



## Working Credit—Centrelink भुक्तानी प्राप्त गर्दा काम गरिरहेको अवस्थामा

तपाईंले काम गर्न सुरु गर्दा Working Credit ले तपाईंका अधिकतम Centrelink भुक्तानी तथा सुविधाहरू कायम राख्न मद्दत गर्छ ।

तपाईंले तलका मध्ये कुनै एक भुक्तानी प्राप्त गर्नुहुन्छ भने र तपाईं प्रत्येक पाक्षिक अवधिमा \$48 वा सोभन्दा कम आर्जन गर्नुहुन्छ भने तपाईं बढीमा 48 Working Credits थप्न सक्नुहुन्छ:

- Newstart Allowance
- Youth Allowance (other)—पूर्णकालीन विद्यार्थी नरहेको अवस्थामा
- Parenting Payment
- Disability Support Pension
- Sickness Allowance
- Carer Payment
- Bereavement Allowance
- Wife Pension
- Widow Allowance, र
- Partner Allowance.

तपाईं पूरै पाक्षिक अवधिभर काम गर्नुहुन्न भने तपाईं पूरै 48 Working Credits थप्न सक्नुहुन्छ । यद्यपि, तपाईं \$48 भन्दा कम आर्जन गर्नुहुन्छ भने तपाईंले आर्जन गरेको र 48 को फरक थप्नु हुनेछ । उदाहरणको लागि तपाईंले \$20 पाक्षिक आर्जन गर्नु भयो भने तपाईंले 28 Working Credits थप्नुहुनेछ ।

तपाईं प्रत्येक पाक्षिक अवधिमा बढीमा 48 Working Credits रोजगारी क्रेडिट मात्र थपेर 1000 सम्म मात्र सञ्चित गर्न सक्नुहुन्छ ।

तपाईं फेरि काम गर्न थाल्नु भयो भने तपाईंको Working Credits ले हामीले आयको रूपमा गणना गर्ने रकम घटाउने छ र तपाईंले सदाभन्दा बढी Centrelink भुक्तानी प्राप्त गर्नुहुनेछ ।

**उदाहरण**

जेनी कुनै आम्दानी नगरिकन 8 महिनादेखि Newstart Allowance प्राप्त गरिरहेकी छिन् । जेनी बढीमा 800 Working Credits सम्म सञ्चित गर्न सकिछन् ।

जेनी प्रति पाक्षिक अवधिमा \$1,000 कमाइ हुने काम गर्न थाल्छिन् । पहिलो पाक्षिकमा 800 Working Credits ले हामीले आयको रूपमा गणना गर्ने रकम \$1,000 बाट झारेर \$200 पुर्याउँछ । यसको अर्थ हो जेनी त्यो पाक्षिक Newstart Allowance प्राप्त गर्छिन् । जेनीको Working Credit अब शून्य हुन्छ ।

अर्को पाक्षिकमा जेनीको सबै आयले उनको भुक्तानी गणना गर्छ र शून्यमा झार्छ ।

**टिपोट:** तपाईं पूर्णकालीन विद्यार्थी हुनुहुन्छ र Youth Allowance, Austudy वा ABSTUDY प्राप्त गर्नुहुन्छ भने तपाईं Working Credit को सट्टामा Income Bank को प्रयोग गर्न सक्नु हुन्छ ।

**Working Credit प्राप्त गर्ने तरिका**

तपाईंले आफ्नो आयको बारेमा जानकारी दिँदा हामी स्वतः तपाईंको Working Credit को गणना गर्छौं । तपाईंले अरु केही गर्नु पर्दैन ।

**तपाईंले किन आयको जानकारी दिई रहनुपर्छ**

तपाईंले काम सुरु गरेपछि आफ्नो आयको जानकारी दिई रहनुपर्छ । तपाईंले यसरी जानकारी दिइरहनु भयो भने तपाईंले आफ्नो Working Credit प्रयोग गरिसकेपछि पनि तपाईं आफ्नो छूट कार्ड वा अन्य सुविधा बढीमा 12 हप्तासम्म राखिरहन सक्नुहुन्छ ।

तपाईंले आफ्नो आयको जानकारी दिइरहेको अवस्थामा तपाईंको काम सकिएमा वा 12 हप्ताभित्र तपाईंको आय घटेमा तपाईंले दावा नगरिकनै तपाईं रकम प्राप्त गर्न थाल्नुहुनेछ ।

**थप जानकारीको लागि**

- अंग्रेजीमा अधिक जानकारीको लागि [humanservices.gov.au/jobseekers](https://humanservices.gov.au/jobseekers) मा जानुहोस्
- आफ्नो भाषामा सूचना पढ्न, सुन्न वा भिडियो हेर्न [humanservices.gov.au/yourlanguage](https://humanservices.gov.au/yourlanguage) मा जानुहोस्
- Centrelink भुक्तानी तथा सेवाको बारेमा आफ्नो भाषामा हामीसँग बात मार्न **131 202** मा टेलिफोन गर्नुहोस्

- Translating and Interpreting Service (TIS National) को टेलिफोन 131 450 मा टेलिफोन गरेर Medicare र Child Support भुक्तानी तथा सेवाहरूको बारेमा हामीसँग आफ्नो भाषामा बात मार्नुहोस्
- सेवा केन्द्रको भ्रमण गर्नुहोस् ।

टिपोट: अष्ट्रेलियाको तपाईंको घरको टेलिफोनबाट '13' मा टेलिफोन गर्न निश्चित शुल्क लाग्छ । यो दर स्थानीय टेलिफोनको दरभन्दा फरक हुनसक्छ र टेलिफोन सेवा प्रदायक पिच्छे फरक पर्न सक्छ । तपाईंको घरको फोनबाट '1800' मा गरिने टेलिफोनको शुल्क लाग्दैन । फोन तथा सार्वजनिक फोनबाट टेलिफोन गर्दा टेलिफोन गरेको समय अनुसार रकम बढी लाग्न सक्छ ।

## अस्वीकृति

यो प्रकाशनमा समावेश सूचना भुक्तानी तथा सेवाहरूको दिशा निर्देशको प्रयोजनको लागि मात्र हो । तपाईं कुनै भुक्तानीको लागि आवेदन दिन चाहनुहुन्छ वा हुन्न वा कुनै विशेष परिस्थिति सम्बन्धमा आवेदन दिन चाहनुहुन्छ वा हुन्न भन्ने कुराको निर्णय गर्ने उत्तरदायित्व तपाईंको हो ।



# 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.