits that vary in each state and territory.

For more information, go to servicessaustralia.gov.au/healthcarecard

Automatic eligibility for Carer Allowance (for a child under 16 years)

If you qualify for Carer Payment you generally get Carer Allowance automatically, even if you provide care on a short-term or episodic basis. However, other provisions may apply if another carer is already getting Carer Allowance for that child.

Shared care

In certain circumstances, Carer Allowance payment can be shared between 2 people who provide care for the same child, provided that the 2 people are not a couple.

Caring for more than one child

You can claim Carer Allowance for each dependent child with disability or medical condition you provide care for and may get a payment for each.

You may qualify for a single rate of Carer Allowance for 2 children whose combined assessment meets the eligibility requirements for payment.

Carer Payment (for a person 16 years or over)

To be eligible for Carer Payment you must be either:

- personally providing daily care in the home of a person 16 years or over with disability or medical condition
- personally providing daily care in the home of a person 16 years or over who has moderate care needs and you provide care or supervision of their dependent child. This child must be:
 - under 6, or
 - between 6–16 years and qualify their carer for Carer Allowance, and
 - be an Australian resident – see page 9.

If you live apart from the person you provide care for

To be eligible for Carer Payment you do not need to live with the person you provide care for, however, you must personally provide daily care in their home for a significant period (equivalent to a normal working day). You can take breaks from caring for this person – see ‘Can I take a break from caring?’ on page 9.

You must also:

- be an Australian resident – see page 9
- be providing care in the person’s home or in hospital
- pass an income and assets test.

For more information, go to servicesaustralia.gov.au/carers

The person you provide care for must:

- be an Australian resident – see page 9
- be 16 or over and have disability or medical condition that is permanent or for an extended period of at least 6 months, or has been diagnosed as a terminal illness, and
- pass an income or assets test, or
- be getting an income support payment from Centrelink, a Department of Veterans’ Affairs Service Pension, Income Support Supplement or Veteran Payment, or
- be unable to get any of these payments because they have not lived in Australia long enough to qualify.

For more information, go to servicesaustralia.gov.au/carers

Carer Allowance (for a person 16 years or over)

To be eligible for Carer Allowance you must be:

- caring for a person with disability or medical condition who needs additional care and attention
- providing care for a person in either your private home, their private home, or in hospital
- an Australian resident – see page 9.

The person you provide care for must be an Australian resident and meet one of the following:

- have permanent disability or medical condition or be frail aged
- have a temporary condition for an extended period of at least 12 months
- be diagnosed as being in the final phase of a terminal condition.

Shared care

In certain circumstances Carer Allowance may be shared between 2 people who provide care for the same person, provided that the 2 people are not a couple.

If you live apart from the person you provide care for

To be eligible for Carer Allowance when you do not live with the person you provide care for, you must be providing at least 20 hours of personal care per week on a daily basis and the care must be provided in your home or theirs.

Caring for more than one person 16 or over

You can claim Carer Allowance for up to 2 people 16 or over and may get a payment for each.

**Carer Payment –
Wife Pension and
Carer Allowance
recipient on
19 March 2020**

To be eligible for Carer Payment you must have:

- been getting paid Wife Pension and Carer Allowance on 19 March 2020
- continued to be paid Carer Allowance without a break in entitlement.

Your Carer Allowance can be paid for the same person or a different person, provided you don't have a gap in entitlement.

You need to tell us about any changes to the care you provide – see pages 5 and 7.

You must continue to meet all the rules that normally apply to Carer Allowance for a child under 16 and/or a person 16 years or over.

For example:

- you and the person you provide care for must meet Australian residence requirements – see page 9
- your breaks from caring are within Carer Allowance limits – see 'General information' on page 9
- the care you provide meets the requirements to continue to get Carer Allowance – see pages 5 and 7.

If you get Carer Payment for this reason, you:

- can work without a limit
- must tell us about any changes to your and/or your partner's income
- must still meet the Carer Payment income test – see page 11
- must still meet the assets test – see page 12.

General information

We cannot pay claims that are made after the person you provided care for has died.

Can I take a break from caring?

You can take breaks from caring for the person you usually provide care for. You can take up to 63 days per calendar year (1 January–31 December) and still be eligible for Carer Payment and/or Carer Allowance. It is important that you tell us each time the care receiver is out of your care for more than 24 hours (midnight to midnight).

For example

You provide care on Tuesday morning and the person you provide care for enters respite that same day. You provide care again on the Friday afternoon that they return home. This would result in a total of 2 respite days being used. The respite is from Wednesday to Thursday. You can use these breaks in a variety of ways including having a holiday, visiting friends and family or for formal respite. You may also use these days if you are sick and cannot provide care for the person you usually care for.

What happens to my payments if the child I provide care for goes into hospital?

You can continue to get Carer Payment and/or Carer Allowance for a child under 16 years as long as you continue to provide care for your child while they are in hospital and you intend to resume caring for your child when they return home. It is important that you tell us if this occurs. If your child remains hospitalised for a period longer than 12 weeks, a review will be conducted every 12 weeks with a comprehensive review after 24 months of continuous hospitalisation.

What happens to my payments if the person I provide care for goes into hospital?

You can continue to get Carer Payment and/or Carer Allowance for a person 16 years or over for up to 63 days per calendar year (1 January–31 December) as long as you continue to provide care for the person while they are in hospital and you intend to resume caring for the person when they return home. It is important you tell us if this happens. The hospitalisation period is in addition to the standard 63 day allowable break from caring period.

If I get Carer Payment, can I work?

You can spend up to 100 hours over a four week period away from care to undertake paid work, including self-employment (any income may affect your payment).

Australian residence requirements

To be eligible for Carer Payment and/or Carer Allowance, you and the person you provide care for must satisfy residence requirements.

You and the person you provide care for must both be Australian residents and you, as the person claiming, must be in Australia when you lodge your claim.

You are an Australian resident (as defined by the *Social Security Act 1991*) if you are living in Australia and you are one of the following:

- an Australian citizen
- a permanent visa holder
- a protected Special Category visa holder. That is, you arrived in Australia on a New Zealand passport and you were in Australia on 26 February 2001, or for 12 months in the 2 years immediately before this date, or you were assessed as 'protected' before 26 February 2004.

We consider you to be living in Australia if Australia is your usual place of residence. That is, Australia is where you make your home.

When we are deciding whether you are living in Australia we will look at all of the following:

- the nature of your accommodation
- the nature and extent of your family relationships in Australia
- the nature and extent of your employment, business or financial ties with Australia
- the frequency and duration of your travel outside Australia
- any other matter we think is relevant.

Continued

Newly arrived residents generally have a 104 week waiting period for Carer Payment and a 52 week waiting period for Carer Allowance. This waiting period does not apply to the person you provide care for. This may not apply to you if you:

- are an Australian citizen
- arrived under a refugee or humanitarian program
- hold a certain visa subclass
- are the partner of a refugee, former refugee or humanitarian migrant, and were the partner of that person at the time they arrived in Australia.

You can find more information on how long you may need to wait and other reasons you may be exempt by going to servicessaustralia.gov.au/newresidentswaiting

Proof of residence status is required. This is separate to the requirement to confirm your identity.

International social security agreements

Australia has international social security agreements with a number of countries. Agreements may help you to get Carer Payment even if you are not an Australian resident and in Australia, and/or you do not meet the minimum Australian residence period to qualify.

For more information, go to servicessaustralia.gov.au/issa or call us on **131 673**.

Requirement to claim a pension from a country other than Australia

If you are receiving Carer Payment and you have lived or worked in a country other than Australia, you (and your partner) may need to take reasonable steps to claim a pension from that other country. We can help you to claim pensions from any other country.

For more information, go to servicessaustralia.gov.au/issa or call us on **131 673**.

Income from countries other than Australia

For Australian social security purposes, income from any source in a country other than Australia is generally assessable under the income test. Income may be in the form of investments, pensions, superannuation-like payments or derived from real estate.

Pensions from a country that Australia has a social security agreement with may be treated differently, for example, directly deducted on a dollar for dollar basis, and some pensions, such as restitution payments from certain countries, may be exempt from the income test.

The gross rate of income is assessed. That is, the amount before any bank charges, health insurance or tax deductions. The foreign currency amount is converted to Australian dollars using a commercial exchange rate that is updated automatically each month. To find out the current exchange rates we use, call Freecall™ **1800 050 041**.

Medical information

Details of the medical reports you need to provide are listed on the 'About your eligibility for payment' letter. If we already have a carer medical report for the person you provide care for, you may not need to provide a new medical report.

Information about medical reports, including who can complete them, can be found on the medical reports. If you are claiming for more than one person, you will need a separate medical report for each person.

Who is a parent or legal guardian?

The term 'parent' refers to a natural parent, adoptive parent or a person who is legally responsible for a child born through an artificial conception procedure, or where a surrogacy court order is in place.

The term 'guardian' in relation to Carer Payment and Carer Allowance, refers to a person who has been granted guardianship of the child under a law of the Commonwealth, a state or a territory.

How much payment you get will depend on your partner's circumstances and income and assets.

We will calculate the amount that could be paid to you and, if applicable, to your partner, under both the income test and the assets test. The test giving the lower rate of payment is the one used to pay you and/or your partner.

Carer Allowance is not taxable or assets tested. Carer Allowance is income tested.

The Carer Payment income test

Income includes money you get from paid work, including self-employment and money deemed to be earned from investments. It also includes money from outside Australia.

You can have income up to certain amounts before your payment is reduced.

Your income may **include**:

- deemed income from financial assets
- gross employment income
- payments made to you or your partner for time and labour of care provided (this includes payments made as part of a care receiver's participation plan under the National Disability Insurance Scheme)
- net income from business, including farms
- family trust distributions or dividends from private company shares
- income attributable to the controllers of a private trust or private company
- income from rental property
- income from a life interest
- income from boarders and lodgers (other than immediate family)
- superannuation and pensions from countries other than Australia
- income from income stream products such as superannuation pensions and annuities
- short term asset-tested income streams.

Funding you, your partner and/or children get as a participant in the National Disability Insurance Scheme does not need to be included.

For more information, go to servicessaustralia.gov.au/income

Carer Payment deeming

Deeming is a simple set of social security rules used to assess income from financial assets. Under these rules, we assume financial assets are earning a certain amount of income, regardless of the income they actually earn.

Financial assets **include**:

- bank, building society and credit union accounts
- term deposits and debentures
- friendly society bonds
- managed investments (for example, unit or property trusts)
- listed shares and securities
- shares in unlisted public companies
- gold and silver bullion
- superannuation investments held by people over Age Pension age
- account-based income streams (for example, account-based pensions and account-based annuities) purchased from 1 January 2015 and some purchased before 1 January 2015
- loans, including those to family members, family trusts and private companies
- gifts of money or other assets over the allowable amount.

If the actual income you get from your investment is more than the deemed income, the extra income is not counted when assessing your rate of Carer Payment.

The deemed income is added to any income you have from other sources such as income from paid work, including self-employment. Your total income is then used to work out the Carer Payment that can be paid to you.

For more information, go to servicessaustralia.gov.au/deeming

The assets test

Most property and items you (and/or your partner) own or have interest in, including those assets held outside Australia, are taken into account when calculating your payment.

The value of your assets is what you would get for them if you sold them at market value.

Generally, any debt secured against an asset is deducted from the value of that asset.

Your assets may **include**:

- rental properties, farms, second or holiday houses
- cars, caravans, boats or trailers
- home contents and personal effects, including antiques or other collectables
- the market or trade value of all savings and investments, including funeral bonds
- loans you have made to other people, family trusts and companies
- value of most income stream products
- business assets
- interest in a private trust or private company
- superannuation investments held by people over Age Pension age
- licenses (for example, fishing or taxi)
- surrender value of life insurance policies
- any assets given away or sold for less than their market value within the last 5 years.

The following assets are exempt assets and are **not included**:

- your principal family home (and up to 2 hectares of privately used surrounding land that is on the same title document as the home), and any permanent fixtures such as wall-to-wall carpet and wall heaters. If you or your partner are of Age Pension age, in some circumstances all of the land on the same title as the principal home may be exempt from the asset test.
- some income stream products
- cemetery plots and pre-paid funeral expenses
- any property or monies left to you in an estate, which you are not yet able to get, generally for a period up to 12 months
- accommodation bonds paid to an aged care home or on entry to residential aged care
- aids for people with a disability
- monies from the National Disability Insurance Scheme to provide for the needs of people with a disability
- most compensation or insurance payments for loss or damage to buildings or personal effects
- any life interest, reversionary interest, remainder interest or contingent interest, unless it was created by you, your partner or at the time of death of your partner
- assets up to a certain limit held in a Special Disability Trust for an immediate family member.

For more information, go to servicessaustralia.gov.au/assets

Asset hardship provisions

You can apply for hardship assistance if you are experiencing severe financial hardship and have limited or no entitlement to Carer Payment.

You may be considered in severe financial hardship if **all** of the following apply:

- your total income including any payment paid under the assets test is less than the maximum rate of that payment
- your readily available funds are less than the allowable limit
- there is no other course of action which you could be expected to take to improve your financial position.

You may be considered in severe financial hardship if you get a pension and **all** of the following apply:

- your pension is reduced or not payable because of the assets test
- you own an asset which you cannot sell or be reasonably expected to sell
- you cannot borrow against the asset or be reasonably expected to borrow against the asset
- you would otherwise qualify for a payment under the income test
- the gifting rules do not apply or can be disregarded.

You may be considered in severe financial hardship if you get an allowance or benefit and **all** of the following apply:

- your allowance or benefit is not payable because of the assets test
- you own an asset which you cannot sell
- you cannot borrow against the asset
- the asset is on the market to be sold at a realistic price
- you are unable to qualify for any other Australian Government assistance
- you would otherwise qualify for payment under the income test
- the gifting rules do not apply or can be disregarded.

Care Receiver income and assets test

Income and assets test for the child being cared for

A care receiver income and assets test applies to claims for Carer Payment for a child with severe disability or severe medical condition.

For a carer to be paid Carer Payment for a child under 16 years, the combined income and assets of the child being cared for, the parents and their dependent children must not exceed the income and assets test limits of the Carer Payment care receiver income and assets tests. If the child being cared for does not live with a parent or legal guardian, only the income and assets of the child are assessed.

In some cases the parent or legal guardian of the child will need to complete the **Carer Payment – income and assets details – child or children being cared for – under 16 years (SA304(c))** form. If the child does not live with their parent or legal guardian, depending on the carer's answers on the claim form, the carer may also need to complete this form.

Income and assets test for the person being cared for

If you are caring for a person who is not your partner, the combined income and assets of the person you provide care for, and their partner and their children, must not exceed the care receiver income and assets test limit.

The person you provide care for, or their nominee, will need to complete the **Carer Payment – income and assets of the person being cared for – 16 years or over (SA304(a))** form. The form will not need to be completed if the person you provide care for has been assessed as having high care needs and receives a Centrelink payment, a Department of Veterans' Affairs Service Pension, Income Support Supplement or Veteran Payment.

This test does not apply to you if you get Carer Payment under the rules for a Wife Pension and Carer Allowance recipient on 19 March 2020.

For more information, go to servicessaustralia.gov.au/carers

Compensation

What to do before you accept a compensation payment

If you have an injury or illness that is subject to a compensation claim, payments and benefits you get from Centrelink may be affected. To work out how the proposed lump sum may affect your payments, you or your solicitor can take advantage of our compensation online estimator. To access the estimator, go to servicessaustralia.gov.au/centrelinkcompensationrecovery

What if you get regular compensation payments?

If you get regular compensation payments (such as workers' compensation) and you apply for Centrelink payments, your Centrelink payments can be reduced by a dollar for every dollar of compensation payment. However, if you were receiving a Centrelink payment at the time of your accident, your regular compensation payments will be treated as ordinary income. If you are a member of a couple, and your partner is receiving Centrelink payments, the compensation may reduce their payment using the income test applied to the Centrelink payment they get.

Lump Sum compensation payments

If you get a lump sum compensation payment which contains an amount for economic loss, we will work out a period, called a 'preclusion period', during which you cannot get payments from us.

The preclusion period can be:

- in the past, in which case all Centrelink payments received during the period must be paid back, and/or
- in the future, in which case no payments can be made until the period is over.

If you get a lump sum compensation payment, your partner will not be affected by the preclusion period and can still get Centrelink payments provided they are eligible.

Working Credit

Working Credit can assist you to take up work by allowing you to:

- keep more of your income support payment if you start full-time, part-time or casual work
- keep some extra benefits (for up to 12 weeks) if you are working and not getting any payment from us
- get your payments and benefits back if a short-term job ends.

For more information, go to servicessaustralia.gov.au/workingcredit

Carer Allowance income test

To be eligible for Carer Allowance your and your partner's adjusted taxable income must be below \$250,000 per annum. Both members of a couple must provide their adjusted taxable income details for the same financial year.

The Carer Allowance income test uses your adjusted taxable income (see below) plus any deemed income from account-based income streams. The adjusted taxable income details you provide can be for either of the 2 financial years preceding the current financial year (for example, a Carer Allowance claim lodged in the 2024–2025 financial year would be assessed using the adjusted taxable income from the 2023–2024 or 2022–2023 financial year). If you are required to lodge an income tax return, the income should be the most recent details verified by the Australian Taxation Office. There is no assets test.

If the adjusted taxable income you have supplied plus any deemed income from account-based income streams is above the income limit, you may supply an estimate of your adjusted taxable income for the current financial year. An estimate will only be accepted where you can demonstrate that a change in circumstances has already occurred and that it is an acceptable reason for using an estimate of income for the current financial year.

Examples of acceptable reasons for using an estimate of income include:

- retirement or partial retirement from the workforce, closure of a business, or receipt of an inheritance
- reduced working hours (ongoing) because the care receiver requires more care and the carer is personally providing that care
- a substantial loss of income caused by a catastrophic event or natural disaster (for example, fire, flood or cyclone)
- a substantial one-off cost because of the disability or medical condition of the care-receiver.

What is adjusted taxable income

When assessing your taxable income, the Australian Taxation Office (ATO) excludes any foreign income that is exempt from Australian income tax, the value of any employer provided fringe benefits, tax-free government pensions or benefits, and the value of any reportable superannuation contributions. The ATO also allows you to reduce your taxable income by any losses that you incurred during the financial year from rental properties or financial investments.

The same exclusions and deductions are not allowed under the income test for Carer Allowance. These amounts are added back onto your taxable income or other assessable income. If you or your partner are 60 years of age or older, we will deem any account-based income streams to be earning income. This will also be added to your total adjusted taxable income assessment. The full amount of any child support you paid in the financial year will be deducted from your income.

Your adjusted taxable income is the sum of:

- your taxable income as shown on your Notice of Assessment, including Paid Parental Leave. If you are not required to lodge a tax return, give the amount of taxable income you received, **plus**
- any foreign income that you received that you did not have to pay Australian income tax on (the ATO refers to this as target foreign income), **plus**
- your total net investment loss (this includes any losses that the ATO has deducted from your gross income including net rental property and financial investment losses), **plus**
- the value of any employer provided benefits above \$1,000, **plus**
- your reportable superannuation contributions, **plus**
- any tax free government pensions or benefits (includes disability pensions, carer payments and defence pensions), **plus**
- the deemed income from the current balance of any account-based income stream (where the account holder is 60 years of age or older), **less**
- child support you have paid.

Someone to deal with us on your behalf

You can choose another person or organisation to deal with us on your behalf for your Centrelink payments and services.

You can authorise them to enquire, act or get payments for you.

If you want someone to deal with us on your behalf, complete the **Authorising a person or organisation to enquire or act on your behalf (SS313)** form.

If you do not have this form, or want more information, go to servicesaustralia.gov.au/nominees

Definition of a partner

We consider you to have a partner and be a member of a couple if you are either:

- married
- in a registered relationship. This is when your relationship is registered under a law of a state or territory.
- in a de facto relationship. This is when you and your partner are in a marriage like relationship but you are not married or in a registered relationship.

We may still consider you a member of a couple if you are not actually living with your partner.

For example, your partner may fly-in fly-out or live away for work, like military or oil rig workers.

For more information, go to servicesaustralia.gov.au/moc

When claiming a payment or service from us, you may be required to confirm your identity.

You must provide the following original documents (not copies), one of which must be an acceptable photo ID document:

- 1 commencement document to confirm your birth or arrival in Australia, and
- 1 primary document **and** 1 secondary document to show the use of your identity in the community.

You may need to attend a service centre in person so we can compare you to a photo on one of your documents.

If your name differs between the identity documents you have provided, you will also need to provide evidence of change of name, such as a marriage certificate or change of name certificate.

We cannot accept:

- copies or certified copies
- expired documents
- the same document for more than 1 category.

To confirm your identity, we will need to verify the documents you provide with the issuing agency.

If you do not have enough documents, tell us and we will talk to you about other options.

All documents must be Australian issued and current unless otherwise specified.

You may be required to provide documents again if you claim another payment or your circumstances change.

Commencement documents to confirm your birth or arrival in Australia

You must provide 1 of the following:

Document	Details
Australian birth certificate	A full birth certificate in your name or former name, issued by an Australian state or territory Registry of Births, Deaths and Marriages. We cannot accept birth extracts or birth cards.
Australian visa	Must be a current visa issued in your name or former name. We cannot accept visa grant notification letters or expired visas.
Australian citizenship certificate	Issued in your name or former name. If you do not have a certificate issued in your own name, we will accept your parents' certificate if you are listed as a child with your full name and date of birth.
ImmiCard	A photo identity card issued in your name or former name by the Department of Home Affairs or the Department of Immigration and Border Protection.
Australian passport	A current passport issued in your name or former name.
Certificate of Identity	Issued in your name or former name by the Department of Foreign Affairs and Trade.
Document of Identity	Issued in your name or former name by the Department of Foreign Affairs and Trade.

Primary documents to show the use of your identity in the community

You must provide either:

- another document to confirm your birth or arrival in Australia, or
- 1 of the following:

Document	Details
Australian driver licence – motor vehicle	Current licence, learner permit or provisional licence issued by an Australian state or territory road transport authority in your name with your photo and signature.
Australian marriage certificate	Issued by an Australian state or territory Registry of Births, Deaths and Marriages. We cannot accept ceremonial, church or celebrant issued certificates.
Foreign passport	Current passport issued by another country, with a valid entry stamp or visa.
Proof of age card	Current card issued by a state or territory government agency in your name with your photo.
Shooter or firearm licence	Current licence issued by a state or territory government agency in your name with your photo. We cannot accept minor or junior permits or licences.
Secondary student ID Card	Current card issued by an Australian secondary school in your name with your photo. This is only if you are younger than 18 and do not have any other primary documents.

Secondary documents to show the use of your identity in the community

You must provide either:

- another document to confirm your birth or arrival in Australia, or
- another primary document, or
- 1 of the following:

Document	Details
Security licence	Current security protection industry or crowd control licence issued by an Australian state or territory government agency, in your name with your photo.
Bank or financial institution card, statement or passbook	Current ATM, credit or debit card with your name issued by an Australian bank, credit union or building society. You can also use a statement or passbook from a current account with your name and address. We cannot accept documents from foreign banks or institutions.
Child's birth certificate	Birth certificate for a child issued by an Australian state or territory Registry of Births, Deaths and Marriages showing your name as a parent or guardian.
Defence Force identity card	Issued by the Australian Defence Force and shows your name and photo.
Australian divorce papers	In your name or former name, for example, a Decree Nisi or Decree Absolute.
Educational certificate	Qualification certificate from a school, TAFE, university or Registered Training Organisation in your name or former name.
Certified academic transcript	Issued by an Australian school, TAFE, university or Registered Training Organisation in your name or former name.
Name change	Legal change of name certificate issued by an Australian state or territory Registry of Births, Deaths and Marriages.
Veterans' Affairs card	Current card issued by the Department of Veterans' Affairs in your name.
Tenancy agreement or lease	Current formal agreement or lease in your name and showing your address.
Motor vehicle registration	Current registration showing your name and address.
Documents issued by foreign governments	Foreign birth, marriage or education certificate, driver licence, national identity card or expired passport.
Australian Government issued photo ID card	Current Commonwealth, state or territory issued card in your name.
Rates notice	Notice in your name and showing your address that is less than 12 months old.
Utility account	Water, gas, electricity or phone account in your name and showing your address that is less than 12 months old.
Student ID card	Current card issued by an Australian secondary school, TAFE, university or Registered Training Organisation in your name with your photo.
Electoral enrolment	Proof of enrolment card in your name and showing your address.
Aviation security identity card (ASIC)	Current card issued by an approved ASIC issuing body in your name with your photo or signature.
Maritime security identity card (MSIC)	Current card issued by an approved MSIC issuing body in your name with your photo or signature.
Police identity card	Current card issued by an Australian police force in your name with your photo or signature.
Prison release certificate	In your name with your photo or signature.
Tangentyere Community ID card	Current card issued by the Tangentyere Council in your name and with your photo.

If you do not tell us about changes, you could incur a debt. If you have a debt, you will need to pay all or some of the money back. After you claim **Carer Payment** or **Carer Allowance**, you must tell us **within 14 days** if any of the following happens.

If you have a **partner**, you must also tell us if any of the following happens to your partner.

If you are claiming **Carer Payment** or **Carer Allowance**, make sure you understand all of the changes you must tell us about.

To advise us of changes, call **132 717**.

Changes to your bank account

You must tell us if you change or close the account into which payments are made.

Changes to your care arrangements

If you get **Carer Payment** and/or **Carer Allowance**, you must tell us if:

- you no longer provide care to this person
 - the person you provide care for no longer needs the same amount of care
 - the person you provide care for no longer needs daily care and attention on a temporary or permanent basis
 - the person you provide care for has an improvement in health so that they would no longer be considered to have a disability
 - the person you provide care for leaves your care or is in hospital for a period of 24 hours or more
 - you start or stop sharing care with someone else (including an institution such as a nursing home or care facility) or make changes to your current shared care arrangement
 - you regularly share care at some time in the fortnight with another person you do not live with
 - you or the person you provide care for change residential address
 - the child you get Carer Allowance for is absent for 24 hours or more for education, training or treatment (other than hospital)
 - you or the person you provide care for are sent to prison or charged with an offence and are in custody on remand
 - you or the person you provide care for are admitted to an institution such as a nursing home or psychiatric facility
 - a paid carer helps you provide care for the person
 - you start to be paid at award wages for the care you provide
 - the person you provide care for dies (you must tell us within 28 days).
-

Changes to your work

If you get **Carer Payment** and/or **Carer Allowance**, you must tell us if:

- you start or restart work
- you change jobs or become self-employed (this can be full-time, part-time or casual work)
- you change the hours you spend away from care to participate in paid work.

If you get **Carer Payment**, you must tell us if:

- you start to get income from paid work, including self-employment, or your income changes.

Changes to your personal circumstances

If you get **Carer Payment** and/or **Carer Allowance**, you must tell us if:

- you become partnered, separate from your partner or your partner dies (you must tell us within 28 days). For more information, go to servicessaustralia.gov.au/moc
- your Australian residence status changes.

If you get **Carer Payment**, you must tell us if:

- you sell your home
 - you buy another home
 - the amount of rent you pay changes
 - you get Rent Assistance and you stop paying rent, or the amount of rent you pay changes, or you start or stop sharing accommodation
 - you start to pay or stop paying rent to a state, territory or Commonwealth Housing Authority
 - you move into a retirement village
 - the number of your dependants changes
 - you enter a residential age care home (nursing home or hostel)
 - you claim or get payment/payments of compensation.
-

Changes to your financial circumstances

If you get **Carer Payment** and/or **Carer Allowance**, you must tell us if:

- you make any commutations from your income stream (for example, a lump sum withdrawal other than your usual regular income payments)
- you become involved in a business or the nature of your involvement changes
- your or your partner's income stream balance or payments change or you start getting an income stream payment (for example, account-based income stream, defined benefit pension or annuity).

If you get **Carer Payment**, you must tell us if:

- you sell, buy or change an investment, such as shares, managed investment units and debentures
- you are issued with bonus shares
- you get any lump sum payments, such as proceeds from an estate or winnings
- you buy or sell a property or the income you get from a property changes
- you get any payments from a country other than Australia or your payments change
- you become involved in, the nature of your involvement changes or you get a benefit from a private trust or private company
- you or your partner make a withdrawal from a superannuation investment
- you claim or start to get another government pension or payment (including Department of Veterans' Affairs payments).

If you get **Carer Allowance**, you must tell us if:

- your and your current partner's (if you have one) combined, adjusted taxable income for the previous financial year was \$250,000 or more.
-

Gifts and loans

If you get **Carer Payment**, you must tell us if:

- you get a valuable gift or win money or other assets
 - you make any gifts to family, friends or charities, such as giving a deposit to buy a home, cash, valuable jewellery, a car or a holiday
 - you sell assets for less than market value
 - you take out a loan or lend money (including to family).
-

Travelling outside Australia

If you are leaving Australia to travel or live in another country, you may need to tell us. Travelling outside Australia may affect your payments. For information about how your payment or concession card may be affected, or if you should contact us about leaving or returning to Australia, go to servicessaustralia.gov.au/paymentsoverseas

If you get Carer Payment and/or Carer Allowance, there are other payments, concessions and help you may get.

Advance Payments

You can apply for a Carer Payment Advance Payment, which is a lump sum amount paid from part of your future payment. It can help you pay larger expenses or bills which you do not have enough money for. The Advance Payment is recovered, interest free, from your payments over 13 fortnights.

The Advance Payment is limited by maximum and minimum amounts which depend on the rate of payment you get.

The number of Advance Payments you can get over a 12 month period will depend on the type of payment that you get and if you are eligible.

The Advance Payment is not available to carers who get Carer Allowance only.

For more information, go to servicesaustralia.gov.au/advancepayments

Carer Supplement

Carer Supplement is an annual payment to help you with the costs of caring for a person with disability or medical condition, if you are receiving Carer Payment or Carer Allowance.

For more information, go to servicesaustralia.gov.au/carers

Centrepay

Centrepay is a voluntary bill-paying service which is free for Centrelink customers. Use Centrepay to arrange regular deductions from your Centrelink payment to pay bills and expenses like rent, gas, electricity, water, phone and other household costs. You can start or change a deduction at any time. The quickest way to do this is through your Centrelink account online.

For more information, go to servicesaustralia.gov.au/centrepay

Child Disability Assistance Payment

Child Disability Assistance Payment is an annual payment to help parents with the costs of caring for a child with disability if you are receiving Carer Allowance.

For more information, go to servicesaustralia.gov.au/carers

Community Engagement Officers

These officers can help you:

- manage your income support and other business with us
- link with government and community services for assistance and other support.

They provide Centrelink services in locations like mental health facilities, general crisis or support services, specialist accommodation services, youth services, drug and alcohol services, family and domestic violence services, and organised meeting places.

For more information, go to servicesaustralia.gov.au/communityofficer

Essential Medical Equipment Payment

If you use, or provide care for someone that is using, essential medical equipment or medically required heating/cooling in your current residence, you may be eligible for the Essential Medical Equipment Payment.

For more information, go to servicesaustralia.gov.au/emep

Financial Information Service Officers

Our officers can help you:

- make informed financial decisions
- understand the results of your decisions in the short and long term
- prepare for retirement, even while you are still working
- take control of your finances to increase lifestyle choices.

For more information, go to servicesaustralia.gov.au/fis

Indigenous Services Officers

These officers are located in some of our service centres. We also have interpreters who speak Aboriginal or Torres Strait Islander languages and teams who visit and help remote communities.

Mobility Allowance

Mobility Allowance provides help to people with disabilities who are doing voluntary work, paid work (including self-employment), vocational training, or any combination of these and cannot use public transport without extra help. There does not need to be public transport in the person's area to qualify.

Mobility Allowance helps with the extra costs of travel.

For more information, go to servicesaustralia.gov.au/mobilityallowance

Paying tax

There are some payments, including Carer Payment, that are taxable and have to be added to other income you get during the financial year. This could mean you have to pay tax.

If you ask us to, we can deduct tax from your payment, if it is taxable. For more information, speak to a qualified accountant or call the Australian Taxation Office.

Pension Supplement

Pension Supplement is paid automatically to carers receiving Carer Payment. It is paid fortnightly with your regular pension payment. A separate claim is not required for the Pension Supplement.

You have the choice of receiving the minimum amount of the Pension Supplement as a quarterly payment.

For more information, go to servicesaustralia.gov.au/pensionsupplement

Pensioner Concession Card

If you get Carer Payment, you will automatically get a Pensioner Concession Card (PCC), if the person you provide care for needs permanent care for an extended period of time (at least 6 months) or has a condition that is terminal.

You will be able to get a number of Commonwealth concessions (such as Pharmaceutical Benefit Scheme medicines, hearing services and free hearing and eyesight testing). You may also get a number of state or territory concessions (this will depend on the state or territory, but may include reductions in utility bills, reductions on public transport fares or free ambulance services).

For more information, go to servicesaustralia.gov.au/pensionercard

Remote Area Allowance

Remote Area Allowance is an additional payment for customers living in remote areas. It recognises that many customers who do not pay tax, or very little tax, do not get the full benefit of tax zone rebates. Remote Area Allowance makes a contribution towards some of the costs associated with living in particularly remote areas.

For more information, go to servicesaustralia.gov.au/remoteallowance

Rent Assistance

Rent Assistance is an additional payment for customers who rent their accommodation in the private rental market. This includes paying private rent, board or lodging for accommodation in a house, flat or unit, boarding house, hostel or private hotel. It also includes paying ground rent, site fees or mooring fees for a caravan, mobile home or boat in which you live.

For more information, go to servicesaustralia.gov.au/rentassistance

Rent Deduction Scheme

The Rent Deduction Scheme allows customers in public housing to have their housing payments (such as rent, loan repayments and arrears) deducted from their Centrelink payments and sent directly to the Housing Authority in their state or territory.

For more information, go to servicesaustralia.gov.au/rentdeduction

Assistance for carers

Access to other carer services

Carer Gateway is a national service providing in-person, online and phone-based support and services to people who care for a family member or friend with disability, a medical condition, mental illness, or who is frail due to age.

Carers can access Carer Gateway by calling **1800 422 737**, Monday to Friday between 8 am and 5 pm or by visiting **carergateway.gov.au**

Carers can also contact Carer Gateway via the National Relay Service at **communications.gov.au/accesshub**

Needing help after someone has died?

For information on payments and services available after someone has died, go to **servicesaustralia.gov.au/bereavement**