



Income Management (Usimamizi wa Mapato)

Mpokezi wa Mapato ya Vijana na ya Muda-Mrefu

Income Management ni nini?

Income Management (Usimamizi wa Mapato) ni njia ya kukusaidia wewe kusimamia fedha zako ili unaweza kumudu mahitaji na gharama muhimu ya nyumbani.

Malipo yako hayatapungua lakini unavyoyapokea vitabadilika. Tutafanya kazi nawe ili sehemu ya malipo yako itatumiwa kwa vitu unavyohitajika na wewe na familia yako.

Kwa nini malipo yangu ya yanasimamiwa?

Malipo yako yanasimamiwa mapato kwa sababu:

- Una umri wa miaka 15 hadi 24 na umepata malipo moja au zaidi yafuatayo kwa muda wa miezi mitatu wa miezi sita iliyopita:
 - Newstart Allowance (Posho ya KuanzaUpya)
 - Special Benefit (Faida Maalum)
 - Parenting Payment (Single or Partnered) [Mapato ya Wazazi], na
 - Youth Allowance (Posho ya Ujana).
- Una umri wa miaka 25 na zaidi (lakini chini ya umri wa kupokea pensheni ya wazee) na umepata malipo moja au zaidi yafuatayo kwa ziasi kuliko miezi 12 ya miezi 24 iliyopita:
 - Youth Allowance
 - Newstart Allowance
 - Special Benefit, na
 - Parenting Payment (Single or Partnered).

Jinsi gani itakavyoathiri malipo yangu?

Asilimia hamsini ya malipo yako na asilimia 100 ya mapato ya chambele na malipo yoyote ya kijumla unayopokea yatasimamia mapato. Iliyobaki ya malipo yako yatalipiwa kwako kwa njia ya kawaida.

Wewe waweza kutumia fedha zako zinazosimamiwa mapato ili kulipia gharama zako kwa:

- kutumia BasicsCard (KadiMsingi)—hii ni kadi ya kutumika tena inayozuliwa na nambari ya kibinafsi ya utambulishi inayokuruhusu fedha zako zinazosimamiwa mapato kupitia katika maduka na biashara zinazokubali BasicsCard, au
- kutuomba sisi kupangia malipo ya moja kwa moja kwa maduka na biashara.

Nifanye nini kama sitaki kupata Income Management?

Labda unaweza kupata msamaha ili hupati Income Management. Msamaha upo kama hali yako inamaanisha kuacha kuhitaji Income Management. Msamaha unaweza kupewa kama wewe:

- ni mwanafunzi wa muda wote au mwanagenzi wa Australia anayepata Youth Allowance
- unapokea kidogo zaidi kuliko asilimia 25 ya kiwango juu cha msingi cha mapato yako
- unashiriki katika shughuli ya msamaha ya Income Management iliyokubaliwa, au
- una watoto wanaokutegemea na wanashiriki katika shughuli zilizokubaliwa.

Naweza kutumia fedha zangu zinazosimamiwa mapato kwa nini?

Unaweza kutumia fedha zako zinazosimamiwa mapato kwa vitu vingi ila kwa:

- vileo
- tumbaku
- shughuli ya fedha mkononi
- kucheza kamani
- pombe ya kienyeji, au
- ponografia.

Naweza kupata msaada wa kufanya utaratibu wa gharama wapi?

Kama ukitaka msaada kusimamia fedha zako, angalia humanservices.gov.au/managingmoney utakapokuta maelezo na nyenzo za kufaa katika Kiingereza.

Nifanye nini kama sifurahi na uamuzi uliamuliwa na idara?

Kama wewe hufurahi na uamuzi kuhusu fedha zako zinazosimamiwa mapato, uwasiliane nasi. Tutaangalia habari na tutaeleza uamuzi. Hii inakupua nafasi kuzungumza makosa ya kuelewana au kutoa maelezo mapya. Kama usipokubali na uamuzi na ungependa uamuzi ukaguliwa, tutapeleka jambo kwa afisa ya ukaguzi.

Kwa maelezo zaidi katika Kiingereza kuhusu haki zako za ukaguzi na rufani wa uamuzi, uende kwa humanservices.gov.au utupigie simu kwa Freecall™ **1800 132 594** au tembelea mojawapo ya vituo vyetu vya huduma.

Nisimamia fedha zangu zinazosimamiwa mapato pamoja na BasicsCard?

Huduma za kibinafsi ni njia rahisi na salama kusimamisha fedha zako zinazosimamisha mapato. Waweza kutumia huduma ya kibinafsi:

- angalia salio na shughuli za akaunti yako ya BasicsCard na Income Management
- sogeza fedha zinazosimamisha mapato zinazopatikana hadi kwenye na kutoka BasicsCard yako
- angalia mpaka wa matumizi ya siku unaobaki na shughuli za kisasa
- fanya malipo ya mara moja tu moja kwa moja kwenda mashirika ya Income Management yaliyokubaliwa
- angalia na weka kisasa upendeleo wako kuchapisha salio za BasicsCard yako kwa risiti ya EFTPOS

- angalia matumizi yako ya Income Management na vipunguzo vingine kama Centrepay, na
- omba kwa kumbukumbu ya Income Management.

Nipo tayari kutumia huduma ya kibinafsi—nifanye nini kuanza?

Hatua 1: Tunga akaunti ya myGov kwenye my.gov.au ili kufikia anuwai ya huduma za serikali.

Hatua 2: Unganisha akaunti zako mtandoni za Centrelink na Medicare kwa akaunti yako ya myGov kwa kuchagua 'Services' halafu alama ya kuunganisha karibu kila akaunti.

Unapomaliza kuunganisha akaunti yako mtandoni ya Centrelink, unaweza pia kuangalia salio kwenye kifaa chako cha mkononi kwa kutumia programu ya mkononi Express Plus Centrelink, inayopatikana kupakua kutoka App Store au Google Play™.

Pia unaweza kutumia simu au kompyuta za huduma za kibinafsi kwa mojawapo ya vituo vyetu vya huduma, au piga sima kwenye laini yetu ya huduma za kibinafsi kwenye nambari ya **136 240**.

Kupata maelezo zaidi

- uende kwa humanservices.gov.au/incomemanagement kwa maelezo zaidi kwa Kiingereza
- uende kwa humanservices.gov.au/yourlanguage unapoweza kusoma, kusikiliza na kutazama video zenye maelezo kwa lugha yako
- piga simu nambari ya **131 202** ili kuongea na sisi kwa lugha yako kuhusu mapato na huduma za Centrelink
- piga simu Translating and Interpreting Service (TIS National) (Huduma ya Kutafsiri na Wakalimani ya Taifa) kwenye nambari ya **131 450** kuongea nasi kutumia lugha yako kuhusu mapato na huduma za Medicare na Child Support (Msaada kwa Watoto)
- tembelea kituo cha huduma.

Kumbuka: simu kutoka kwa simu yako ya nyumbani kwa namba za '13' mahali popote nchini Australia zinalipishwa kwa kiwango kimoja. Kiwango hicho kinaweza kutofautiana kutoka kwa bei ya simu ya nchini na huenda pia ikatofautiana kati ya watoaji wa huduma ya simu. Simu kwa nambari zinazoanza na '1800' kutoka kwa simu ya nyumbani ni bure. Simu kutoka kwa simu za umma na simu za mkononi zinaweza kuhesabika na kugharamika kwa mkadirio wa juu zaidi.

Kanusho

Maelezo yalimo kwenye chapisho hili yanakusudia kuwa mwongozo tu kwa mapato na huduma. Ni majukumu yako kuamua ukitaka kuomba kwa mapato na kufanya ombi na kuzingatia hali yako maalum.



Income Management

Youth and Long-Term Payment Recipient

What is Income Management?

Income Management is a way to help you manage your money to meet essential household needs and expenses.

Your payments will not reduce but the way you receive them will change. We will work with you so that part of your payments will be used to pay for things you and your family need.

Why are my payments being income managed?

Your payments are income managed because you are:

- Aged 15 to 24 and have been on one or more of the following payments for three of the last six months:
 - Newstart Allowance
 - Special Benefit
 - Parenting Payment (Single or Partnered), and
 - Youth Allowance.
- Aged 25 and above (but under age pension age) and have been on one or more of the following payments for more than 12 of the last 24 months:
 - Youth Allowance
 - Newstart Allowance
 - Special Benefit, and
 - Parenting Payment (Single or Partnered).

How will this affect my payments?

Fifty per cent of your regular payments and 100 per cent of any advance and lump sum payments you receive will be income managed. The rest of your payments will be paid to you in the usual way.

You can use your income managed money to pay for your expenses by:

- using the BasicsCard—this is a reusable, personal identification number protected card that allows you to use your income managed money at stores and businesses that accept the BasicsCard, or
- asking us to organise direct payments to stores and businesses.

What if I don't want to be on Income Management?

You may be able to get an exemption from Income Management. An exemption is where your circumstances mean you don't need Income Management. An exemption may be granted if you:



- are a full-time student or Australian apprentice on Youth Allowance
- are receiving less than 25 per cent of your maximum basic rate of payment
- are participating in an approved Income Management exemption activity, or
- have dependent children who are participating in approved activities.

What can I spend my income managed money on?

You can use your income managed money on most purchases except for:

- alcohol
- tobacco
- cash transactions
- gambling
- home brew, or
- pornography.

Where can I get help with budgeting?

If you would like help managing your money, visit humanservices.gov.au/managingmoney where you will find useful information and resources in English.

What do I do if I'm not happy with a decision made by the department?

If you are unhappy with a decision about your income managed money, you should contact us. We will check the details and explain the decision. This gives you a chance to discuss any misunderstandings or present new information. If you disagree with the decision and would like it to be reviewed, we will forward the matter to a review officer.

For more information in English about your review and appeal rights, or to request a review of a decision, go to humanservices.gov.au call us on Freecall™ **1800 132 594** or visit one of our service centres.

How can I manage my income managed money and BasicsCard?

Self service is an easy, secure and fast way to manage your income managed money. You can use self service to:

- check your BasicsCard and Income Management account balance and transactions
- transfer available income managed funds to and from your BasicsCard
- check your remaining daily spend limit and recent transactions
- make one-off payments directly to approved Income Management organisations
- view and update your preference to print your BasicsCard balance on EFTPOS receipts
- view your Income Management expenses and other deductions such as Centrepay, and
- request an Income Management statement.

I'm ready for self service—how do I start?

Step 1: Create a myGov account at **my.gov.au** to access a range of government services.

Step 2: Link your Centrelink and Medicare online accounts to your myGov account by selecting 'Services' and then the link icon next to each one.

Once you have linked your Centrelink online account, you can also check balances on your mobile device using the Express Plus Centrelink mobile app, available for download from the App Store or Google Play™.

You can also use self service phones or computers at one of our service centres, or call our self service line on **136 240**.

For more information

- go to humanservices.gov.au/incomemanagement for more information in English
- go to humanservices.gov.au/yourlanguage where you can read, listen to or watch videos with information in your language
- call **131 202** to speak with us in your language about Centrelink payments and services
- call the Translating and Interpreting Service (TIS National) on **131 450** to speak with us in your language about Medicare and Child Support payments and services
- visit a service centre.

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

Disclaimer

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