

# A guide to Australian Government payments

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**centrelink**

On behalf of the Department of Social Services, the Department of Agriculture and Water Resources, the Department of Employment and the Department of Education and Training.

Rates may change if there is a change in your circumstances, or in legislation.

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## Family Tax Benefit Part A

### Basic conditions of eligibility

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

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

### Family Tax Benefit child

To be an FTB child, a child must be aged:

- 0–15 years, **or**
- 16 to 19\* years and in full-time secondary study (including those repeating Year 12) or be exempt from this requirement.

The child must also:

- be in your primary care for at least 35 per cent of the time\*\*
- not receive a pension or benefit, or labour market program payment such as Youth Allowance
- not receive a prescribed education scheme payment such as ABSTUDY if they are aged 16.

\*A young person aged 19 can be an FTB child up to the end of the calendar year in which they turn 19, as long as they are in full-time secondary study.

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

### Residence requirements

- A claimant must be living in Australia and be:
  - an Australian citizen, **or**
  - the holder of a permanent visa, **or**
  - a New Zealand citizen who arrived on a New Zealand passport, **or**
  - a holder of a temporary visa subclass 060, 070, 309, 449, 785, 786, 790 or 820.
- The 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.
- Payment of more than the base rate of Family Tax Benefit Part A can generally only be paid for up to six 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.

- The base rate of Family Tax Benefit Part A may continue to be paid for up to 56 weeks of a temporary absence from Australia. However, some recipients (certain temporary visa holders) may not be paid at all, or only in limited circumstances.
- Children are also affected by the above rules if they leave Australia.

### Basic rates and methods of payment

- Family Tax Benefit can be paid either fortnightly or as a lump sum after the end of the financial year to a bank, credit union or building society account.
- Family Tax Benefit Part A includes a supplement (described under Family Tax Benefit Part A supplement eligibility) which is available only after the end of the financial year when a family's entitlement to Family Tax Benefit is reconciled and may be used to offset overpayments.
- You can lodge a claim for Family Tax Benefit up to three months before the expected birth of your child or when the child is expected to enter your care.
- If you claim Family Tax Benefit for a financial year after the end of that year:
  - you need to lodge the claim within 12 months after the end of that year, **and**
  - you and your partner must lodge an income tax return or tell us that you are not required to lodge an income tax return within 12 months after the end of that year.
- You must contact us to advise if there are special circumstances that prevent you from lodging your claim or income tax return.

### Maximum rates of Family Tax Benefit Part A\*

For each child	Per fortnight	Per year
Aged under 13 years	\$179.76	\$5,412.95
Aged 13–15 years	\$233.94	\$6,825.50
Aged 16–19 years, secondary student, or exempt from requirement	\$233.94	\$6,825.50
In an approved care organisation aged 0–19 years	\$57.68	\$1,503.80

\*Eligible families may also receive Energy Supplement Part A (see page 37).

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

- 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\*

	Per fortnight	Per year
For each child	\$57.68	\$2,230.15

\*Eligible families may also receive Energy Supplement Part A (see page 37).

**Note:** the base rate of Family Tax Benefit A is paid at the same rate for all age groups. Payment per year figures include the Family Tax Benefit Part A supplement (\$726.35 per child) but the fortnightly figures do not. The supplement can only be paid after the end of the financial year.

### Family Tax Benefit Part A supplement eligibility

To be eligible for the Family Tax Benefit Part A supplement (worth up to \$726.35 per child, per year) you and/or your partner must lodge tax returns or notify us if you and/or your partner are not required to lodge within 12 months after the end of the relevant financial year, **and**

- from the financial year a child turns one up to the end of the calendar year in which a child turns 19, a child must meet the immunisation requirements
- for the financial year a child turns four years, meet health check requirements for that child, if you and/or your partner also receive income support.

To meet immunisation requirements, the child must be up-to-date according to the early childhood vaccinations schedule appropriate for their age or have an approved medical exemption.

To meet the health check requirement, the child turning four during the financial year must undergo a health check or have an approved exemption within 12 months after the end of the financial year to which the requirement applies. Where the child has undergone a health check you and/or your partner must notify us within 12 months after the end of the relevant financial year that the health check has been completed.

### Income test

- An income estimate does not need to be provided for those who are single and receive certain income support payments from us or the Department of Veterans' Affairs.
- In most cases your Family Tax Benefit Part A payment is worked out using two income tests—the one that gives you the highest rate will be applied.
- The first test reduces the **maximum** rate of Family Tax Benefit Part A by 20 cents for each dollar above \$51,027. The second test reduces the **base** rate of Family Tax Benefit Part A by 30 cents for each dollar above \$94,316.

- You may also be prohibited from receiving your Family Tax Benefit by fortnightly instalments if you have outstanding income tax returns or related debts.
- You and your partner must lodge an income tax return or tell us that you are not required to lodge an income tax return within 12 months after the end of the relevant financial year or any Family Tax Benefit you receive will have to be repaid.
- This table shows the income limit above which only the base rate of Family Tax Benefit Part A may be paid (\$pa)\*.

		No. children 13–15 years or secondary students 16–19 years			
No. children aged 0–12 yrs	Nil	One	Two	Three	
<b>Nil</b>		\$74,406	n/a	n/a	
<b>One</b>	\$67,215	\$90,593	n/a	n/a	
<b>Two</b>	\$83,403	n/a	n/a	n/a	
<b>Three</b>	n/a	n/a	n/a	n/a	

\***Note:** n/a indicates base rate does not usually apply for this household combination. This is because the rate calculated for this combination under the first income test, which uses the maximum rate, is usually higher than the rate that is calculated under the second income test, which uses the base rate. Income limits are indicative only, please contact us for a more accurate assessment based on your circumstances.

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

		No. children 13–15 years or secondary students 16–19 years			
No. children aged 0–12	Nil	One	Two	Three	
<b>Nil</b>		\$101,872	\$120,450	\$155,162	
<b>One</b>	\$101,872	\$113,260	\$147,971	\$184,307	
<b>Two</b>	\$109,427	\$140,781	\$177,117	\$213,452	
<b>Three</b>	\$133,590	\$169,926	\$206,262	\$242,598	

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

## Maintenance income test for Family Tax

### Benefit Part A

- Maintenance income free areas per year:
  - Single parent, or one of a couple receiving maintenance \$1,543.95
  - Couple, each receiving maintenance \$3,087.90
  - For each additional child \$514.65
- Maintenance over these amounts may reduce the maximum rate of Family Tax Benefit Part A by 50 cents in the dollar for each child attracting maintenance. It does not reduce the base rate of Family Tax Benefit Part A or the Family Tax Benefit Part A rate for children who do not attract maintenance.
- Maintenance includes child maintenance and partner maintenance payments.
- Pensioners who are blind are exempt from the maintenance income test.

### Assets test

- No assets test.

## Family Tax Benefit Part A may also include

Unless otherwise indicated the following amounts are added to both the maximum rate and the base rate *before* the income test is applied.

### Newborn Supplement and Newborn Upfront Payment

#### Basic conditions of eligibility

- Families eligible for Family Tax Benefit Part A who are not accessing Parental Leave Pay, may receive the Newborn Supplement which is an increase to the Family Tax Benefit Part A rate for a period of up to 13 weeks to help with the upfront costs of a newborn child, a child aged under one year who becomes entrusted to the care of a non-parent carer, or a child placed for adoption.
- Families who are eligible for the Newborn Supplement may also receive the Newborn Upfront Payment of \$523, paid as an upfront lump sum.
- Newborn Supplement is payable for an FTB child who is:
  - aged less than one and in the care of a parent, **or**
  - aged less than one and becomes entrusted to the care of a non-parent carer for a continuous period of at least 13 weeks, **or**
  - any age and becomes entrusted to care as part of a process of adoption, and the adopting parent or their partner is eligible for Family Tax Benefit Part A within the period of 12 months beginning on the day of the child's entrustment to care.
- Families cannot receive Parental Leave Pay and Newborn Supplement for the same child. For multiple births (for example, twins or triplets), Parental Leave Pay may be payable for one child and Newborn Supplement for the other child or children, or Newborn Supplement may be payable for each child.

## Basic rates and methods of payments

- The extra amount of Newborn Supplement and Newborn Upfront Payment for eligible families totals up to \$2,091.84 for the first child (and each child in a multiple birth) and up to \$1,046.25 for subsequent children.
- Newborn Supplement is paid with Family Tax Benefit Part A through regular fortnightly payments or as part of a lump sum claim after the end of the financial year. Fortnightly payments are made for a period of up to 13 weeks with the first instalment including the Newborn Upfront Payment of \$523 (where eligible).

### Energy Supplement Part A

- Paid automatically with Family Tax Benefit Part A to provide assistance to meet ongoing household expenses including energy costs. See page 37 for more details and rates.

### Large Family Supplement

#### Basic conditions of eligibility

- Paid for fourth and each subsequent child.

#### Basic rates

- \$12.46 per fortnight or \$324.85 pa.

### Multiple Birth Allowance

#### Basic conditions of eligibility

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

#### Basic rates

- Triplets \$150.36 per fortnight or \$3,920.10 pa.
- Quadruplets or more \$200.20 per fortnight or \$5,219.50 pa.

### Rent Assistance

#### Basic conditions of eligibility

- Family Tax Benefit Part A customers who are paying private rent.

**Note:** if you are not eligible to receive the child related components of Family Tax Benefit Part A because you have less than 35 per cent care, you may still be eligible for the Rent Assistance component of Family Tax Benefit Part A if you:

- have care for between 14 and less than 35 per cent of the time, **and**
- pay private rent.
- Not paid to people paying rent to a government housing authority.
- Rent assistance is not added to the base rate of Family Tax Benefit Part A.

## Basic rates

- Number of children, relationship status and amount of rent paid, determine the 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	\$153.02	\$152.60	\$356.63
Single, three or more children	\$172.90	\$152.60	\$383.13
Couple, one or two children	\$153.02	\$225.82	\$429.85
Couple, three or more children	\$172.90	\$225.82	\$456.35

## Other payments

- Recipients of Family Tax Benefit Part A may be eligible for other payments delivered by us. These payments are not part of Family Tax Benefit Part A. They include:
  - Schoolkids Bonus (see page 6)
  - Double Orphan Pension (see page 12)
  - Carer Allowance (see page 18).

## Family Tax Benefit Advance

A lump sum advance payment may be available to families receiving Family Tax Benefit Part A by instalments. You may be eligible for a Family Tax Benefit Advance if your rate of Family Tax Benefit Part A is equivalent to at least the base rate for one child and repayment of the advance will not cause you to suffer financial hardship. 7.5 per cent of your annual Family Tax Benefit Part A entitlement may be paid in advance at any one time, up to a \$1,091.98 limit.

## Family Tax Benefit Part B

### Basic conditions of eligibility

- Family Tax Benefit Part B is a per-family payment for single parents and for two parent families where one parent has a low income or is not in paid employment.
- To be eligible, a family must have a FTB child aged under 16, **or**
- A qualifying full-time secondary student up to the end of the calendar year they turn 18 (who does not get Youth Allowance or a similar payment), **and**
- Have care for at least 35 per cent of the time, **and**
- Have income under a certain amount.

## Residence requirements

- Family Tax Benefit Part B can generally only be paid for up to six 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.
- Children are also affected by the above rules if they leave Australia.

## Basic rates

- Payments are made either fortnightly or as a lump sum at the end of the financial year to a bank, credit union or building society account.
- Family Tax Benefit Part B includes a supplement which is available only after the end of the financial year following the lodgement of tax returns, or advice that the individual and/or their partner are not required to lodge a tax return, within 12 months after the end of the relevant financial year. The Family Tax Benefit Part B supplement may be used to offset overpayments.
- Family Tax Benefit Part B cannot be paid during a Paid Parental Leave period.

### Maximum rate of Family Tax Benefit Part B\*

Age of youngest child	Per fortnight	Per year
Under 5 years	\$152.88	\$4,339.85
5–15 years (or until the end of the calendar year the child turns 18 years if a full-time secondary student)	\$106.82	\$3,139.00

\*Eligible families may also receive Energy Supplement Part B (see page 38).

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

## Income test

- Family Tax Benefit Part B is limited to families where the higher income earner in a couple, or a single parent, has an income of \$100,000 per year or less. However, if you or your partner receive an income support payment from us or the Department of Veterans' Affairs this income limit will not apply.
- Single parents automatically receive the maximum amount of Family Tax Benefit Part B if they have an income of \$100,000 per year or less.
- For couples where the higher income earner has an income of \$100,000 per year or less, the income of the lower earner affects how much Family Tax Benefit Part B the family will receive. The lower earner can have income up to \$5,402 and still receive the maximum rate of Family Tax Benefit Part B. Payments are reduced by 20 cents for each dollar of income earned over \$5,402.

- Eligible couples 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 \$27,467 per annum, **or**
  - their youngest child is aged between five and 18 years and the lower earner has income less than \$21,353 per annum.
- You and your partner must lodge an income tax return or tell us that you are not required to lodge an income tax return within 12 months after the end of the relevant financial year or any Family Tax Benefit you receive will have to be repaid.
- You may also be prohibited from receiving your Family Tax Benefit by fortnightly instalments if you have outstanding income tax returns or related debts.

### Assets test

- No assets test.

### Energy Supplement Part B

- Family Tax Benefit Part B also includes the Energy Supplement Part B to provide assistance to meet ongoing household expenses including energy costs (see page 38).

### Single Income Family Supplement

- A single income family may be eligible for the Single Income Family Supplement (see page 39).

## Schoolkids Bonus

### Basic conditions of eligibility

- The Schoolkids Bonus provides additional assistance for families and students to pay for education expenses such as uniforms, books, school fees and sports registration fees.
- You are eligible to receive the Schoolkids Bonus if you receive Family Tax Benefit Part A for a dependent child who is or will be in primary or secondary education study, **or**
  - you are 16 to 18, (or turning 19 years of age in the 2016 calendar year), **and**
  - in full-time secondary study, **and**
  - eligible for Youth Allowance, ABSTUDY (Living Allowance), Disability Support Pension, Carer Payment, Parenting Payment or Special Benefit.

**Note:** children in preschool are not eligible for the Schoolkids Bonus. You will need to be receiving one of the payments listed above on the Schoolkids Bonus test dates, 1 January and/or 30 June each year, to be eligible to receive the Schoolkids Bonus.

### Residence requirements

- No specific residence requirements. However a claimant must meet the eligibility requirements for a qualifying payment.

## Basic rates and methods of payments

- The Schoolkids Bonus is a yearly payment of \$856 for each eligible child in secondary study and \$430 for each eligible child in primary study.
- Payments are made in two equal instalments in January and July each year. For each instalment you will receive \$428 for each eligible child in secondary study and \$215 for each eligible child in primary study.
- If you share the care of your child and receive a shared care percentage of Family Tax Benefit A for your child, you will receive the same percentage of the Schoolkids Bonus. You will need to notify us when your child begins primary study to start receiving the primary study payment rate or when your child changes from primary to secondary study to start receiving the secondary study payment rate. Payments will then be paid automatically from that date.
- The payment is made automatically into a bank, credit union or building society account once you have notified us that your child is in primary or secondary school. If you claim Family Tax Benefit Part A as a lump sum, you will get the payment (if eligible) when your lump sum claim is assessed.

**Note:** the Schoolkids Bonus is being phased out. The final instalment will be paid in July 2016.

### Income test

- Schoolkids Bonus is limited to families and individuals with an income of \$100,000 per year or less. Schoolkids Bonus eligibility is also based on receipt of a qualifying payment. This means if you are not entitled to a qualifying payment on any of the test dates, you will not receive the Schoolkids Bonus.

### Assets test

- No assets test.

## Stillborn Baby Payment

- A separate Stillborn Baby Payment is available for families who experience the loss of their baby as a result of stillbirth, if Parental Leave Pay is not payable.
- The Stillborn Baby Payment provides assistance with the extra costs associated with a stillborn child.

### Basic conditions of eligibility

- Eligibility may be met if the estimated income of the individual and partner does not exceed \$60,000 for the six month period beginning on the day of the stillborn child's delivery.
- Alternatively, eligibility may be met if the individual or their partner is entitled to Family Tax Benefit Part A (for another child) for any day during the 52 week period beginning on the day of the stillborn child's delivery.
- Families cannot receive Parental Leave Pay and Stillborn Baby Payment for the same child. For multiple births (for example, twins or triplets), Parental Leave Pay may be payable for one child and Stillborn Baby Payment for the other child or children, or Stillborn Baby Payment may be payable for each child.

## Basic rates and methods of payments

- The amount of Stillborn Baby Payment is \$2,091.84 for a first stillborn child or each stillborn child in a multiple birth and \$1,046.25 for a subsequent stillborn child.
- The Stillborn Baby Payment is paid as a lump sum into a bank, credit union or building society account.

## Health Care Card (Family Tax Benefit)

### Basic conditions of eligibility

- The Health Care Card is available to individuals who receive the maximum rate of Family Tax Benefit Part A by instalment for children aged up to 15 years, and children aged 16 to 19 in secondary study or exempt from study.

### Residence requirements

- As for Family Tax Benefit Part A.

### Basic rates

- Card issued every 12 months.

### Income test

- As for Family Tax Benefit Part A.

### Assets test

- No assets test.

## Paid Parental Leave scheme

- The Paid Parental Leave scheme is an entitlement for eligible working parents. The Paid Parental Leave scheme provides financial support to families to enable more parents to take time off work to care for their children during the vital early months following birth or adoption.

The scheme provides two government-funded payments:

- **Parental Leave Pay** to help parents (usually birth mothers) spend time at home with a newborn or recently adopted child, and to help employers retain skilled staff.
- **Dad and Partner Pay** to help dads or partners (including adoptive parents and same-sex partners) take time off work to bond with their newborn or recently adopted child, and support mums or partners during this time.

## Parental Leave Pay

### Basic conditions of eligibility

- A person may be eligible for a maximum period of 18 weeks Parental Leave Pay if they:
  - are the primary carer of a newborn or recently adopted child
  - meet the Paid Parental Leave residency requirements
  - have met the Paid Parental Leave work test and income test before the birth or adoption occurs, **and**
  - are on leave or not working from the time they become the child's primary carer until the end of their Paid Parental Leave period.

- The birth mother or the initial primary carer of an adopted child must usually apply for Parental Leave Pay, unless there are exceptional circumstances.
- A person and/or their partner will not be eligible for Family Tax Benefit Part B or the dependent spouse, child housekeeper and housekeeper tax offsets during their Paid Parental Leave period.
- Claims for Parental Leave Pay can be lodged up to three months prior to the child's expected date of birth or adoption.
- A person may still be eligible for Parental Leave Pay in the event of a stillbirth or infant death.
- Parents are required to formally register the birth of their child as a condition of receiving Parental Leave Pay. This requirement does not apply to parents whose child is stillborn, adopted or born outside Australia.

### Work test

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

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

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

**Note:** parents may be able to count a period of Parental Leave Pay or Dad and Partner Pay in respect of a previous child as 'work' towards a claim for a subsequent child.

### Residence requirements

- A claimant must be living in Australia and be:
  - an Australian citizen, **or**
  - the holder of a permanent visa, **or**
  - a New Zealand Citizen who arrived on a New Zealand passport, **or**
  - a holder of a temporary visa subclass 060, 070, 309, 449, 785, 786, 790 or 820.
- A claimant must satisfy the residence requirements on every day from the day they become the primary carer of their child until the end of the Paid Parental Leave period.
- Parental Leave Pay may be paid during a temporary absence from Australia of up to 56 weeks. However some recipients (certain temporary visa holders) may not be paid at all, or only in limited circumstances.

Visit [humanservices.gov.au](http://humanservices.gov.au) for a full list of residence descriptions.

## Basic rates and methods of payment

- The current rate is \$657 a week before tax.
- Parental Leave Pay is taxable.
- Parental Leave Pay is payable for a maximum period of 18 weeks.
- Parental Leave Pay can start from the date of birth or adoption, or a later date, and must be fully paid within 52 weeks of the child's birth or adoption.
- Employers must provide Parental Leave Pay to eligible employees who:
  - have worked with the employer for at least 12 months prior to the expected date of birth or adoption
  - will be an employee of the employer for the Paid Parental Leave period
  - are an Australian-based employee, **and**
  - are expected to receive at least eight weeks of Parental Leave Pay.
- If an employer is not required to provide Parental Leave Pay, they can still choose to provide it. The employer and employee must agree for this to happen.
- Eligible parents who do not receive Parental Leave Pay from their employer, will receive it from us.

## Income test

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

## Assets test

- No assets test.

## Dad and Partner Pay

### Basic conditions of eligibility

- A person may be eligible for a maximum period of two weeks Dad and Partner Pay if they:
  - are caring for a newborn or recently adopted child
  - meet the Paid Parental Leave residency requirements
  - meet the Paid Parental Leave work test and income test before the start of their Dad and Partner Pay period, **and**
  - are on unpaid leave or not working during their Dad and Partner Pay period.
- To claim Dad and Partner Pay a person must be:
  - the biological father of the child, **or**
  - the partner of the birth mother, **or**
  - an adoptive parent.
- A person may also be able to claim Dad and Partner Pay in exceptional circumstances.
- Birth mothers are not eligible to apply for Dad and Partner Pay.
- Dad and Partner Pay and Parental Leave Pay may be paid for the same child.

- A person and/or their partner may be eligible for Family Tax Benefit Part B or the dependent spouse, child housekeeper and housekeeper tax offsets during their Dad and Partner Pay period.
- Claims for Dad and Partner Pay must be lodged by the claimant. Claims may be lodged up to three months prior to the child's expected date of birth or adoption.
- A person may still be eligible for Dad and Partner Pay in the event of a stillbirth or infant death.
- Parents are required to formally register the birth of their child as a condition of receiving Dad and Partner Pay. This requirement does not apply to parents whose child is stillborn, adopted or born outside Australia.

## Work test

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

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

**Note:** there are some exceptions to the work test due to premature birth.

**Note:** parents may be able to count a period of Parental Leave Pay or Dad and Partner Pay in respect of a previous child as 'work' towards a claim for a subsequent child.

## Residence requirements

As for Parental Leave Pay, except that a claimant must meet the residence requirements on every day in their Dad and Partner Pay period.

## Basic rates and methods of payment

- The current rate is \$657 a week before tax.
- Dad and Partner Pay is taxable.
- Dad and Partner Pay is payable for a maximum period of two weeks.
- Dad and Partner Pay can start from the date of birth or adoption, or a later date, and must be fully paid within 52 weeks of the birth or adoption.
- An eligible father or partner will receive Dad and Partner Pay directly from us.

## Income test

- A person must have an individual adjusted taxable income of \$150,000 or less in the financial year prior to the start of their Dad and Partner Pay period or the date of claim, whichever is earlier.

## Assets test

- No assets test.



## Child Care Benefit

Child Care Benefit helps with the cost of approved child care and registered child care.

**Note:** to receive the Child Care Rebate you must claim Child Care Benefit for approved care. If you are eligible for Child Care Benefit for approved care but your entitlement is zero due to income, you may still be eligible for the Child Care Rebate.

### Basic conditions of eligibility

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

### Residence requirements

- The claimant or partner must be living permanently in Australia and be:
  - an Australian citizen, **or**
  - the holder of a permanent visa, **or**
  - hold a special category visa, **or**
  - hold a certain temporary visa type for example a partner provisional or temporary protection visa, **or**
  - a student from outside Australia directly sponsored by the Australian Government, **or**
  - a non-resident experiencing hardship or special circumstances.

Visit [humanservices.gov.au](http://humanservices.gov.au) for a full list of residence descriptions.

### Other factors affecting eligibility

- Children and young individuals under 20 years of age must meet the immunisation requirements. To meet the immunisation requirements the child needs to be up-to-date with their early childhood vaccinations, on a catch-up schedule or have a valid exemption.
- For approved care, all eligible families can get Child Care Benefit for up to 24 hours care per child per week.
- To be eligible for more than 24 hours and up to 50 hours of Child Care Benefit for approved care per child per week, both parents, or the single parent, must participate in activities that meet the work training, study test for at least 15 hours per week (or 30 hours per fortnight), or have an approved exemption.
- To be eligible for registered care, both parents, or the single parent, must participate in activities that meet the work, training, study test at some time during the week child care is used or have an approved exemption. Families can receive up to 50 hours per child per week.
- 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 Child Care Benefit 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 us or from the Department of Veterans' Affairs are eligible for a special rate of Child Care Benefit, called Grandparent Child Care Benefit, to cover the full cost of approved care for up to 50 hours per child per week.
- For approved care (except occasional care), Child Care Benefit, Child Care Rebate and Jobs, Education and Training Child Care Fee Assistance can be paid for up to 42 absences per child per financial year for any reason with no evidence required. Child Care Benefit is also paid for additional absences above the 42 days for certain reasons with supporting documentation requirements. Approved child care services can provide parents with absence and additional absence policy details.
- For occasional care, Child Care Benefit is paid for an absence if the child care has been booked and paid for at the occasional care service. There is no limit on the number of absences.
- Parents can access their child's absence record on their View Child Care Attendance online statement available at [humanservices.gov.au/onlineservices](http://humanservices.gov.au/onlineservices)

### Maximum rate—approved care

- Up to \$4.17 per hour for a non-school child (\$208.50 for a 50 hour week).

**Note:** depending on your circumstances (e.g. your income, what type of child care service you use and the number of hours), you may be entitled to a different rate than stated. Use the Child Care Estimator on [humanservices.gov.au/estimators](http://humanservices.gov.au/estimators) for a more accurate assessment.

- Rates for school children are 85 per cent of the non-school child rates.
- A higher part-time loading percentage applies to non-school children attending a long day care service for less than 37.5 hours a week, **and**
- A higher standard hourly rate applies to children attending family day care and in home care services for less than 37.5 hours a week, **and**
- A higher non-standard hourly rate applies to children attending family day care and in home care services for any hours outside the service's standard hours.
- Child Care Benefit (or the benefit) can be paid to child care services to reduce the fees charged and help you manage your weekly budget. 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, if you have irregular work or you are unsure about your income.
- Families have one year after the end of the financial year to lodge a lump sum claim for Child Care Benefit. Extensions to the one year period may be provided in special circumstances.

## Rate—registered care

- Registered care rate of \$0.696 per hour (up to \$34.80 per week).
- Rates for school children are 85 per cent of the non-school child rates.
- Paid by direct credit on presentation of receipts with claim within 12 months from when the care was provided.

## Income test—approved care

- Maximum rate payable for actual family income under \$43,727, or families on income support.
- Families with income above the income limits will not receive any Child Care Benefit. If families' Child Care Benefit entitlement is zero due to income, they may still be eligible for the Child Care Rebate.
- Child Care Benefit is not payable over the following income limits.

Number of children in care	Income limits
One	\$152,147
Two	\$157,654
Three or more for each child after the third	\$178,023 + \$33,671

## Income test—registered care

- No income test.

## Assets test

- No assets test.

## Child Care Rebate

### Basic conditions of eligibility

- The child must attend Child Care Benefit approved child care.
- The claimant must be eligible for Child Care Benefit (entitled to a rate of zero or more\*).
- The claimant and partner must meet the work, training, study test (for the purpose of the rebate).

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

### Residence and other requirements

- As for Child Care Benefit.

## Other factors affecting eligibility

Families get the Child Care Rebate if they are eligible for Child Care Benefit (entitled at a rate of zero or more) and are using an approved child care service, **and**

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

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

## Basic rates

- 50 per cent of out-of-pocket child care expenses for approved care up to the annual limit. For the 2015–16 financial year, the Child Care Rebate annual limit is \$7,500 per child per year.
- Out-of-pocket expenses means the amount paid for child care after Child Care Benefit and any Jobs, Education and Training Child Care Fee Assistance (see below) amounts are taken out.
- Families have the option to receive the Child Care Rebate paid fortnightly either directly to their child care service provider or directly to their nominated bank account. Child Care Rebate fortnightly payment is based on the frequency of child care attendance records received from Child Care Service providers.
- Families still have the option to receive their Child Care Rebate quarterly or annually as a lump sum directly to their bank account.
- The quarterly payment will be made by us at the end of each quarter in which the child care costs were incurred. If you choose to receive your Child Care Rebate as quarterly payments, they will be paid once we have received child care attendance details from your Child Care Benefit approved child care service/s for the quarter. If you already receive your Child Care Rebate as a quarterly payment then this will continue, unless you nominate to receive fortnightly payments.
- The annual payment will be made by us at the end of the financial year when families lodge a Child Care Benefit lump sum claim and once Child Care Benefit entitlement has been determined. The annual Child Care Rebate payment option is only available to families who claim Child Care Benefit as a lump sum.
- The payment option you choose for Child Care Rebate will be applied for the entire financial year. A new payment option cannot be applied until the start of the next financial year, unless exceptional circumstances apply. You can update your payment choice online between April and June for the next financial year.

**Note:** Child Care Rebate may only be payable for absences from child care that are eligible for Child Care Benefit. You can use the Child Care Estimator online to work out your possible entitlement to Family Tax Benefit and/or Child Care Benefit and Child Care Rebate for approved child care. Visit [humanservices.gov.au/estimators](http://humanservices.gov.au/estimators) or [mychild.gov.au](http://mychild.gov.au) for more information.

### Income test

- No income test.

### Assets test

- No assets test.

## Jobs, Education and Training Child Care Fee Assistance

- Provides extra help with the cost of approved child care to eligible parents undertaking activities such as work, job search activities, training or study as part of a Job Plan or Participation Plan, to help them re-enter the workforce.
- Pays some of the 'gap fee'—the difference between the total child care fee and the amount covered by Child Care Benefit up to a person's eligible hours limit, with all parents making a small co-contribution for care per hour per child plus the cost for any additional hours over their eligible hours limit.

### Basic conditions of eligibility

- The child must attend approved child care.
- The claimant must:
  - receive an eligible income support payment
  - have an approved Job Plan or Participation Plan
  - receive Child Care Benefit at the maximum rate.

### Residence and other requirements

- As for Child Care Benefit.

### Other factors affecting eligibility

- Jobs, Education and Training Child Care Fee Assistance hours cannot be more than your Child Care Benefit eligible hours.
- The maximum amount of Jobs, Education and Training Child Care Fee Assistance that will be paid is \$8.14 per hour per child.
- Parents undertaking an approved study or training activity may receive up to a maximum of 36 hours Jobs, Education and Training Child Care Fee Assistance per week per child.

## Parenting Payment

### Basic conditions of eligibility

- Must have qualifying child aged under six if you are partnered or aged under eight if you are single.
- Can be paid to only one member of a couple.
- When youngest qualifying child is aged six or over, must enter into a Job Plan allowing participation in a broad range of activities.

### Residence requirements

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

### Basic rates

- Single parents: up to \$737.10\* per fortnight.  
\*A Pension Supplement (see page 31) amount is included in this fortnightly rate. For those under age pension age, it is currently \$22.70. A higher Pension Supplement amount may be paid if the person has reached age pension age.
- Partnered parents: up to \$476.40 per fortnight (up to \$570.80 per fortnight if separated by illness or respite care couple, or partner in prison).
- A Pension Supplement (page 31) is paid to recipients of Parenting Payment (Partnered) who have reached age pension age.
- Pharmaceutical Allowance (page 32) is paid to Parenting Payment (Single) recipients who are under age pension age. It may be paid to Parenting Payment (Partnered) recipients.
- Education Entry Payment of \$208 may be payable.
- Pensioner Education Supplement may be paid to Parenting Payment (Single) recipients.
- Mobility Allowance may be paid to Parenting Payment recipients.
- Job seekers undertaking Work for the Dole and certain other approved activities may be eligible for an additional supplement of \$20.80 per fortnight.
- Parenting Payment recipients under age pension age may be eligible to receive the Income Support Bonus (page 30).

### Rent Assistance

- Normally paid with Family Tax Benefit Part A.

## Income test

### Single parents

- For maximum payment, the recipient's income must be no more than \$186.60 per fortnight, plus \$24.60 for each additional child. Income over this amount reduces the rate of payment by 40 cents in the dollar.
- A part payment may be available if the recipient's income is less than \$2,059.35 per fortnight, plus \$24.60 for each additional child. This amount may be higher if you are eligible for Pharmaceutical Allowance.

### Partnered parents

#### Partner is not a pensioner

- For maximum payment, the recipient's income must be no more than \$102 per fortnight and the partner's income must be no more than \$935 per fortnight.
- Recipient's income reduces the rate by 50 cents for each dollar between \$102 and \$252, and by 60 cents for each dollar above \$252 per fortnight.
- Partner's income up to \$935 per fortnight has no effect. Income over this amount reduces the rate by 60 cents for each extra dollar.
- A part payment may be available provided all of the following conditions are met:
  - recipient's income must be less than \$934.17 per fortnight, **and**
  - partner's income must be less than \$1,742.17 per fortnight, **and**
  - the combined income of the couple must be less than \$1,869.17 per fortnight.
- These conditions are a guide only. Some recipients who meet these conditions will not be eligible for a payment. Income cut-outs may be higher if the recipient's partner is also receiving an income support 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 \$204 per fortnight.
- Couple's combined income reduces the rate by 25 cents for each dollar between \$204 and \$504, and by 30 cents for each dollar above \$504 per fortnight.
- For part payment, the couple's combined income must be less than \$1,868.34 per fortnight.

## Assets test

- See Table A (page 33).
- Hardship provisions may apply.

## Double Orphan Pension

### Basic conditions of eligibility

- Child(ren) aged under 16 in care and control of customer.
- Full-time dependent secondary students aged 16–19\* who do not receive Youth Allowance.
- Both the child(ren)'s parents have died, **or**
- One parent has died and the whereabouts of the other is unknown to the claimant, **or**
- One parent has died and the other parent is in prison for at least 10 years or held on remand and charged with an offence that may be punishable by imprisonment for a term of at least 10 years, **or**
- One parent has died and the other parent is a patient of a psychiatric hospital or nursing home indefinitely.
- Refugee children under certain circumstances.
- Payable to a guardian or approved care organisation.

\*A young person aged 19 will be eligible for Double Orphan Pension up to the end of the calendar year in which they turn 19, as long as they are a full-time secondary student.

### Residence requirements

- Claimant must be living in Australia and be:
  - an Australian citizen, **or**
  - the holder of a permanent visa, **or**
  - a New Zealand citizen who arrived on a New Zealand passport, **or**
  - a holder of a temporary visa subclass 060, 070, 309, 449, 785, 786, 790 or 820.
- The child must meet the above requirements or must be living with the claimant.
- May be paid for up to 56 weeks 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 Double Orphan Pension is \$62 per fortnight.
- An additional component of Double Orphan Pension 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

### Basic conditions of eligibility

- Men and women are eligible at age 65.
- For both men and women born on or after 1 July 1952, see table below:

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

### Residence requirements

- Must be an Australian resident and in Australia on the day the claim is lodged, unless claiming under an International Social Security Agreement.
- Must have been an Australian resident for a continuous period of at least ten years, **or**
- Must have been an Australian resident for a number of periods that total more than 10 years, at least five of these years in one continuous period, **or**
- Certain periods in countries with which Australia has an International Social Security Agreement may count towards Australian residence, **or**
- Have a qualifying residence exemption (arrived as refugee or under a special program), **or**
- A woman who is widowed in Australia, when both she and her late partner were Australian residents and who has 104 weeks residence immediately prior to claim, **or**
- Person was in receipt of Widow B Pension, Widow Allowance or Partner Allowance immediately before turning pension age.
- Can generally be paid for the total period of absence from Australia (some exceptions 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	Base pension rate per fortnight
Single	\$794.80*
Member of a couple	\$599.10*

\*Eligible pensioners may also receive Pension Supplement (see page 31) and Energy Supplement (see page 37).

For singles, the fortnightly maximum payment rate for the Age Pension including the Pension Supplement (\$65) and the Energy Supplement (\$14.10) is \$873.90.

For each member of a couple, the fortnightly maximum payment rate for the Age Pension including the Pension Supplement (\$49 each) and the Energy Supplement (\$10.60 each) is \$658.70.

- Paid fortnightly to bank, credit union or building society account.
- If a couple is separated because of illness, they may each be able to be paid at the single pension rate. The combined income and assets of the couple are used to work out their rates.
- The single rate may be payable to one member of a couple if partner not receiving payment is imprisoned or in a psychiatric hospital.
- Partnered rate payable to one member of a couple if partner is not receiving a pension, benefit or allowance.
- Not eligible for Education Entry Payment or Pensioner Education Supplement.
- An advance may be available in certain circumstances.

### Pension Reform Transitional Arrangements

Pensioners receiving payments at 19 September 2009 did not receive a payment reduction because of the changes made to the pension system as a result of the Pension Reforms of September 2009 (including changes to the income test taper rate, the Work Bonus and removal of higher income test free area for pensioners with dependent children). Some pensioners will be paid a transitional rate until the new rules provide an equal or better outcome for them. The transitional rate is based on the income test rules and payment rates (indexed to CPI) that applied before 20 September 2009. Please contact us on **132 300** for more information.

### Rent Assistance

- See Table F (page 37).
- Rent assistance is not payable to blind pensioners who are not subject to income and asset testing. Please contact us for more information.

### Income test

- See Table C (page 34).
- No income test on the basic rate for age pensioners who are permanently blind; however, these pensioners may be affected by the special arrangements for compensation payments (see page 35 for more information).

### Assets test

- See Table B (page 33) for full and part pension limits.
- Hardship provisions may apply.
- No assets test on the basic rate for age pensioners who are permanently blind; however, these pensioners may be affected by the special arrangements for compensation payments (see page 35 for more information).

## Pension Bonus Scheme

### Basic conditions of eligibility

- Allows people who work and defer claiming Age Pension to earn a one-off tax-free lump sum bonus.
- The Pension Bonus Scheme is closed to new entrants.
- Existing members may remain in the scheme and continue to accrue entitlements if they or their member partner continue to work 960 hours per year.
- Maximum bonus accrual period is five years.
- Cannot accrue bonus after age 75.
- Must meet work test of at least 960 hours of paid work each year for a minimum of 12 months from registration.
- Not paid if receiving income support (except Carer Payment) after meeting age and residency requirements for Age Pension.
- 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)
One	\$1,998.00	\$1,509.90
Two	\$7,991.90	\$6,039.60
Three	\$17,981.70	\$13,589.10
Four	\$31,967.50	\$24,158.50
Five	\$49,949.30	\$37,747.60

### Pension Bonus Bereavement Payment

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

## Wife Pension

### Basic conditions of eligibility

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

### Residence requirements

- May be paid for up to six weeks of a temporary absence outside Australia or longer if the person has to travel to study or train as part of their full-time Australian course or Australian Apprenticeship. Can be paid overseas indefinitely in some cases, however after 26 weeks the rate may change. Different rules apply if the person is covered by an International Social Security Agreement.

### Basic rates

- See Age Pension (page 13), Pension Supplement (page 31).
- Pensioners receiving payments at 19 September 2009 may be paid under 'transitional arrangements' (page 13).
- Education Entry Payment of \$208 may be payable.
- Pensioner Education Supplement may be paid to a Wife Pension recipient (if their partner is receiving Disability Support Pension).

### Rent Assistance

- See Table F (page 37).

### Income test

- See Table C (page 34).

### Assets test

- See Table B (page 33) for full and part pension limits.
- Hardship provisions may apply.

## Widow B Pension

### Basic conditions of eligibility

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

### Residence requirements

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

### Basic rates

- See Age Pension (page 13), Pension Supplement (page 31).
- Pensioners receiving payments at 19 September 2009 may be paid under 'transitional arrangements' (page 13).
- Education Entry Payment of \$208 may be payable.
- Pensioner Education Supplement may be paid to a Widow B Pension recipient.

### Rent Assistance

- See Table F (page 37).

### Income test

- See Table C (page 34).

### Assets test

- See Table B (page 33) for full and part pension limits.
- Hardship provisions may apply.

## Bereavement Allowance

### Basic conditions of eligibility

- Person whose partner has died.
- Living with partner immediately before death.
- Paid for a maximum of 14 weeks from date of death of partner (can be extended if a widow is pregnant).

### Residence requirements

- Must be an Australian resident.
- Available to newly arrived migrants after 104 weeks in Australia as an Australian resident (some exemptions may apply).
- Immediately eligible if both the person and the partner were Australian residents when the partner died.
- May be paid outside Australia for the period of the payment.
- Different rules apply if the person is covered by an International Social Security Agreement.

### Basic rates

- See Age Pension (page 13), Pension Supplement (page 31).
- Not eligible for Education Entry Payment.

### Rent Assistance

- See Table F (page 37).

### Income test

- See Table C (page 34).

### Assets test

- See Table B (page 33) for full and part pension limits.

## Disability Support Pension

### Basic conditions of eligibility

- Aged 16 or over but under age pension age at date of claim lodgement, **and**
- Must have a physical, intellectual or psychiatric impairment assessed at 20 points or more under impairment tables\*, **and**
- Inability, as a result of impairment, to work for 15 hours or more per week for the next two years, **and**
- Inability, as a result of impairment, to undertake a training activity which would equip the person for work within the next two years, **or**
- Be permanently blind.

Please contact us for more information.

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

### Residence requirements

- Must be an Australian resident and in Australia on the day the claim is lodged, unless claiming under an International Social Security Agreement.
- Must have been an Australian resident for a continuous period of at least 10 years, **or**

- Must have been an Australian resident for a number of periods that total more than 10 years, at least five of those years in one continuous period, **or**
- Certain periods in countries with which Australia has an International Social Security Agreement may count towards Australian residence, **or**
- Have a qualifying residence exemption (arrived as refugee or under special humanitarian program), **or**
- Immediately eligible if inability to work occurred while an Australian resident, **or**
- Was a dependent child of an Australian resident at the time the continuing inability to work commenced.
- May be paid during a temporary absence outside Australia for up to four weeks, in a 12-month period, or longer if the person has to travel to study or train as part of their full-time Australian course or Australian Apprenticeship. Can be paid indefinitely in some cases if assessed in Australia prior to departure as having a permanent, severe impairment and no future work capacity, or terminally ill and returning to their country of origin or to be cared for by family. Different rules apply if the person is covered by an International Social Security Agreement.

### Basic rates

- See Age Pension rates (page 13), Pension Supplement (page 31), except if aged under 21 without children.
- Pensioners receiving payments at 19 September 2009 may be paid under 'transitional arrangements' (page 13). Please contact us for more information.
- Disability Support Pension (DSP) recipients undertaking Work for the Dole and certain other approved activities may be eligible for an additional supplement of \$20.80 per fortnight.

Under age 21, no children		
Single, aged under 18	dependent	\$360.60 pf
	independent	\$556.70 pf
Single, aged 18–20	dependent	\$408.70 pf
	independent	\$556.70 pf
Member of a couple		\$556.70 pf

- DSP for people under 21, no children (includes Youth Disability Supplement of \$123.50 per fortnight).
- Payment is not subject to parents' income and assets.
- Pharmaceutical Allowance, Utilities Allowance and Telephone Allowance may be paid to DSP recipients aged under 21 without children.
- Education Entry Payment of \$208 may be payable.
- Pensioner Education Supplement may be paid to DSP recipients.

## Rent Assistance

- See Table F (page 37).
- Rent Assistance is normally not payable to single persons aged under 21, without dependants, who live with their parents or guardian.
- Rent Assistance is not payable to blind pensioners who are not subject to income and asset testing. Please contact us for more information.

## Income test

- See Table C (page 34).
- For those aged under 21 with no children See Table C (b) (page 34).
- No income test on the basic rate for disability support pensioners who are permanently blind; however, these pensioners may be affected by the special arrangements for compensation payments (see page 35 for more information).

## Assets test

- See Table B (page 33) for full and part pension limits.
- No assets test on the basic rate for disability support pensioners who are permanently blind; however, these pensioners may be affected by the special arrangements for compensation payments (see page 35 for more information).
- Hardship provisions may apply.

## Sickness Allowance

### Basic conditions of eligibility

- Aged 22 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.

### Residence requirements

- Must be an Australian resident.
- Available to newly arrived migrants after 104 weeks in Australia as an Australian resident (some exemptions may apply).
- May be paid for up to six weeks of a temporary absence from Australia in certain limited circumstances.
- May be available for a limited period of up to six months to certain non-Australian residents, who arrived in Australia on a New Zealand passport after 26 February 2001 and have lived here continuously for at least 10 years since that date.

### Basic rates

- See the basic rate of Newstart Allowance (page 26).
- Pharmaceutical Allowance is paid (page 32).
- Sickness Allowance recipients may be eligible to receive the Income Support Bonus (page 30).

## Rent Assistance

- See Table F (page 37).
- Rent Assistance is normally not payable to single persons aged under 25, without dependants, who live with their parents or guardian.

## Income test

- See Table D (page 36).

## Assets test

- See Newstart Allowance (page 26).

## Mobility Allowance

### Basic conditions of eligibility

- Paid to a person with a disability aged 16 or over who cannot use public transport without substantial assistance, **and**
- Is required to travel to and from their home in order to undertake work (including volunteer work), study, training or job seeking.
- To qualify for a standard rate of Mobility Allowance:
  - be undertaking any combination of paid or voluntary work or vocational training for 32 hours every four weeks, **or**
  - be undertaking job search activities under a Job Plan or Participation Plan with the Department of Human Services or an Employment Service Provider, **or**
  - be receiving Newstart Allowance, Youth Allowance or Austudy, and satisfy mutual obligation or activity test requirements associated with these payments, **or**
  - be participating in a Disability Employment Services—Disability Management Service.
- To qualify for the higher rate of Mobility Allowance:
  - be receiving Newstart Allowance, Youth Allowance, Disability Support Pension or Parenting Payment, **and**
  - be working 15 hours or more per week at or above the relevant minimum wage, **or**
  - be looking for work of 15 hours or more per week at or above the relevant minimum wage under an agreement with an Employment Services Provider, **or**
  - be working 15 hours or more per week under the Supported Wages System.
- Mobility Allowance is not payable if you:
  - have been provided with a car from Department of Veterans' Affairs under the Vehicle Assistance Scheme, **or**
  - receive a funded package of support provided by the National Disability Insurance Agency.
- A person who is supplied with a GST-free car under the Goods and Services Act is not prevented from receiving Mobility Allowance.

### Residence requirements

- Must be an Australian resident.
- Available to newly arrived migrants after 104 weeks in Australia as an Australian resident (some exemptions



may apply).

- May be paid for up to six weeks of temporary absence from Australia.

### Basic rate

- \$93.20 per fortnight.
- Paid fortnightly to bank, credit union or building society account.
- A lump sum advance equal to six months allowance may be paid once a year.

### Higher rate

- \$130.30 per fortnight.
- Paid fortnightly to bank, credit union or building society account.
- A lump sum advance equal to six months allowance may be paid once a year.

### Income test

- No income test.

### Assets test

- No assets test.

## Carer Payment

### Basic conditions of eligibility

- Person providing constant care for:
  - a person who has a physical, intellectual or psychiatric disability, **or**
  - a disabled adult who has a dependent child in their care. If the dependent child is aged six years or over, a person must qualify for and receive Carer Allowance for that child, **or**
  - a child with a severe disability, or a severe medical condition, **or**
  - two or more children with disability, or medical condition, **or**
  - a disabled adult and one or more children each with a disability or medical condition, **or**
  - a child with severe disability or severe medical condition on a short-term or episodic basis, **or**
  - a profoundly disabled child or a disabled child (saved pre 1 July 2009).
- Parents exchanging care of two or more children each with severe disability or severe medical condition or disability or medical condition, under a parenting plan.
- A person who receives Carer Payment for a child may automatically be entitled to Carer Allowance.
- Carer Payment cannot be paid in addition to another income

support payment, such as Age Pension, Newstart Allowance or Parenting Payment. However, the person may be entitled to other payments such as Carer Allowance, Family Tax Benefit or Assistance for Isolated Children allowances.

- The person being cared for must:
  - be assessed as having a physical, intellectual or psychiatric disability under the Adult Disability Assessment Tool, **or**
  - be assessed as having a severe disability or severe medical condition under the Disability Care Load Assessment (Child) Determination, **and**
  - meet the care receiver income and assets tests, **or**
  - be receiving an income support payment from us or a Service Pension, **or**
  - not be receiving an income support payment only due to not meeting residence requirements.
- The carer is not required to live with or adjacent to the person being cared for, but must be providing constant care in a private home of the care receiver.
- May be paid during a period of respite for up to 63 days in a calendar year.

### Residence requirements

- Claimant and care receiver must be Australian residents and in Australia on the day the claim is lodged unless claiming under 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 six weeks of a temporary absence from Australia or longer if the person has to travel to study or train as part of their full-time Australian course or Australian Apprenticeship.

### Basic rates

- See Age Pension (page 13), Pension Supplement (page 31) and Energy Supplement (page 37).
- Pensioners receiving payments at 19 September 2009 may be paid under 'transitional arrangements' (page 13).
- Education Entry Payment of \$208 may be payable.
- Pensioner Education Supplement may be payable.

### Rent Assistance

- See Table F (page 37).

### Income test

- Carer: See Table C (page 34).

## Assets test

- Carer: See Table B (page 33) for full and part pension limits.
- Hardship provisions may apply.

## Carer Payment—Care Receivers Income and Assets Limits

- Care receiver income test for Carer Payment:
  - the income limit for a care receiver (and relevant family members) to qualify their carer for Carer Payment is \$108,828.
- Care receiver assets test for Carer Payment:
  - the assets limit for a care receiver (and relevant family members) to qualify their carer for Carer Payment is \$671,250.
  - if the care receiver’s assets exceed the assets limit, the carer may still qualify for Carer Payment if the care receiver passes an income test and the liquid assets test.
  - current liquid assets limits for care receivers are \$6,000 (single) and \$10,000 (partnered).
- Please contact us on **132 717** for more information.

## Carer Allowance

### Basic conditions of eligibility

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

- aged 16 or over where the disability causes a substantial functional impairment, **or**
- a dependent child aged under 16:
  - for a Health Care Card only, the child must require ‘substantially more care and attention’ compared to a child of the same age without a disability
  - for Carer Allowance and a Health Care Card, the child’s disability must appear on a list of disabilities/conditions that result in automatic qualification or must cause the child to function below the standard for his or her age level.
- the child and the carer must live together in the same private residence or, if the child is hospitalised at the time of the claim, there must be an intention for the child to return home to live with the carer.

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

### Residence requirements

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

### Basic rates

- \$123.50 per fortnight.
- \$1,000 Child Disability Assistance payment to be paid

annually to a person receiving Carer Allowance on 1 July for each child being cared for under 16 years of age.

- May be paid in addition to an income support payment.

### Income test

- No income test.

### Assets test

- No assets test.

## Carer Supplement

### Basic conditions of eligibility

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

### Residence requirements

- Claimant and care receiver must be Australian residents unless receiving Carer Payment under an International Social Security Agreement.

### Basic rates

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

### Income test

- No income test.

### Assets test

- No assets test.

## Austudy

### Basic conditions of eligibility

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

### Residence requirements

- Must be an Australian resident and in Australia on the day the claim is lodged.
- Available to newly arrived migrants after 104 weeks in Australia as an Australian resident (some exemptions may apply).
- Students and apprentices may remain eligible for payment while undertaking overseas tertiary study or training that forms part of their Australian course or apprenticeship.
- Students and apprentices may remain on payment overseas for up to six weeks to receive eligible medical treatment or attend an acute family crisis.

### Basic rates

	Per fortnight
Single	\$433.20
Single, with children	\$567.60
Partnered, no children	\$433.20
Partnered, with children	\$475.70

- Special rate for long-term income support recipients who are commencing full-time study or an Australian Apprenticeship or who are studying an approved course in English where English is not their first language:

	Per fortnight
Single	\$526.30
Partnered, no children	\$475.70

- Advance of Austudy payment of up to \$500 may be available.
- Pharmaceutical Allowance may be paid (page 32).
- Pension Supplement (page 31) is paid if recipient has reached age pension age.
- Austudy recipients under age pension age may be eligible to receive the Income Support Bonus (page 30).

### Student Start-up Scholarships

- From 1 January 2016, Austudy recipients undertaking a higher education or preparatory course at a higher education institution who have received a Student Start-up Scholarship prior to this date and continuously received student payments will receive the Student Start-up Scholarship, paid in a maximum of two half-yearly instalments of \$1,025 (a total of \$2,050 in 2016).
- Students already receiving a Commonwealth Education Costs Scholarships (CECS) or Indigenous CECS are not eligible to receive a Student Start-up Scholarship.

### Student Start-up Loan

- From 1 January 2016, new Austudy recipients undertaking a higher education or preparatory course at a higher education institution will be eligible to receive the Student Start-up Loan.
- The Student Start-up Loan is a voluntary income contingent loan paid in two half-yearly instalments of \$1,025 (a total of \$2,050 in 2016).
- The Student Start-up Loan is repayable under the same arrangements as Higher Education Loan Programme (HELP) debts. Students will only be required to begin repaying their loan once their earnings are above the repayment threshold (currently \$54,126 for 2015-16) and after their HELP debt has been fully repaid.
- Students already receiving a Student Start-up Scholarship, ABSTUDY Student Start-up Scholarship, Commonwealth Education Costs Scholarship or a veteran affairs Student Start-up Scholarship will not be eligible for the Student Start-up Loan.

### Fares Allowance

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

### Rent Assistance

- See Table F (page 37).

### Personal income test

- Gross income is assessed.
- The first \$7,826 of a merit and equity based scholarship is exempt from means-testing.
- The income free area is \$433 per fortnight.
- Income above the income free area reduces payment (unless credit in Income Bank).
- See Table D(a) (page 35).

### Income Bank

- Allows Austudy students to accumulate up to \$10,800 of any unused portion of their fortnightly income free area.
- Allows Austudy Australian Apprentices to accumulate up to \$1,000 of any unused portion of their fortnightly income free area.
- Income Bank credits can be used to offset any income earned that exceeds the fortnightly income free area.

### Assets test

- See Table A (page 33).
- Payment may be deferred when liquid assets are equal to or exceed \$5,500 (single) or \$11,000 (couple or single with dependants).
- Hardship provisions may apply to the assets test.

## ABSTUDY

### Basic conditions of eligibility

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

### Residence requirements

- Must be an Australian citizen and normally live in Australia.
- Students and apprentices may remain eligible for payment while undertaking overseas tertiary study or training that forms part of their Australian course or apprenticeship.
- Students and apprentices may remain on payment overseas for up to six weeks to receive eligible medical treatment or attend an acute family crisis.

### ABSTUDY Basic rates

#### Dependent (rates per fortnight)

Living Allowance	Under 16	16–17 years	18–21 years	22+ years
<b>At home</b>		\$237.10	\$285.20	\$527.60
Tertiary	\$32.70			
In state care and Foster Care Allowance paid	\$237.10	\$237.10	\$285.20	
In state care and no Foster Care Allowance paid	\$433.20	\$433.20	\$433.20	
<b>Away from home</b>	\$237.10	\$433.20	\$433.20	\$527.60

#### Independent (rates per fortnight)

Living Allowance	Under 16	16–17 years	18–21 years	22+ years
Single, no children	\$433.20	\$433.20	\$433.20	\$527.60*
Partnered, no children	\$433.20	\$433.20	\$433.20	\$476.40
Single with dependent child	\$567.60	\$567.60	\$567.60	\$570.80
Partnered with dependent child	\$475.70	\$475.70	\$475.70	\$476.40
<b>Accommodated Independent (living at home)</b>				
Single, no children	\$237.10	\$237.10	\$285.20	
<b>Masters and Doctorate students (all ages)</b>				\$1,005.60

\* 60+ years – single, no children receive \$570.80

- ABSTUDY Living Allowance recipients under age pension age may be eligible to receive the Income Support Bonus (page 30).

### Supplementary assistance

Assistance		
<b>Remote Area Allowance</b>		(see page 33)
<b>Pharmaceutical Allowance</b>	may be paid	(see page 32)
<b>Pension Supplement</b>	may be paid if Living Allowance recipient has reached age pension age	(see page 31)
<b>School Term Allowance</b>		\$540.80 pa (paid in instalments)
<b>Instalment</b>	<b>Entitlement Period</b>	
1	1 January – 31 March	\$187.20
2	1 April – 30 June	\$83.20
3	1 July – 30 September	\$187.20
4	1 October – 31 December	\$83.20
<b>School Fees Allowance (at home)</b>		
Turning 16 before 1 July in school year		\$78 pa
Aged under 16 at 30 June in school year		\$156 pa
<b>School Fees Allowance (boarding)</b>		
Maximum rate (subject to income test)		\$9,548 pa
Income test free		\$8,015 pa
<b>Incidentals Allowance</b>		
Less than 12 week course		\$83.80 pa
12 to 16 week course		\$146.80 pa
17 to 23 week course		\$292.00 pa
24 week to one year course		\$593.40 pa
<b>Additional Incidentals Allowance</b>		
Essential course costs in excess of the following amounts:		
Less than 12 week course		\$144.20 pa
12 to 16 week course		\$285.50 pa
17 to 23 week course		\$570.80 pa
24 week to one year course		\$1,143.40 pa
Maximum in a year		\$2,080 pa
<b>ABSTUDY Pensioner Education Supplement</b>		
Full rate		\$62.40 pf
Part rate		\$31.20 pf
See Pensioner Education Supplement on page 22 for more details		
<b>Fares Allowance (students only)</b>		actual costs
<b>Away from base assistance</b>		actual costs
<b>Lawful Custody Allowance</b>		essential course costs
<b>Aged under 16 years Boarding Supplement</b>		\$2,563.30 per semester

Assistance	
<b>Residential Costs Option</b>	\$41.60 pf plus actual costs
<b>Additional Assistance</b> (only paid to recipients of Living Allowance in exceptional circumstances)	actual costs
Supplementary Masters and Doctorate allowances	
Relocation Allowance	\$1,520 maximum (\$530 adult; \$260 child)
Away from base assistance	Actual cost up to value of \$2,080 pa
Thesis Allowance—one off payment, actual cost up to value of:	
Masters	\$420
Doctorate	\$840
Compulsory course fees or Student Contribution Amounts (previously known as HECS)	actual costs
Administrative and audit costs (Away from Base)	
Maximum amount claimable by education provider	\$4,714 per year

## Student Start-up Scholarships

- From 1 January 2016, full-time students in receipt of ABSTUDY Living Allowance undertaking a higher education or preparatory course at a higher education institution who have received a Student Start-up Scholarship prior to this date and continuously received student payments will receive the Student Start-up Scholarship, paid in a maximum of two half-yearly instalments at the same rates as Austudy and Youth Allowance recipients.
- Students already receiving a Commonwealth Education Costs Scholarships (CECS) or Indigenous CECS are not eligible to receive a Student Start-up Scholarship.

## Student Start-up Loan

- From 1 January 2016, new ABSTUDY Living Allowance recipients undertaking a higher education or preparatory course at a higher education institution will be eligible to receive the Student Start-up Loan.
- The Student Start-up Loan is a voluntary income contingent loan paid in two half-yearly instalments of \$1,025 (a total of \$2,050 in 2016).

- The Student Start-up Loan is repayable under the same arrangements as Higher Education Loan Programme (HELP) debts. Students will only be required to begin repaying their loan once their earnings are above the repayment threshold (currently \$54,126 for 2015-16) and after their HELP debt has been fully repaid.
- Students already receiving a Student Start-up Scholarship, Commonwealth Education Costs Scholarship or a veteran affairs Student Start-up Scholarship will not be eligible for the Student Start-up Loan.

## Relocation Scholarships

- Full-time dependent students in receipt of ABSTUDY Living Allowance, who have to live away from home to undertake a higher education or preparatory course at a higher education institution may receive a Relocation Scholarship.
- The Relocation Scholarship is available to regional students relocating to any area and metropolitan students relocating to study at a regional campus. The Relocation Scholarship is not available to students relocating within and between major cities.
- The Relocation Scholarship may also be received by independent students in receipt of Living Allowance relocating to or from a regional area to study, and who are disadvantaged by certain personal circumstances.
- Students already receiving a Commonwealth Accommodation Scholarship (CAS) or Indigenous CAS are not eligible to receive the Relocation Scholarship.
- The Relocation Scholarship provides payments at the same rates as for Youth Allowance recipients in similar circumstances.
- The Relocation Scholarship is payable in addition to the Student Start-up Scholarship and Student Start-up Loan.

## Rent Assistance

- See Table F (page 37).

## Youth Disability Supplement

- Youth Disability Supplement of up to \$123.50 per fortnight is payable to ABSTUDY recipients aged under 22 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 22 and over 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 or a Health Care Card.
- Parental means tests do not apply to students in state care.
- From 1 January 2016, the Family Actual Means Test and Family Assets Test were removed from ABSTUDY Living Allowance parental means test arrangements.

### 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 do not apply. Contact us for details.
- 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 22—same as for Youth Allowance.
- For students and Australian Apprentices aged 22 and over—same as for Newstart Allowance except when a partner's income exceeds the income free area, reducing the fortnightly allowance by 50 cents in the dollar (instead of 60 cents).

## Pensioner Education Supplement

### Basic conditions of eligibility

- Receipt of a Department of Social Services or Department of Veterans' Affairs income support payment because a person has a disability, is a single parent, carer, widow allowee or Widow B pensioner, or wife pensioner partnered to a disability support pensioner.
- Studying an approved course at an approved educational institution.
- Single principal carers and people with a partial capacity to work who receive Newstart Allowance, Youth Allowance or Parenting Payment (Partnered) may be eligible for Pensioner Education Supplement in certain circumstances.

### Residence requirements

- Must be an Australian resident.
- Available to newly arrived migrants after 104 weeks in Australia as an Australian resident (some exemptions may apply).
- May be paid for a temporary absence overseas for the duration of the portability period for their primary payment (or longer in certain limited circumstances, e.g. if travel is to study as part of the customer's 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 Pensioner Education Supplement students who live away from partner/child to study.
- Reimbursement of the cost of cheapest practicable form of public transport, regardless of transport actually used.

### Income and assets tests

- No income or assets tests.

## Assistance for Isolated Children Scheme

### Basic conditions of eligibility

- Families of primary, secondary and certain tertiary students who do not have reasonable daily access to an appropriate state school can receive assistance:
  - for students who must board away from home, in a school, hostel or privately, **or**
  - to maintain a second home so that a student can access school daily, **or**
  - for students who are enrolled in full-time studies in an approved distance education course.
- An appropriate state school is normally one that offers tuition at the grade or year in which the student is qualified to enrol (e.g. Year 11). Where the student has a health-related condition (including a disability) or special educational needs, the nearest appropriate state school is the one which provides access to the facilities, programs, and/or environment required to meet those needs.
- Students must:
  - normally have reached minimum school entry age and be aged under 19 at 1 January (certain pensioner students may be eligible for Assistance for Isolated Children (AIC) up to their 21st birthday), **and**
  - be undertaking approved studies at an approved institution.
- Tertiary students must be either under the minimum age that the state or territory requires them to participate in education or training or under 16 years of age (whichever is the greater).

### Residence requirements

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

## Allowances and maximum rates

Allowance	Maximum rate
<b>Boarding Allowance</b>	
Maximum rate of two components:	\$9,548 pa
Basic (not income tested)	\$8,015 pa
Additional (subject to parental income and actual board costs)	\$1,533 pa
Second Home Allowance (limited to a maximum of three students in a family)	\$232.84 pf per student
Distance Education Allowance	\$4,007 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.

### Income test

- No income test is applied to Basic Boarding Allowance, Distance Education Allowance, Second Home Allowance or the AIC Pensioner Education Supplement.
- Additional Boarding Allowance reduces by one dollar for each five dollars of parental income over \$51,027. If parental income exceeds \$58,649 once adjusted, only Basic Boarding Allowance is payable.

**Note:** adjusted parental income includes the applicant and their partner's combined taxable income as adjusted by deductions or add-backs for other dependent students and younger children in the family; maintenance payments made or received; negative gearing, reportable superannuation contributions and certain fringe benefits. If the student's actual boarding charges are \$7,765 or less, only Basic Boarding Allowance is payable. If the applicant or their partner receives certain Australian Government income support payments, or holds a current Health Care Card, this test may be waived.

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

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

Families receiving an Assistance for Isolated Children 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

### Basic conditions of eligibility

- Full-time students and Australian Apprentices aged 16–24\*.
- Students and Australian Apprentices aged 25 and over, getting Youth Allowance immediately before turning 25 and remaining in the same course of study or Australian Apprenticeship.
- Job seekers, aged under 22, looking for work or combining part-time study with job search, or undertaking any other approved activity, or temporarily incapacitated for work or study.
- Young people under 22 years of age without a Year 12 or equivalent qualification will usually need to:
  - participate in education and training full-time, **or**
  - participate full-time (that is, for at least 25 hours a week) in part-time study or training, in combination with other approved activities, until they complete Year 12 or an equivalent Certificate Level III, **or**
  - participate in other approved activities, including job search.
- Independent, aged 15 and above the school leaving age in their state who are satisfying or exempt from mutual obligation or activity test requirements.

\*Secondary students under 18 years of age can access Youth Allowance only if they live away from home or are assessed as independent of their parents.

### Residence requirements

- Must be an Australian resident.
- Available to newly arrived migrants after 104 weeks in Australia as an Australian resident (some exemptions may apply).
- If exempt from mutual obligation or activity test requirements, job seekers may be paid for up to six weeks for temporary absence from Australia in certain limited circumstances.
- Students and apprentices may remain eligible for payment while undertaking overseas tertiary study or training that forms part of their Australian course or apprenticeship.
- Students and apprentices may remain on payment overseas for up to six weeks to receive eligible medical treatment or attend an acute family crisis.

## Basic rates

	Per fortnight
<b>Single, no children:</b>	
aged under 18, at home	\$237.10
aged under 18, away from home	\$433.20*
aged 18 and over, at home	\$285.20
aged 18 and over, away from home	\$433.20*
<b>Single, with children</b>	
Single, principal carer of a dependent child granted an exemption from mutual obligation requirements for foster caring/ non-parent relative caring under a court order/home schooling/distance education/ large family	\$737.10
<b>Partnered, no children</b>	\$433.20*
<b>Partnered, with children</b>	\$475.70*

\*Rent Assistance may be payable.

Special rate for long-term income support recipients*	Per fortnight
<b>Single</b>	
living at home	\$350.00
living away from home	\$526.30
<b>Partnered</b>	
no children	\$475.70

\*Special rate for long-term income support recipients who either commence full-time study or an Australian Apprenticeship, having been in receipt of an income support payment for at least six out of the last nine months since turning 22, or who are studying an approved course in English where English is not their first language.

- Young people not considered independent must be assessed to receive the away from home rate.
- Pharmaceutical Allowance may be paid (page 32).
- Payment is generally made to a parent for those aged under 18 who are not independent.
- Advance of Youth Allowance of up to \$500 may be payable.
- Job seekers undertaking Work for the Dole and certain other approved activities may be eligible for an additional supplement of \$20.80 per fortnight.
- Youth Allowance recipients may be eligible to receive the Income Support Bonus (page 30).

## Student Start-up Scholarships

- From 1 January 2016, full-time students in receipt of Youth Allowance undertaking a higher education or preparatory course at a higher education institution who have received a Student Start-up Scholarship prior to this date and continuously received student payments will receive the Student Start-up Scholarship, paid in a maximum of two half-yearly instalments of \$1,025 (a total of \$2,050 in 2016).

- Students already receiving a Commonwealth Education Costs Scholarships (CECS) or Indigenous CECS are not eligible to receive a Student Start-up Scholarship.

## Student Start-up Loan

- From 1 January 2016, new Youth Allowance recipients undertaking a higher education or preparatory course at a higher education institution will be eligible to receive the Student Start-up Loan.
- The Student Start-up Loan is a voluntary income contingent loan paid in two half-yearly instalments of \$1,025 (a total of \$2,050 in 2016).
- The Student Start-up Loan is repayable under the same arrangements as Higher Education Loan Programme (HELP) debts. Students will only be required to begin repaying their loan once their earnings are above the repayment threshold (currently \$54,126 for 2015-16) and after their HELP debt has been fully repaid.
- Students already receiving a Student Start-up Scholarship, ABSTUDY Student Start-up Scholarship, Commonwealth Education Costs Scholarship or a veteran affairs Student Start-up Scholarship will not be eligible for the Student Start-up Loan.

## Relocation Scholarships

- Full-time dependent students in receipt of Youth Allowance who have to live away from home to undertake a higher education or preparatory course at a higher education institution may receive a Relocation Scholarship.
- The Relocation Scholarship is available to regional students relocating to any area and metropolitan students relocating to study at a regional campus. The Relocation Scholarship is not available to students relocating within and between major cities.
- The Relocation Scholarship may also be received by independent students relocating to or from a regional area to study, and who are disadvantaged by certain personal circumstances.
- Students already receiving a Commonwealth Accommodation Scholarship (CAS) or Indigenous CAS are not eligible to receive the Relocation Scholarship.
- The Relocation Scholarship provides payment of \$4,333 to eligible students in the first year they are required to live away from home to study, **and**
- For students from major cities, an additional \$1,083 in each year thereafter that the student lives away from home to study, **or**
- For students from regional areas, \$2,167 in each of the second and third years that the student lives away from home to study and \$1,083 in the following years the student lives away from home to study.
- The Relocation Scholarship is payable in addition to the Student Start-up Scholarship and Student Start-up Loan.



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

Students in receipt of equity and merit-based scholarships will have the first \$7,826 exempt from means testing. Any scholarship income in excess of this amount will be subject to means testing.

### Fares Allowance

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

### Rent Assistance

- See Table F (page 37).
- Rent Assistance for single people without children may only be paid to those who receive the away from home rate of Youth Allowance.

### Youth Disability Supplement

- Youth Disability Supplement of up to \$123.50 per fortnight is payable to Youth Allowance recipients aged under 22 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 aged 22 and over on Newstart Allowance.

### Means Test

- If not independent, a parental income test applies. A young person is considered independent if they are aged 22 or over, or if they meet other specified criteria. A personal income test also applies.
- The parental income test does not apply if the parent(s) receive a designated income support payment through either Centrelink or the Department of Veterans' Affairs.
- The parental income test does not apply to Youth Allowance (job seeker) claimants assessed as having a partial capacity to work.
- From 1 January 2016, the Family Actual Means Test and the Family Assets Test were removed from Youth Allowance parental means test arrangements.

#### Assets test

- If independent, no payment if assets exceed personal assets test limit—See Table A (page 33).
- Hardship provisions may apply to the personal assets test.
- Payment may be deferred when liquid assets are equal to or exceed \$5,500 (single) or \$11,000 (couple or single with dependants).

#### Parental income test

- Parental income is the parents' combined adjusted taxable income for the base tax year\*.

- Rate reduces if parental income exceeds threshold of \$51,027. The parental income test rate reduction (which is 20 cents for every dollar of parental income over the threshold) is shared between recipients of specified payments (Youth Allowance, ABSTUDY Living Allowance, ABSTUDY Group 2 school fees allowance (means-tested component) or additional boarding allowance under the Assistance for Isolated Children scheme) who are also subject to the parental income test. This rate reduction is also generally reduced where the family includes a senior secondary student (dependent child aged 16–19 in full-time secondary education, including children attracting FTB for a parent).
- For example, where there are two Youth Allowance recipients in a family and each attracts the 'aged 18 and over, at home' rate, each Youth Allowance recipient's rate is reduced by 10 cents for every dollar of parental income over the parental income test threshold. Where children attract different rates of payment the reduction is shared based on each recipient's share of the total maximum rate payable to all family members.
- The parental income limit at which Youth Allowance ceases to be available to a dependent youth increases with the number of dependent youth in the family (including senior secondary students) and where one or more dependent youth receives an 'away from home' rate or Rent Assistance. Please contact Centrelink for advice based on your circumstances.

\*The base tax year is the financial year ending on 30 June of the year before the calendar year in which the payment is made. The financial year following the base year may be used if there has been a substantial increase or decrease in parental income since the base tax year.

#### Personal income test

- Gross income is assessed.
- The first \$7,826 of a merit and equity based scholarship is exempt from means-testing.
- There is an income free area of \$143 per fortnight for job seekers and \$433 per fortnight for students and Australian Apprentices.
- Income above the income free area reduces payment unless credit is available in the Income Bank (for students and Australian Apprentices—see following) or Working Credits are available (see page 36).
- If the person is a member of a couple, their partner's income also reduces payment if it exceeds the cut-out point (the cut-out point varies depending on individual circumstances).
- See Table D(a) (page 35).

#### Income Bank

- Allows Youth Allowance students to accumulate up to \$10,800 of any unused portion of their fortnightly income free area.
- Allows Youth Allowance Australian Apprentices to accumulate up to \$1,000 of any unused portion of their fortnightly income free area.
- Income Bank credits can be used to offset any income earned that exceeds the fortnightly income free area.

## Newstart Allowance

### Basic conditions of eligibility

- Must be unemployed, or regarded as unemployed.
- Aged 22 or over but under age pension age.
- Unless exempted from mutual obligation requirements, must participate in or be willing to participate in approved activities and/or job search.
- Prepared to enter into, comply with or vary an existing Job Plan to fulfil the mutual obligation requirements.

### Residence requirements

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

### Basic rates

	Per fortnight
Single, no children	\$527.60
Single, with dependent child(ren)	\$570.80
Single, aged 60 or over, after nine continuous months on payment	\$570.80
Partnered (each)	\$476.40
Single, principal carer of a dependent child granted an exemption from mutual obligation requirements for foster caring/non-parent relative caring under a court order/home schooling/distance education/large family	\$737.10*

\*Not paid to Sickness Allowance or Widow Allowance recipients.

- Advance of allowance of up to \$500 may be available.
- Pharmaceutical Allowance may be payable (page 32).
- Education Entry Payment of \$208 may be payable.
- Job seekers undertaking Work for the Dole and certain other approved activities may be eligible for an additional supplement of \$20.80 per fortnight.
- If a couple is separated because of illness or imprisonment, they may each be paid \$570.80 per fortnight.
- 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.
- Recipients may be eligible to receive the Income Support Bonus (page 30).

### Rent Assistance

- See Table F (page 37).
- Rent Assistance not available to single people aged under 25, without dependants, who live with their parent or guardian.

### Income test

- See Table D (page 36).

### Assets test

- See Table A (page 33).
- Payment may be deferred when liquid assets are equal to or exceed \$5,500 (single) or \$11,000 (couple or single with dependants).
- Hardship provisions may apply.

## Partner Allowance

**No longer open to new entrants.**

### Basic conditions of eligibility

- Born on or before 1 July 1955.
- Member of a couple (partner must have been on a qualifying pension, allowance, Austudy or ABSTUDY at time of Partner Allowance claim).
- No recent workforce experience (work of at least 20 hours a week, for 13 weeks or more during last 12 months).
- No dependent children.

### Residence requirements

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

### Basic rates

- Maximum rate \$476.40 per fortnight.
- Education Entry Payment of \$208 may be payable.
- Pharmaceutical Allowance may be paid (page 32).
- Pension Supplement (page 31) is paid if recipient has reached age pension age.
- Utilities Allowance (page 32) is paid if recipient is under age pension age.

### Rent Assistance

- See Table F (page 37).

### Income test

- See Table D (page 36).
- Partners of people receiving Special Benefit, see Special Benefit (page 28).

### Assets test

- See Table A (page 33).
- Hardship provisions may apply.

## Widow Allowance

### Basic conditions of eligibility

- Women born on or before 1 July 1955.
- Not a member of a couple.
- Widowed, divorced or separated since turning 40.
- No recent workforce experience (work of at least 20 hours a week, for 13 weeks or more during last 12 months).

## Residence requirements

- Must be an Australian resident.
- Available to newly 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 six weeks of a temporary absence from Australia or longer if the person has to travel to study or train as part of their full-time Australian course or Australian Apprenticeship.

## Basic rates

- See the basic rate of Newstart Allowance (page 26).
- Pharmaceutical Allowance may be paid (page 32).
- Pension Supplement (page 31) is paid if recipient has reached age pension age.
- Utilities Allowance (page 32) is paid if recipient is under age pension age.
- Education Entry Payment of \$208 may be payable.
- Pensioner Education Supplement may be payable.

## Rent Assistance

- See Table F (page 37).

## Income test

- See Table D (page 36).

## Assets test

- See Table A (page 33).
- Hardship provisions may apply.

# Farm Household Allowance

## Basic Conditions of eligibility

- Must be a farmer or partner of a farmer.
- Aged 16 years or over.
- The farmer must contribute significant labour and capital to the farm enterprise.
- The farm enterprise must have significant commercial purpose or character.
- The farm must be located in Australia.
- The farmer or partner must engage with a Farm Household Case Officer and agree to enter into an agreement aimed at improving their financial circumstances.

## Residence requirements

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

## Basic rates

	Per fortnight
<b>Single, no children:</b>	
aged under 22	\$433.20
aged 22 or over	\$527.60
aged 60 or over, after 9 continuous months on payments	\$570.80
<b>Single, with children:</b>	
aged under 22	\$567.60
aged 22 or over	\$570.80
<b>Partnered:</b>	
aged 22 or over	\$476.40
aged under 22, no children	\$433.20
under 22, with dependent children	\$475.70

- Advance of allowance of up to \$500 may be available.

## Income test

- See Table D (page 36) for Newstart limits and Table D(a) (page 35) for Youth Allowance limits.
- If the farm business is making a loss, has a loan that cannot be renegotiated with the lender and has off-farm income, income off-set provisions may apply.
- If Farm Household Allowance is paid based on an estimate of business income, payments will be subject to a reconciliation process at the end of the financial year once the actual business income is known.

## Assets test

- Net farm assets must not exceed \$2.55 million.
- For off-farm assets, See Table A (page 33).
- Payment may be deferred when liquid assets are equal to or exceed \$5,500 (single) or \$11,000 (couple or single with dependants).
- Hardship provisions may apply.

## Activity Requirements

- Farm Household Allowance recipients are required to engage in activities that are aimed at improving their circumstances. These activities include the completion of a Farm Financial Assessment and a Financial Improvement Agreement.
- The government provides up to \$1,500 towards the cost of a prescribed advisor completing the Farm Financial Assessment.
- An activity supplement of up to \$3,000 over the three years of payment is made available to recipients undertaking approved activities listed in their Financial Improvement Agreement. As of July 2016, an additional \$1,000 will be made available for recipients in their final year of payment.

## Ancillary Benefits

- In addition to the basic rates of payment, Farm Household Allowance recipients may be entitled to a range of ancillary benefits. Please refer to the following pages of this guide for more information on these benefits: Energy Supplement (page 37), Rent Assistance (page 37), Pharmaceutical Allowance (page 32), Telephone Allowance (page 32), Remote Area Allowance (page 33), Bereavement Allowance (page 15), and Health Care Card (page 29).

## Special Benefit

### 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 Allowance or Youth Allowance rate.
- For long-term payment available funds must be no more than \$5,000.

### Residence requirements

- Must be an Australian resident, **or**
- A holder of temporary visa subclass 060, 070, 309, 449, 785, 786, 790 or 820.
- 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 six weeks of a temporary absence from Australia in certain limited circumstances.

### Basic rates

- Generally as for Newstart Allowance (page 26), Youth Allowance (page 23) or Austudy (page 19).
- May be reduced if in receipt of free board and/or lodgings or receiving other forms of support.
- Education Entry Payment of \$208 may be payable (single parents only).
- Pensioner Education Supplement may be payable (single parents only).
- Pharmaceutical Allowance may be payable (see page 32).
- Pension Supplement (see page 31) is paid if recipient has reached age pension age.
- Special Benefit recipients under age pension age may be eligible to receive the Income Support Bonus (page 30).

### Rent Assistance

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

- See Table F (page 37).

### Income test

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

### Assets test

- See Table A (page 33).

## Crisis Payment

### Basic conditions of eligibility

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

### Residence requirements

- As for the person's pension, benefit or allowance and must be in Australia at the time the extreme circumstance or domestic violence occurs.

### Basic rates

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

## Concession Cards, Bonus Payments, Supplements and Allowances

### Pensioner Concession Card

Automatically issued to:

- All income support pensioners, which includes: Age Pension, Disability Support Pension, Wife Pension, Carer Payment (excludes a person who receives Carer Payment due to either episodic or short term care of a child), Parenting Payment (Single), Bereavement Allowance and Widow B Pension.
- Department of Veterans' Affairs service pensioners and war widows receiving an income support supplement.
- Newstart Allowance, Parenting Payment (Partnered) and Youth Allowance (job seeker) customers assessed as having a partial capacity to work or who are a single principal carer of a dependent child.
- Older benefit customers, that is:
  - customers aged 60 and over who are receiving Newstart Allowance, Partner Allowance, Widow Allowance, Parenting Payment (Partnered), Sickness Allowance, or Special Benefit, and who have been in continuous receipt of one or more of the above payments (or an income support pension) for nine months or more.
- Participants of the Pension Loans Scheme who are qualified to receive a part-rate pension.
- The card will generally be cancelled when a customer is temporarily absent from Australia for longer than the portability period for the primary payment. The card will be cancelled if the card holder ceases to be an Australian resident.

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

#### Disability Support Pensioners (DSP)

- Retain their card for 52 weeks after losing qualification for the pension due to commencing employment of 30 hours or more per week or because of the level of earnings from employment.

#### Wife Pension (DSP) customers

- Retain their card for 52 weeks after losing qualification for payment if their partner has been receiving DSP, and their partner loses qualification for the pension due to commencing employment of 30 hours or more per week, or because their partner's income from employment causes them to lose qualification for DSP.

#### Older benefit customers (as defined earlier)

- Retain their card 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 Pensioner Concession Card 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).
- From 1 January 2014, customers who are no longer eligible for Parenting Payment (Single), due to their youngest child turning eight years of age, will still be entitled to their card for a period of 12 weeks from the date their payment is cancelled.

### Newstart and Youth Allowance (job seeker)

- Retain their card 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 card under the same provisions as Parenting Payment (Single) customers (see above), if they are the single principal carer of a dependent child.

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

### Automatic issue Health Care Card

Automatically issued to people who are not qualified for a Pensioner Concession Card who are receiving:

- Carer Payment (due to either episodic or short term care of a child).
- Newstart Allowance, Partner Allowance, Sickness Allowance, Special Benefit, Widow Allowance, Youth Allowance (job seeker only), Parenting Payment (Partnered) and Farm Household Allowance.
- Family Tax Benefit Part A by fortnightly instalments and whose family income is below the Family Tax Benefit Part A lower income free area.
- Mobility Allowance.
- Carer Allowance, 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 Carer Allowance may receive the card subject to less stringent disability-related eligibility criteria.
- The card will generally be cancelled when a customer is temporarily absent from Australia for longer than the portability period for their primary payment. The card will be cancelled if the cardholder ceases to be an Australian resident.

Once people are no longer receiving these payments, they must generally stop using their card. However, in some instances, people can retain their card 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 Newstart Allowance, Sickness Allowance, Partner Allowance, Special Benefit, Widow Allowance, and Youth Allowance (job seeker). Former long-term recipients of Parenting Payment (Single), Newstart Allowance and Youth Allowance (job seeker) who are a single principal carer of a dependent child also qualify for an extension (in addition to a 12-week Pensioner Concession Card extension).

An 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

Specific types of Health Care Card (HCC) can be claimed in the following circumstances:

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

	Per week
Single (no children)	\$536
Couple, combined (no children)	\$926
Single, one dependent child	\$926
for each additional dependent child add	\$34

An HCC will generally be cancelled after six weeks of a temporary absence from Australia, or immediately if the card holder ceases to be an Australian resident.

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

- A foster child HCC is available, on application, to assist foster children and carers. The card can be claimed by the foster carer on behalf of the child. The foster child HCC is issued only in the name of the child, and can only be used to obtain concessions on services utilised by the child. The foster child HCC is not means tested.
- An ex-Carer Allowance 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 Carer Allowance HCC on the day before their 16th birthday. The ex-Carer Allowance HCC is issued in the name of the student and is not means tested.

### Commonwealth Seniors Health Card

The card is targeted at self-funded retirees of age pension age (See Table under Age Pension, page 13) who do not qualify for an Age Pension because of assets or income levels.

To qualify 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**
  - a holder of a special category visa (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).
- Have an annual income of less than \$52,273 for singles; \$83,636 for couples (combined income); and \$104,546 combined for couples who are separated (for example, by illness or respite care). An amount of \$639.60 per year is added for each dependent child. The income test includes adjusted taxable income plus deemed income from any account-based income streams. There is no assets test.
- The card will generally be cancelled after 19 weeks of a temporary absence from Australia, or immediately if the card holder ceases to be an Australian resident.
- Energy Supplement may be payable (see page 37).

### Residence requirements

- Certain residence requirements must be met to qualify for Pensioner Concession Card, Health Care Card or Commonwealth Seniors Health Card.

### Income Support Bonus

- The Income Support Bonus is a tax-free payment made twice annually to eligible recipients to assist with unexpected costs.
- Qualifying payments include Newstart Allowance, Sickness Allowance, Youth Allowance, Austudy, ABSTUDY Living Allowance, Special Benefit, Parenting Payment Single, Parenting Payment Partnered and Farm Household Allowance.
- Recipients of an education allowance under the Veterans' Children Education Scheme and the Military Rehabilitation and Compensation Act Education and Training Scheme are also eligible.
- To be eligible a person must be under age pension age and qualified for, and in receipt of, a qualifying payment on 20 March and/or 20 September.
- Eligible recipients are only entitled to one Income Support Bonus payment in each instalment period regardless of how many qualifying payments they receive.
- The instalment rates are:

Single	\$111.50
Member of a couple	\$92.80
Member of a couple separated by illness	\$111.50
Member of a couple partner is in respite care	\$111.50
Member of a couple partner is in prison	\$111.50

- The payment will be paid on the earliest day on which it is reasonably practicable after the test days in March and September.

The payments are not separately means-tested.

Recipients of Widow Allowance and Partner Allowance are not eligible. They will continue to be eligible for Utilities Allowance.

The Income Support Bonus is not payable to recipients who are in receipt of Pension Supplement above the Pension Supplement basic amount.

To qualify for the full amount each year, a recipient would need to be qualified for, and in receipt of one of the qualifying payments on both 20 March and 20 September.

## Job Commitment Bonus

The Job Commitment Bonus is a payment to encourage long-term unemployed young Australians to find and keep work.

There are two Job Commitment Bonus payments.

### Basic conditions of eligibility

For the first Job Commitment Bonus payment:

- you must be aged 18 or over and under 31 years of age when in receipt of Newstart Allowance or Youth Allowance as a job seeker, **and**
- while aged 18 or over and under 31 years of age have been in receipt of Newstart Allowance or Youth Allowance as a job seeker or a combination of both for a continuous period of at least 12 months, **and**
- commenced gainful employment in Australia on or after 1 July 2014 for a continuous period of 12 months and not received an income support payment.

For the second Job Commitment Bonus payment:

- you must be eligible to receive the first Job Commitment Bonus payment, **and**
- have completed a further 12 continuous months of gainful employment in Australia and not received an income support payment.

### Continuous work

A period of continuous work will include:

- taking paid leave
- taking up to 28 days of unpaid leave in the 12 month period
- if undertaking more than one job in the 12 month period there can be a break of no more than five business days of unpaid leave between jobs. These days are included in the 28 days of unpaid leave calculation.

### Gainful employment

Certain types of employment will not attract a Job Commitment Bonus. These may include employment that:

- does not involve sufficient financial gain or reward, for example, voluntary employment or employment for less than the National Minimum Wage or Award Wage

- does not involve substantial and consistent personal exertion, for example selling own goods on eBay or garage sales, or occasional blogging
- involves domestic or gardening tasks at your or your family member's place of residence or an investment property owned by yourself or a family member
- involves caring for or doing domestic tasks for a family member or their foster child, or a person residing at your or your family member's place of residence, or involves the management of financial investments in which you or your family member has an interest
- involves nudity or is in the sex industry
- contravenes Commonwealth, state or territory legislation, for example, criminal activity
- is for the purpose of achieving election of yourself to public office
- is undertaken as part of certain Commonwealth funded programs, for example, the Green Army Programme (in relation to certain participants) and the New Enterprise Incentive Scheme
- is done for the purpose of an academic, sporting or other scholarship
- involves payment-in-kind or exchange of services.

### Residence requirements

- Must be an Australian citizen or permanent visa holder.

### Basic rates

- The first Job Commitment Bonus is \$2,500 for 12 months of continuous gainful work.
- The second Job Commitment Bonus is \$4,000 for a further 12 months of continuous gainful work.

### Income test

- No income test.

### Asset test

- No asset test.

## Pension Supplement

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

- The maximum Pension Supplement is currently \$65 a fortnight for singles and \$98 a fortnight for couples, combined.
- The minimum Pension Supplement is an amount below which the Pension Supplement does not fall until income or assets reach a level that would otherwise reduce a total pension including Pension Supplement to nil. The minimum amount is currently \$34.90 a fortnight for singles, and \$52.60 for couples, combined.
- Pensioners may elect to receive the minimum Pension Supplement amount on a quarterly basis. Instalments will be paid as soon as possible after 20 March, 20 June, 20 September and 20 December each year.
- The Pension Supplement is paid while the person is in Australia or, if outside Australia, only while the person has the right to continue to be paid their social security payment outside Australia. After an absence of more than six weeks outside Australia, the Pension Supplement is reduced to the Pension Supplement Basic Amount.
- The Pension Supplement Basic Amount is currently \$22.70 a fortnight for singles and \$37.40 a fortnight for both members of a couple, combined.
- Recipients of Parenting Payment (Single) under age pension age have the Pension Supplement Basic Amount added to their regular fortnightly payment.

## 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 cost of telephone calls.

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

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

The current rate of TAL is \$111.20 per year (\$27.80 per quarter). The higher rate of TAL is \$165.60 per year (\$41.40 per quarter) for home internet subscribers. This amount is shared between both members of an eligible couple.

The payment is made in January, March, July and September each year. For most pensioners and other income support recipients who have reached age pension age, the value of TAL has been either added into the Pension Supplement (page 31) or forms part of the rate paid under transitional arrangements.

## Utilities Allowance

Utilities Allowance is a quarterly payment to recipients of Widow Allowance and Partner Allowance who are under age pension age, and to Disability Support Pension recipients who are aged under 21 years without children, to assist with meeting the cost of utilities bills. The payment is made in March, June, September and December each year. The current annual rate is \$608 for singles and \$304 for each eligible member of a couple.

For most pensioners and other income support recipients who have reached age pension age, the value of Utilities Allowance has been either added into the Pension Supplement (page 31) or forms part of the rate paid under transitional arrangements.

## Pharmaceutical Allowance

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

Payment	Conditions under which Pharmaceutical Allowance is paid
Disability Support Pension	Automatically paid to those under 21 years of age without children.
Parenting Payment (Single)	Automatically paid if under age pension age.
Sickness Allowance	Automatically paid.
Newstart Allowance	Must be temporarily incapacitated, or have a partial capacity to work, or be a single principal carer of a dependent child, or be 60 years or more of age and have been in receipt of income support continuously for at least nine months.
Partner Allowance Widow Allowance Special Benefit*	Must be either temporarily incapacitated, or be 60 years or more (but under age pension age) and have been in receipt of income support continuously for at least nine months. <b>*Note:</b> Special Benefit customers are NOT required to be Australian residents in order to be paid Pharmaceutical Allowance.
Austudy	Must be 60 years or more of age (but under age pension age) and have been in receipt of income support continuously for at least nine months.
ABSTUDY	Must be in receipt of ABSTUDY Living Allowance and either temporarily incapacitated, or be 60 years or more of age.



Payment	Conditions under which Pharmaceutical Allowance is paid
Parenting Payment (Partnered) if under age pension age	Must be 60 years or more of age and have been in receipt of income support continuously for nine months, or have a partial capacity to work or be unable to meet their mutual obligation 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.

**Note:** Pharmaceutical Allowance may be paid for temporary absences until the primary payment ceases, or for up to 26 weeks if the primary payment may be paid indefinitely.

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

## Remote Area Allowance

### Basic conditions of eligibility

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

### Residence requirements

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

### Basic rates

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

### Income test

- No income test.

### Assets test

- No assets test.

## Table A—Assets test limits for allowances

Family situation	For homeowners	For non-homeowners
Single	\$202,000	\$348,500
Couple (combined)	\$286,500	\$433,000
Illness separated (couple combined)	\$286,500	\$433,000
One partner eligible (combined assets)	\$286,500	\$433,000
Some assets are deemed to earn income, while certain assets are not included in the assets test. Contact us for more information.		

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

## Table B—Assets test limits for pensions

For full pension assets must be less than		
Family situation	For homeowners	For non-homeowners
Single	\$205,500	\$354,500
Couple (combined)	\$291,500	\$440,500
Illness separated (couple combined)	\$291,500	\$440,500
One partner eligible (combined assets)	\$291,500	\$440,500
Some assets are deemed to earn income, while certain assets are not included in the assets test. Contact us for more information. Assets over these amounts reduce pension by \$1.50 per fortnight for every \$1,000 above the amount (single and couple combined). The assets test limits above also apply to the transitional rate of pension.		
For part pension assets must be less than #		
Family situation	For homeowners	For non-homeowners
Single	\$788,250	\$937,250
Couple (combined)	\$1,170,000	\$1,319,000
Illness separated (couple combined)	\$1,457,000	\$1,606,000
One partner eligible (combined assets)	\$1,170,000	\$1,319,000
Transitional		
Family situation	For homeowners	For non-homeowners
Single	\$697,000	\$846,000
Couple (combined)	\$1,084,500	\$1,233,500
Illness separated (couple combined)	\$1,274,500	\$1,423,500
One partner eligible (combined assets)	\$1,084,500	\$1,233,500

Assets test Disability Support Pension—Aged under 21 (no children)		
Family situation	For homeowners	For non-homeowners
<b>i) Single—dependent</b>		
16–17 years	\$454,000	\$603,000
18–20 years	\$486,500	\$635,500
<b>ii) Single—independent</b>		
16–20 years	\$587,000	\$736,000
<b>iii) Couple (combined)</b>		
16–20 years	\$1,050,500	\$1,199,500

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

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

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

### Extra Allowable Amount for retirement village and granny flat residents

If your Entry Contribution is equal to or less than the Extra Allowable Amount at the time of entry, you are assessed as a non-homeowner. Your Entry Contribution will count as an asset. You may qualify for Rent Assistance. The Extra Allowable Amount is the difference between the non-homeowner and homeowner assets test limits, currently \$149,000.

### 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.

## Table C—Income test for pensions

(a) Income test for pensionst		
Family situation	For full pension (pf)*	For part pension (pf)#
Single	up to \$162	less than \$1,909.80
Couple (combined)	up to \$288	less than \$2,922.80
Illness separated (couple combined)	up to \$288	less than \$3,783.60
(b) Income test for DSP under 21, no children		
Family situation	For full pension (pf)*	For part pension (pf)
16–17 years dependent	up to \$162	less than \$907.40
18–20 years dependent	up to \$162	less than \$1,005.00
16–20 years independent	up to \$162	less than \$1,306.00
Couple (combined)	up to \$288	less than \$2,563.60

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

†This income test does not apply to recipients of Parenting Payment Single. See Parenting Payment (page 11).

\*Income over these amounts reduces the rate of pension payable by 50 cents in the dollar (single), and 25 cents in the dollar each (for couples). For transitional or saved cases income over these amounts reduces the rate of pension payable by 40 cents in the dollar (single), and 20 cents in the dollar each (for couples).

Pensioners receiving payments at 19 September 2009 may be paid under 'transitional arrangements' (page 13).

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

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

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

The assets and income limits in Tables B and C may only apply to people who are resident in Australia, or who are temporarily absent from Australia for no longer than the portability period for their primary payment. Contact us for more information.

### Work Bonus

#### Basic conditions of eligibility

- The Work Bonus is a concession on the income test treatment of employment income for pensioners over age pension age, except Parenting Payment (Single).
- The Work Bonus is used to reduce assessable employment income in an instalment period. An instalment period is a period of a maximum of 14 days.
- From 1 July 2011, the first \$250 of employment income each fortnight is excluded from assessment under the income test for pensioners of age pension age.

- In addition, any unused amount of the \$250 fortnightly exemption accrues in an Employment Income Concession Bank, up to a maximum of \$6,500. Any credit in this bank offsets future employment income that would otherwise be assessable. The unused bank amount carries forward between years.
- All pensioners over age pension age, other than recipients of Parenting Payment (Single), are eligible for the Work Bonus. If they are eligible for a transitional rate, we will compare the transitional rate (which has no Work Bonus) to the new rate (which does include the Work Bonus). The transitional rate is paid where it is higher.
- The Work Bonus applies to individual pensioners. It cannot be shared by a pensioner couple.
- No registration process, however pensioners must keep us up-to-date with their employment income.

### Compensation payments

Compensation payments, such as weekly workers' compensation payments, are assessed differently. If the compensable injury occurred prior to receiving an income support payment each dollar of any regular compensation payment reduces the income support payment (pension or allowance) by a dollar. If the compensable injury occurred while receiving an income support payment any regular compensation payment is assessed under the normal income test. If a person has a partner, any amount of regular compensation payment over the standard payment amount is treated as the partner's own ordinary income and may reduce their rate under the ordinary income test applying to their payment. Compensation payments may include a component of taxable income and it is this component that is included as income for Family Tax Benefit purposes. Lump sum compensation payments may result in a non-payment period.

A partner will not be affected by a non-payment period and can still be paid social security payments provided they are otherwise eligible. Contact us for more information.

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

### Income test

Family situation	For full allowance (pf)*	For part allowance (pf)
<b>Single, aged under 18, at home</b>		
Students and Australian Apprentices	up to \$433	less than \$849.00
Job seekers	up to \$143	less than \$562.50
<b>Single, aged 18 or over, at home</b>		
Students and Australian Apprentices	up to \$433	less than \$930.34
Job seekers	up to \$143	less than \$643.84
<b>Single or partnered, no dependants, away from home</b>		
Students and Australian Apprentices	up to \$433	less than \$1,181.00#
Job seekers	up to \$143	less than \$894.50#
<b>Partnered, with dependants</b>		
Students and Australian Apprentices	up to \$433	less than \$1,253.00#
Job seekers	up to \$143	less than \$966.50#
<b>Single, with dependants</b>		
Students and Australian Apprentices	up to \$433	less than \$1,408.67#
Job seekers	up to \$143	less than \$1,122.17#
Single, principal carer of a dependent child granted an exemption from mutual obligation requirements for foster caring/non-parent relative caring under a court order/home schooling/distance education/large family	up to \$143	less than \$1,409.34#
Single, long-term unemployed aged 22 or over, undertaking full-time study or Australian Apprenticeship, at home	up to \$433	less than \$1,040.17
Single, long-term unemployed aged 22 or over undertaking full-time study or Australian Apprenticeship, away from home	up to \$433	less than \$1,338.84#
Partnered, long-term unemployed, no dependants, aged 22 or over undertaking full-time study or Australian Apprenticeship, no children	up to \$433	less than \$1,253.00#

\*For job seekers, fortnightly income between \$143 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 \$433 and \$519 reduces the fortnightly allowance by 50 cents in the dollar. Income above \$519 reduces payment by 60 cents in the dollar. For students and Australian Apprentices the income test is subject to Income Bank credit.

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

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

**Note:** for ABSTUDY recipients aged 22 years and over the rate of entitlement is aligned with Newstart. Please contact ABSTUDY on **Freecall™ 1800 132 317** to ascertain the effect of personal income.

## Table D—Income test for Newstart Allowance, Widow Allowance, Partner Allowance, Sickness Allowance

### Income test

Family situation	For full allowance (pf)*	For part allowance (pf)**
Single, no children	up to \$102	less than \$1,021.00
Single, with dependent child(ren)	up to \$102	less than \$1,094.17
Single principal carer, with dependent child(ren)***	up to \$102	less than \$1,552.75
Single, principal carer of a dependent child granted an exemption from mutual obligation requirements for foster caring/non-parent relative caring under a court order/home schooling/distance education/large family***	up to \$102	less than \$1,974.75
Single, aged 60 or over, after nine continuous months on payment	up to \$102	less than \$1,104.50
Partnered (each)	up to \$102	less than \$934.17

\*Fortnightly income between \$102 and \$252 reduces fortnightly allowance by 50 cents in the dollar.

For income above \$252 per fortnight, fortnightly allowance reduces by 60 cents in the dollar.

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

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

\*\*\*For maximum payment, the recipient's income must be no more than \$102 per fortnight. Income over this amount reduces the rate of payment by 40 cents in the dollar.

### Working Credit

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

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

## Taxable and non-taxable payments

### Taxable

- Age Pension, Disability Support Pension (for people of age pension age), Widow B Pension, Carer Payment (if carer or person being cared for is of age pension age), Wife Pension (if wife or husband is of age pension age), Parental Leave Pay, Dad and Partner Pay, Parenting Payment, Bereavement Allowance, Newstart Allowance, Widow Allowance, Sickness Allowance, Special Benefit, Youth Allowance, Partner Allowance, Austudy payment, ABSTUDY Living Allowance, Pension Supplement Basic Amount (except for recipients of Disability Support Pension under age pension age) and Education Entry Payment.

### Non-taxable

- Disability Support Pension (if under age pension age), Wife Pension (if both spouses are under age pension age), Carer Payment (if carer and person being cared for are both under age pension age), Family Tax Benefit Part A (including Rent Assistance, Multiple Birth Allowance), Family Tax Benefit Part B, Carer Allowance, Youth Disability Supplement, Student Financial Supplement Scheme, Fares Allowance, Double Orphan Pension, Mobility Allowance, Pharmaceutical Allowance, Remote Area Allowance (offsets the Zone Tax Rebate), Rent Assistance, Telephone Allowance, Utilities Allowance, Energy Supplement, Low Income Supplement, Assistance for Isolated Children Scheme allowances, Pensioner Education Supplement, ABSTUDY supplementary benefits, Pension Bonus Scheme, Pension Loans Scheme, Large Family Supplement, Schoolkids Bonus, Child Care Benefit, Crisis Payment, tax-exempt Pension Supplement, Pension Supplement Basic Amount (for recipients of Disability Support Pension under age pension age), Income Support Bonus and Job Commitment Bonus.

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

**Table F—Rent Assistance**

Family situation	Maximum payment per fortnight	No payment if your fortnightly rent is less than	Maximum payment if your fortnightly rent is more than
Single, no children	\$130.40	\$116.00	\$289.87
Single, no children, sharer	\$86.93	\$116.00	\$231.91
Couple, no children	\$122.80	\$188.20	\$351.93
One of a couple who is separated due to illness, no children*	\$130.40	\$116.00	\$289.87
One of a couple who is temporarily separated, no children	\$122.80	\$116.00	\$279.73

\*Includes respite care and partner in prison.

- Generally, to qualify for Rent Assistance, a person must be paid a social security payment, ABSTUDY or more than the base rate of Family Tax Benefit Part A, as well as pay a minimum amount of rent to a private landlord or to a community housing provider.
- 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 in Australian Government funded places in nursing homes and other aged care facilities.
- Special rules apply to single sharers, and people who pay board and lodging, or who 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 in a formal written tenancy agreement.
- Rent Assistance is paid at the rate of 75 cents for each dollar of rent above the minimum rent amount, up to the maximum rate, applicable to the family situation (see Table F and Family Tax Benefit Part A, basic rates table on page 5).
- Rent Assistance is paid as part of another payment and it may be reduced due to the income and asset test rules applying to that payment.
- Rent Assistance may be paid for temporary absences overseas until the portability period for the primary payment ceases, or for up to 26 weeks if the primary payment may be paid indefinitely.

Please contact us for detailed information on eligibility and payment rates for Rent Assistance.

## Energy Supplement

The Energy Supplement is a tax-exempt, permanent payment to assist with household expenses including energy costs.

Energy Supplement payments are paid automatically at the same time as regular payment cycles for pensioners, other income support recipients, families receiving Family Tax Benefit payments, youth and student payments recipients and Disability Support Pension recipients aged under 21 without dependent children.

Most pension, allowance and family payment recipients can choose to receive the supplement with their regular fortnightly payment or quarterly in arrears. Eligible Commonwealth Seniors Health Card holders will receive the Energy Supplement quarterly in arrears.

People who begin to receive an eligible government payment after the relevant start date will be paid a pro-rata Energy Supplement amount for the number of days they have been receiving a government payment in the respective fortnight or quarter.

## Energy Supplement amounts

<b>Pensions</b>	<b>each (pf)</b>
Single*	\$14.10
Member of a couple	\$10.60
<b>Holders of a Commonwealth Seniors Health Card</b>	<b>each (pf)</b>
Single*	\$14.10
Member of a couple	\$10.60
<b>Allowance Rates—Newstart Allowance, Widow Allowance, Partner Allowance, Sickness Allowance and ABSTUDY (22 and over)</b>	<b>each (pf)</b>
Single—no children	\$8.80
Single—with dependent child(ren)	\$9.50
Single, over 60, after nine continuous months on payment	\$9.50
Partnered (each)	\$7.90
Single, principal carer of a dependent child granted an exemption from mutual obligation requirements for foster caring/non-parent relative caring under a court order/home schooling/distance education/large family (NSA)	\$12.00
Single, over age pension age	\$14.10
Partnered, over age pension age	\$10.60
<b>Parenting Payments</b>	<b>each (pf)</b>
Parenting Payment Single	\$12.00
Parenting Payment Partnered	\$7.90
<b>Family Tax Benefit Part A rates</b>	<b>each (pa)</b>

<b>Maximum Rates For each child:</b>	
Aged under 13 years	\$91.25
Aged 13–15 years	\$116.80
Aged 16–19 years, secondary student	\$116.80
<b>Base Rates</b>	
For each child	\$36.50
<b>Family Tax Benefit Part B rates</b>	<b>each family (pa)</b>
<b>Age of youngest child:</b>	
Under 5 years	\$73.00
Aged 5–18 years	\$51.10
<b>Youth Allowance rates—not receiving Youth Disability Supplement</b>	<b>each (pf)</b>
Single, no children	
Under 18, at home	\$3.90
18 or over, at home	\$4.60
Away from home	\$7.00
Single, with children	\$9.20
Single, principal carer of a dependent child granted an exemption from mutual obligation requirements for foster caring/non-parent relative caring under a court order/home schooling/distance education/large family	\$12.00
Partnered, no children	\$7.00
Partnered, with children	\$7.70
<b>Special rate of Youth Allowance ^</b>	<b>each (pf)</b>
Single, living at home	\$5.70
Single, living away from home	\$8.60
Partnered, no children	\$7.70
<b>Youth Allowance rate—receiving Youth Disability Supplement</b>	<b>each (pf)</b>
Single, no children	
Under 18, at home	\$5.90
18 or over, at home	\$6.60
Away from home	\$8.50
Single, with children	\$9.20
Partnered, no children	\$7.70
Partnered, with children	\$7.70
<b>Disability Support Pension under age 21—no children</b>	<b>each (pf)</b>
Single, aged under 18—dependent	\$5.90
Single, aged under 18—independent	\$9.10
Single, aged 18–20—dependent	\$6.60
Single, aged 18–20—independent	\$9.10
Member of a couple	\$9.10
<b>Austudy—under age pension age</b>	<b>each (pf)</b>
Single	\$7.00

Single, with children	\$9.20
Partnered, with children	\$7.70
Partnered, no children	\$7.00
<b>Special rate of Austudy ^</b>	<b>each (pf)</b>
Single, living away from home	\$8.60
Partnered, no children	\$7.70
<b>Austudy—over age pension age</b>	<b>each (pf)</b>
Single	\$14.10
Partnered	\$10.60
<b>ABSTUDY under 22</b>	<b>each (pf)</b>
Standard under 16 tertiary	\$0.50
Standard under 16 in state care, Foster Care Allowance paid	\$3.90
Standard aged 16–17 in state care, Foster Care Allowance paid	\$3.90
Standard aged 18–21 in state care, Foster Care Allowance paid	\$4.60
Standard under 16 in state care, no Foster Care Allowance paid	\$7.00
Standard aged 16–21 in state care, no Foster Care Allowance paid	\$7.00
Standard aged 16–17	\$3.90
Standard aged 18–21	\$4.60
Away from home, aged under 16	\$3.90
Away from home, aged 16–21	\$7.00
Independent, single, no children, aged under 16	\$7.00
Independent, single, no children, aged 16–21	\$7.00
Independent, single, no children, aged under 16, at home	\$3.90
Independent, single, no children, aged 16–17, at home	\$3.90
Independent, single, no children, aged 18–21, at home	\$4.60
Independent, partnered, no children, aged under 16	\$7.00
Independent, partnered, no children, aged 16–21	\$7.00
Independent, single with children, aged under 16	\$9.20
Independent, single with children, aged 16–21	\$9.20
Independent, partnered with children, aged under 16	\$7.70
Independent, partnered with children, aged 16–21	\$7.70
<b>ABSTUDY under 22 with Youth Disability Supplement</b>	<b>each (pf)</b>
Standard under 16 tertiary	\$2.50

Standard under 16 in state care, Foster Care Allowance paid	\$5.90
Standard aged 16–17 in state care, Foster Care Allowance paid	\$5.90
Standard aged 18–21 in state care, Foster Care Allowance paid	\$6.60
Standard under 16 in state care, no Foster Care Allowance paid	\$8.50
Standard aged 16–21 in state care, no Foster Care Allowance paid	\$8.50
Standard aged 16–17	\$5.90
Standard aged 18–21	\$6.60
Away from home, aged under 16	\$5.90
Away from home, aged 16–21	\$8.50
Independent, single, no children, aged under 16	\$8.50
Independent, single, no children, aged 16–21	\$8.50
Independent, single, no children, aged under 16, at home	\$5.90
Independent, single, no children, aged 16–17, at home	\$5.90
Independent, single, no children, aged 18–21, at home	\$6.60
Independent, partnered, no children, aged under 16	\$7.70
Independent, partnered, no children, aged 16–21	\$7.70
Independent, single with children, aged under 16	\$9.20
Independent, single with children, aged 16–21	\$9.20
Independent, partnered with children, aged under 16	\$7.70
Independent, partnered with children, aged 16–21	\$7.70
<b>ABSTUDY</b>	<b>each (pa)</b>
Masters and Doctorate Living Allowance (see page 40)	\$300
<b>Special Benefit</b>	
See Newstart Allowance, Youth Allowance and Austudy Energy Supplement amounts—where the rate of Special Benefit is worked out as if the person were qualified for Newstart Allowance, Youth Allowance and Austudy.	

^ For long-term income support recipients who are aged 22 years or more commencing full-time study or an Australian Apprenticeship or migrants studying English.

\*Also Illness Separated, Respite Care or Partner in prison.

## Single Income Family Supplement

The Single Income Family Supplement will provide assistance of up to \$300 a year for families with a main income earner who earns between \$68,000 and \$150,000. This supplement recognises that, unlike dual income families at similar household income levels, single income families would receive little or no assistance through tax changes.

Customers who receive Family Tax Benefit will automatically be assessed for Single Income Family Supplement eligibility.

Customers who do not receive Family Tax Benefit, but who have a Single Income Family Supplement qualifying child in their care need to submit a claim form annually and lodge an income tax return within 12 months after the end of the financial year in order to be assessed for payment each year.

### Basic conditions of eligibility

Single Income Family Supplement can be paid to a parent or guardian. To be eligible the claimant must:

- have a qualifying child in their care (see qualifying child information below), **and**
- meet residential requirements (as described under Family Tax Benefit Part A eligibility).

### Qualifying child

A Single Income Family Supplement qualifying child is an FTB child (see FTB child definition under Family Tax Benefit Part A eligibility).

A Single Income Family Supplement qualifying child also includes a child who would be an FTB child except that the child (or someone on the child's behalf) is receiving an "at home" rate of one of the following payments:

- Disability Support Pension
- Youth Allowance
- Special Benefit
- ABSTUDY living allowance, **or**
- An education allowance under the Veterans' Children Education Scheme or the Military Rehabilitation and Compensation Act Education and Training Scheme.

### Income test

- The Single Income Family Supplement will be paid to individuals where the main income earner has a taxable income of between \$68,000 and \$150,000.
- If there is a secondary earner in the family, their income needs to be below \$18,000.
- The income test is based on a financial year income.

### Basic rate

- Up to \$300 (depending on income).

## Low Income Supplement / Low Income Family Supplement

The Low Income Supplement/Low Income Family Supplement is a payment of \$300 for people in low income households to assist with household expenses including energy costs. The Low Income Family Supplement is an administrative name for the Low Income Supplement as it applies to Family Tax Benefit recipients and it is paid to one member of a couple, if eligible.

Claims for the Low Income Supplement and the Low Income Family Supplement must be made annually to receive payment each year.

For the purpose of the Low Income Supplement and the Low Income Family Supplement, assessments of tax and income requirements are made against the previous financial year to the one you are claiming the supplement in. For claims submitted in the 2015–16 financial year, the assessment year is the 2014–15 financial year.

### Basic conditions of eligibility

- Adjusted taxable income for the previous financial year was below:
  - \$30,000 for a single person without a dependent child
  - \$45,000 for couples without a dependent child
  - \$60,000 for a single person or a couple with a dependent child.
- Claimant was either not required to pay tax in the previous financial year or had a tax liability of less than \$300 for the year.
- There must have been 13 weeks or more in the previous financial year in which the claimant did not receive a pension, benefit or other government payment that attracts the Energy Supplement (see Energy Supplement amounts for the full list of government payments that attract Energy Supplement). For the Low Income Family Supplement this does not include Energy Supplement on Family Tax Benefit amounts.
- A person is not entitled to the Low Income Family Supplement if they or their partner (if applicable) have received a Low Income Supplement.
- A person satisfies the tax requirement for the income year if the person's accepted taxable income for the income year is:
  - less than \$18,000, **or**
  - \$18,000 or more but is less than the person's LIS threshold amount.

### Residence requirements

- Must be an Australian resident or special category visa holder residing in Australia.
- Must have been in Australia for at least 39 weeks of the previous financial year.
- Must have been in Australia for at least 46 weeks for claims in relation to financial year 2013–14 and onwards.
- Must not have been subject to a newly arrived resident's waiting period at any time during the financial year.

### Basic rate

- \$300 a year.

## Energy Supplement for ABSTUDY Masters and Doctorate Living Allowance

The Energy Supplement for ABSTUDY Masters and Doctorate Living Allowance recipients is paid quarterly for all recipients.

To be eligible a person must be eligible for ABSTUDY Masters and Doctorate Living Allowance. The person must also be residing in Australia or temporarily absent from Australia for a continuous period not exceeding six weeks.

The annual rate of Energy Supplement for ABSTUDY Masters and Doctorate Living Allowance mirrors the Low Income Supplement that Australian Postgraduate Awards recipients may be eligible to receive.

## Essential Medical Equipment Payment

- The purpose of the payment is to assist eligible people who have additional costs in home energy as a result of the need to operate essential medical equipment or medically required heating/cooling in their home, to manage their disability or medical condition. The payment is available in addition to any existing state and territory government medical equipment rebate schemes.
- Following the initial payment, the claimant will continue to receive the payment automatically in each subsequent year that they continue to be eligible.

### Basic conditions of eligibility

- Available to people with medical needs, or their carers who:
  - are covered by a Commonwealth Government concession card or a Department of Veterans' Affairs Gold or White Card, **and**
  - use certain essential medical equipment in their home, or have certain medical conditions that require the use of additional heating and/or cooling, **and**
  - contribute to the energy account.
- The person with medical needs, and their carer if applicable, must live together in Australia in a residence that is not an excluded residence—residential aged care, hospital, prison or detention centre.
- Where one piece of medical equipment is shared by multiple people in the same residence only one payment is payable in respect of that equipment in that residence.
- Where one person uses more than one piece of medical equipment in their residence the payment is payable in respect of each piece of equipment.
- Where a person uses one piece of equipment in multiple residences, a maximum of two payments can be made in respect of that piece of equipment each financial year, regardless of the number of different residences involved.

**Note:** the lists of eligible essential medical equipment, medical conditions that require the use of heating and/or cooling, approved forms of energy and excluded residences can be found at [humanservices.gov.au/emep](http://humanservices.gov.au/emep)



## Basic rates and methods of payment

- The payment is paid at one rate regardless of the piece of equipment being operated.
- Payment is \$149.

## How to contact us

### Self Service

1. Find out more information, including eligibility at [humanservices.gov.au](https://humanservices.gov.au)
2. Create a myGov account at [my.gov.au](https://my.gov.au) then link your Centrelink online account and other government online services.
3. If you have a mobile device, download the Express Plus Centrelink mobile app—so you can complete transactions on the go. Find out more at [humanservices.gov.au](https://humanservices.gov.au)



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Google Play is a trademark of Google Inc.

### Online Security

Keep your information safe online.

Visit [humanservices.gov.au/onlinesecurity](https://humanservices.gov.au/onlinesecurity) to find out how.

### Online letters

Online letters gives you the choice to receive most of your letters from us in your myGov Inbox, rather than having them sent to your postal address.

You can receive, view, print and save mail from Medicare, Centrelink and Child Support in one secure digital inbox. When you create a myGov account you will automatically receive access to your Inbox.

Most of your letters will be available online. You will continue, however, to receive some letters at your postal address, such as letters with reply-paid envelopes, paper forms that we require you to fill in and return, and some brochures that are not available online.

### Electronic messaging

Electronic messaging is a free service that allows you to receive SMS or email messages from us about things that are important. Where appropriate, you may also receive SMS or email messages instead of letters. You do not require online access to use this service.

We will only send you messages that are relevant to your circumstances. Messages do not contain any personal information.

If you are a Centrelink customer, you will be automatically subscribed to this service when you provide a new mobile phone number or email address, or when you make a claim for a payment or service and have a mobile phone number or email address on your contact details.

If you have provided a mobile phone number and an email address, you can choose how you would like to receive your messages, however, if you live outside Australia, or you leave Australia to live in another country, you can only receive your messages by email.

## By phone

### Centrelink Phone Self Service

The Centrelink Phone Self Service is made up of two lines:

#### Self service line

**136 240**

On the Centrelink self service line you can hear about options relevant to the payment you are on, such as accessing payment information, applying for an advance payment or completing your review of Rent Assistance.

#### Reporting line

**133 276/13 EARN**

The Centrelink reporting line is for customers who need to report fortnightly to receive their payment. You can report your income from employment and notify your mutual obligation requirements using this line.

For more information about reporting requirements visit [humanservices.gov.au/selfservice](https://humanservices.gov.au/selfservice)

## Other options

### In a service centre

If you don't have a computer at home you can visit one of our service centres and use our self service terminals. Once you have registered to access your account online, you can use the terminals for Centrelink, Medicare and Child Support accounts.

### Agents and access points

You can access our services from one of over 225 Access Points and 350 Agents in rural, regional and remote Australia. Access Points provide free self-help facilities where you can conduct your business with us.

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

#### Older Australians

**132 300**

About to retire or in retirement

Seniors

Needing help after someone has died

#### Disability, Sickness and Carers

**132 717**

Illness or injury

Caring for someone

<b>Employment Services</b>	<b>132 850</b>
Looking for work (22 and over)	
Farmer, self-employed or rural Australian	
Needing help in a crisis	
Recently moved to Australia	
<b>Families and Parents</b>	<b>136 150</b>
Guardian	
<b>Youth and Students</b>	<b>132 490</b>
Looking for work (under 22)	
Youth Allowance	
Austudy	
Pensioner Education Supplement	
<b>ABSTUDY</b>	<b>Freecall™ 1800 132 317</b>
<b>Assistance for Isolated Children</b>	<b>132 318</b>
<b>Australian Apprentices</b>	<b>133 633</b>
<b>Australian Government Services</b>	
<b>Fraud Tip-off Line</b>	<b>131 524</b>
<b>BasicsCard Balance Check</b>	<b>Freecall™ 1800 057 111</b>
<b>Calling from outside Australia</b>	<b>+61 3 6222 3455</b>
<b>National Business Gateway</b>	<b>131 158</b>
<b>International Services</b>	<b>131 673</b>
<b>Feedback and complaints</b>	<b>Freecall™ 1800 132 468</b>
<b>Farmer Assistance Line</b>	<b>132 316</b>
<b>Financial Information Service seminar bookings</b>	<b>136 357</b>
<b>Foreign Income Exchange</b>	<b>Freecall™ 1800 050 041</b>
<b>Income Management</b>	<b>Freecall™ 1800 132 594</b>
<b>Indigenous Call Centre</b>	<b>Freecall™ 1800 136 380</b>
<b>Centrelink Online Services Support Hotline</b>	<b>132 307</b>
<b>For help in other languages</b>	<b>131 202</b>
<b>TTY* Customer Relations</b>	<b>Freecall™ 1800 000 567</b>
<b>TTY* Enquiries</b>	<b>Freecall™ 1800 810 586</b>

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

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

## Definition of a partner

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

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

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

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This publication has been prepared by the Department of Human Services to give you information about payments and services it delivers on behalf of the Department of Social Services, the Department of Agriculture and Water Resources, the Department of Employment and the Department of Education and Training.

## 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 March 2016, but may of course change. If you use this publication after that date, please check with us that the details are up to date.

### From what date are benefits payable?

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

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

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

If you are not satisfied with the service you received from the Department of Human Services you can talk to our Customer Relations staff on **Freecall™ 1800 132 468**. If you are still not satisfied, you can contact the Commonwealth Ombudsman on **1300 362 072** or **ombudsman.gov.au**



