







# Working Credit—Working when you get a Centrelink payment

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

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

- Newstart Allowance
- Youth Allowance (other)—not full-time students
- Parenting Payment
- Disability Support Pension
- Sickness Allowance
- Carer Payment
- Bereavement Allowance
- Wife Pension
- Widow Allowance, and
- Partner Allowance.

If you do not work at all in the fortnight you will accrue the full 48 Working Credits. However, if you earn under \$48, you will accrue the balance between what you earned and 48. For example, if you earned \$20 in the fortnight, you will accrue 28 Working Credits.

You can only accrue a maximum of 48 Working Credits each fortnight and build them up to 1000.

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

## Example

Janine has been getting Newstart Allowance for 8 months without earning any income. Janine has built up 800 Working Credits.

Janine starts a job earning \$1,000 per fortnight. In the first fortnight the 800 Working Credits reduce the amount we count as income from \$1,000 to \$200. This means Janine gets some Newstart Allowance for that fortnight. Janine's Working Credit balance is now zero.

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

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



## How to get Working Credit

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

## Why you should keep reporting

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

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

## For more information

- go to [humanservices.gov.au/jobseekers](https://humanservices.gov.au/jobseekers) for more information in English
- go to [humanservices.gov.au/yourlanguage](https://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.