



Naak këny

Enjö dhiel looi yen tēna kääŋkiē tō thīn aci röt waar?

Na yīn loom a Centrelink wēu yīn awīc ba wēu ariöp lēk ʒok ku jal ayī kē cī röt waar kääŋku yīc. Kēnē ēlon buk ŋīc keek ʒok nadī yīn miōc wēu wēn ŋīc ke wēu ye dōm ku aciē kēnōŋ wēu kōk cī röt maat wēunhīm.

Ɖīc: kōc lueth dīk gem keya kua ŋīc raan keŋet abī ʒääth lukic ku abī gōt ke raan la guöp awuōcdīt. Aye akutnhom alui bīk wēu kuany cōk tēnē amaathīm raan kōc luoi, ku lēk wēl kek aa Australian Taxation Office, aa Department of Home Affairs ku jal akutnhiim akuma kōk ku akutnhiim kōc miooc loloi.

Wēu ariöp

Lēk ʒok:

- lon nadī yīn aci luoi ʒok wale ca muöl ē luoi
- akuēn ee thääŋt yīn ke lui ku na keek thääŋt aci röt waar.
- nadī looi ē lon akōlakōl (full-time), luoi-lōŋ (casual) wulē luoi nōŋ kam-nīīn (part-time)
- wēukun e dōm tueŋ ke wēu atap ŋot ku kääŋ kōk ye nyai bīk la tē dēēt.
- ayī wēu kōk ē yiök aʒeer tēnē dēt ku aciē ee Australia, walē
- raan rōm ke yīn wēu ariöp ebēnē tueŋ kam kec wēu atap nyai (na yīn anōŋ raan rōm keyī).

Röt-luōi etök

Lēk ʒok na:

- yīn aci röt luōi yī-tōk ulē ca tejāriē maatic wek kōc kōk.
- luoidu wale wēu tejāriē maatic aci röt waar tē den waan yen ca lēk anīīn (yīn ŋīc akōl-luōt ē nen bīn athōr wēu atap dhuuk ciēn cuat ē ruōnic)
- yīn cī gam ba dōŋ ke määŋ (agut määŋ kōc mac-thok), walē
- wēu ariöp cī atap nyai thīn aci ʒuak wale aci dhuk ciēn tēnē ruōndun cāk wään ciēn.

Yīn awīc ba wēu ē ʒok ku wēu cī ya määŋ aluel Profit and Loss Statements pēi kadiäkic ebēnē (walē aʒet tē wēn na dē ke cuk luel ke ʒok) agut tēnē cī yīn wēu atap dhuk ciēn.

Ɖīc: Anhiar ku ba wāragaak wēu ariöp muk apiäth ebēne ke ka kun ba atīŋ ku abuk ke atīŋ eya ku abī ya ke ye nyuōth.

Na yīn aa lööm wēu raandīt lui wēnē ʒuaknhiim 10% awuōc, ye cōŋ Recovery Fee, dhiel maat tēnē yīn a neŋ dōōm wēn cī rot ʒuak ku yīn akēc lēk ʒok abōŋ wēuku tedä yīn gam lueth ka dīk ŋīc apath tedä luel wēl lueth wawel cēyic.

Kääñ-kun tö thïn aluöt aci röt waar

Lëk yok na:

- yïn aci tënë dun cienj waaric
- yïn aci thïak, cienj aca jök keyi rëer ruän e raan cï thïaak, ca puök wulë ca dör bäk ben rëer.
- wëu ke yöt riopïc aci röt waar , ageen, walë yïn aci nyuc yon-ariöp
- yïn akeny Australia bëla rëer wei kam thïn-nyïot, nyääñ piny ba la rëer etän aluöt walë lo piöc bëi-wäär alonjui
- miith aci nyai e muukdi yïc walë aci bëi mukdi yïc
- muuk menhdu ca guïr aci yïc waar
- menhdu adom wëu töu nhim-nhial tënë wëu ariöp wënë ke cï gam (thiëc yok tənən kec wëu ë gam nhim thïn)
- yïn aci döm duök-wëu
- yïn walë raandun röm keyi aci miöc wëu ariöp raan nyiëñ luoi piny walë raan cï ciop e luoi yïc
- yïn loom wëu ariöp yään-köökic tēdet
- Kääk ku aci keyic waar
- muuk dun ciäk guïr acië yïc waar wale aca puöl (na yïn alöm wëu tënë yok keyi raan muuk), walë
- menh du aci köoc bë cï ba la thukuul.

Kääñ kook dhil kewic aniin ba kenjic

Aa yïn e menh-abun?

Na yïn e menh-thukuul, yïn awic ba lëk yok lon nadi yïn aci:

- kuëen köoc
- thäät ë kuën aci ke yïc waar tënë yïn
- kë kuën aca waaric
- thukuul eyi la thïn acë waaric, walë
- riénykun kek ca gät piny tënë kuën acië waaric eya.

Na cok alon cï yok yen yiök tënë thukuul, ke kënë acië kelëu bi rot go looi nyinic. Na yïn aci yïnhom tak thïn aköl ee niin löñj kë piöc (kam ruön cielic ulë thök ë ruön) keyi kec la dhuk tënë dun piöc, yïn dhil lëk yok nyinic ku duk tiit ayët tē bi thukuul bæen liep-thok.

Na yïn aci köoc kuën akölaköl, yïn not alëu bedanj wëu-kuony köök döm yïn tënë lëk yïn yok nyinic kua cïn gääu.

Yïn miöc wëu e cöl Youth Allowance?

Na yïn aye lööm Youth Allowance yïn awic bë lëk yok nadi yïn:

- aci jääl baai
- aci la dhuk baai, walë

- ciëŋ yam aca jok wek raan tönj ula kockun dhiëth yin kadhië.

Eya, na yin aye miöc kua gam tënë kockun dhiëth yin' wëu ariöp—wët de yic, yin aci rëer erot—ka yin eya kënjot kë lëk yok lon nadi:

- wëu ariöp kockun dhiëth yin aci röt waar
- yin anöŋ wamuth wale nyankui aci jãäl ulë aci la dhuk baai
- yin adöm akuën wëu raan rëer erot ku acë baai ku yin aci la dhuk baai (kam thïn-nyiot thönj rot)
- kockun dhiëth yin aci puök, döör wulë aci keyic maat bik rëer
- menh tönj ee miithku yic aci luoi ëë looi akölaköl jok cök
- yin aci medhiëth ciëŋ ke yin waar, wulë
- yin aci mioc wëu a scholarship (pël wëu ye col Student Start-up Scholarship ku jal Relocation Scholarship) walë ayi wëu-kun köök ye lööm ke këkun kuën.

Yin ë lööm wëu Family Tax Benefit?

Wëu kun koc mac-thok kony akek atinj ku yen looi ke bi njic ë wëu kadï kek koc mac-thok yok, Family Tax Benefit ku Child Care Subsidy. Yen ë kuc piäth apëi tënë yin ba yok lëk akuën wëu kun ariöp koc mac-thok ka ca njëc mæk apath, keya ka yok alëu bik yin miöc wëu kek ke bë gam ke wëu kony koc mac-thok. Meekdu adhil wëu koc macdu thok thöönj ye wëu kadï cäk looi ë ruönic ebënë. Aa wëu ariöp ca mæk ke alëu bik adhil ya wëu ci määtic tënë ayi yäänken keek bënë bëi thïn. Yin eya awic ba lëk yok nadi kääŋ macdu thok aci ke röt waar, col nyuoth, yin ca pan ciëŋ waaric, menh dun muk nyai ë muuk duic wale muk aca guir aci waaric, yin aci da raan rööm keyi walë acä puök.

Dic: yin alëu dhil lëk yok rin na yin, wale raan rööm keyi, aci wic bik athör atap dhuök ciën cuat.

Nen yin yen wic bin yok lëk

Yin awic ba wëu-ariöp du dhiel lëk yok ku thäät kun ë luoi, thïn niin kathiär-ku-njan kek lui yin ke (të na cök yen aln kec yin gäm wëu), na yin col:

- cuet niin 14-kathiär-ku-njan *Application for Payment* athör e wëu gam
- luol niin kathiär-ku-njan yic keyi cin athör ë wëu cuat, walë cuat athör ë wëu gam bec thïn läät karou, läät kanjan, läät kadhetem, läät kabët walë läät kathiär-ku-rou 12.

Na yin athör cuat etök të ci kääŋkun tö thïn röt waar, ka yin awic ba dhiel looi keya niin kathiär-ku-njan 14 yic

Dhuknom de wëu kany

Na nuot ka yin kanyku wëu, yin dhil ku thiec ba wëu kany Centrelink cuätpiny thaathokeben.

Nakor kony de cuätpiny de kany ne thaathiökic, yook abi maktab Australian Taxation Office thiec bik yook tuuc waraŋŋ dun ci wëu awadu yupic bik kanydu cuätpiny. Kënë ayeröt loi tecuk yin nön aguir bin wëu kany a cuätpiny.

Anoŋ dhöl juëc kök wënë luthin lëu bii yin wëu kööny tënë yin cuol ayeer. Lo tene e col Money You Owe ba wëu kony yin cuätpiny eben, ku nakor tem wëu-kany aguir bin wëu kany a cuätpiny.

Thanye tenoŋ weku në **akuëen yonlaany ee Centrelink** yic internetnyin aban **myGov** ku gut Money You Owe.

Na yin cië ba döm wëu Centrelink ku anoŋ këny tënë yök

Yen ë ñöt yekëril apei ba luel tënë yök tënë noŋ yen kääŋ cī yic waar. Na yin aci baai liopic ku yin anoŋ kek këny tënë yök, yin awicku ba nīmīra pandun cien luel tënë yök thin niin ka thiäär-ku-ñuan 14 yic ciën në köök yin.

Naci ben döm wëu ku yin anoŋ guop kany de Centrelink wëu kany aleu bijuaknhiim wëu kök. Yök eya aleu: buk yin pen keny ba lo ayeer;

- buk yin pen keny ba lo ayeer;
- thiëcku ee Australian Taxation Office bik yök gam wëukun atap ye dhuök-ciën bën këny cool;
- thiëc raan cī luoi bi këny wënë kööny yin cuol-ciën tënë wëu-luoi tēdā wëu-ariöp;
- thiëc yondun wëu tēdā akut wëu gam bē këny wënë kööny tënë yin dhuk-ciën tënë yön-akuën;
- thiëc akutnhom ayeer wënë wëu maatic bi wëu kööny tënë yin la määŋ yic në rienkua;
- lööm dhöl gaanun ben cool ë wëu wënë kööny tënë yin dhiel cuol ciën looi.

Na yin aci guir në cool ciën looi ku yin aloi tääu-piny tēcīt tënë cīn yen gam thin, yin aci wëu bi juaknhiim në dhöl ye tējäärie.

Tënë bin yök gät thin

Yin lëu wël kun cien guir, luel wëu kun ariöp, tiŋ ku gät athör kun wic bec makana nyin ku cök rienkun ke yök yi mioc wëu tōu akuēnda yic yon-laany wale määŋ talapun App.

Col röt akony ku ba rienku gät piny ku bää kakun wic ya looi akuēndu yic online atou **humanservices.gov.au/onlineguides**

Tē wic yin ba athör ebënë gam në akuëen yonlaany ee Centrelink walë looi mäbaal talapun App da nyin, ke lo neem **humanservices.gov.au/submitdocumentsonline**

Tënë bin lui mäbaal talapuun App da (our mobile apps), gät wëlku piny akuënic online ku lo nyai-download ë Express Plus mäbaal talapuun App tēnë App Store or Google Play™*.

Tiŋ akuën duön ë Centrelink, Medicare ku Child Support yonlaany në alonhiin myGov yic. myGov ë dhöl puolic apei ku ye kāk akuma loi guo laac luoi thiin yonlaany wek rinkun tōk, wēt-tök (one password) ku ye thiin tēnë tōŋ wënë cē guir. Caak tēnë akuēndu ë **my.gov.au** yic.

Tēwic yi lēk ë wël kök thin në Dunḡelīth ka loor tēne **humanservices.gov.au** tedā yup talapuun nāmbira eñŋ ruai ke wēt wic cök piny:

Youth and Students	132 490
Australian Apprentices	133 633
ABSTUDY	Freecall™ 1800 132 317
Indigenous Call Centre	Freecall™ 1800 136 380
Employment Services	132 850
Older Australians	132 300
Disability, Sickness and Carers	132 717
Families and Parents	136 150
Centrelink Debt	Freecall™ 1800 076 072
Indigenous Centrelink Debt	Freecall™ 1800 138 193
TTY* awic wël cök	Freecall™ 1800 810 586
Të jiem yin tënë yok thonḍun ku acië Ingëlidhi	131 202
National Business Gateway	131 158
Dhuknhom ku wël wic luk	Freecall™ 1800 132 468
TTY* Customer Relations Line *TTY ee kënë koc miij wale koc wël tēkic wale koc jam ë rueiruei. A TTY talapuun nawic yup aki kënë.	Freecall™ 1800 000 567
Department of Human Services Fraud Tip-off Line	131 524

Tënë kor yi wël cök

- Lo tene humanservices.gov.au ku kor/göör 'owing money' nakorwel cök thin Dungalith
- Lo tene humanservices.gov.au/yourlanguage a leu ba kuen, piḅ wa tiḅ wel cök ne thonḍun.
- Lo tene humanservices.gov.au/forms ba pööm juec cigör thonḅlinglith.
- Yupe **131 202** ba jam kek yok thonḅun wel wëu e döḅ Centrelink ku konykony.
- Yupe mäktäm de Translating and Interpreting Service (TIS National) ne **131 450** ba jam kek yok ne thonḅun wel Medicare ku Child Support welke wëu e döḅ ku konykony.

Muknhom: Yupyup telepun-baai e nambä e gol '13' ne kuat paan Australia anḅ kuen wëu cigätpiny. Kuen wëu cigätpiny acë-thonḅ kek wëu yupyup e telepun baaiantök ku aleu bikiic wäac kamkam cirikää ke telepun. Yupyup telepun e gol nambää '1800' ne telepun-baai e yup epath/abac. Yupyup telepuun cääric ku mabail adhil bi thää-de-jam kuën ku aye riöp kuen wëu cuätpiny.

Wët maat

Wël cī lëk wek ëë tënë ku aci göt ake cī looi ke kāk nyoth të wëu gam thin ku loiloi. Yen ë kedu bä takic nadī yin anhiar ba thör gät yot ku ye raan wic wëu, ke kääḅkun tö thin aci röt waar.



Avoid a debt

What should I do if my circumstances change?

If you receive a Centrelink payment you need to tell us about your income and any changes in your circumstances. This is so we can make sure you get the correct payment amount and do not get overpaid.

Note: people who deliberately give false information also risk prosecution and a criminal record. The department verifies income with employers, and matches information with the Australian Taxation Office, the Department of Home Affairs and other government agencies and providers of employment services.

Income

Tell us:

- if you start or stop work
- the number of hours you work and if these hours change
- if the work is full-time, casual or part-time
- your earnings/income before tax and other deductions
- any income you get from outside of Australia, or
- your partner's earnings/income before tax (if you have a partner).

Self-employed

Tell us if:

- you are self-employed or involved in a business or company
- your business or company income changes from what you have previously advised us (usually known when you complete the annual income tax return)
- you are a beneficiary of a trust (including family trust), or
- there is an increase or decrease to your previous year's taxable income.

You need to provide ongoing Profit and Loss Statements every three months (or when otherwise advised by us) until you are able to provide a tax return.

Note: please keep all your payslips for your own reference and for our review and verification purposes.

If you are receiving a working age payment an additional 10% penalty, called Recovery Fee, may apply where you have been overpaid and you have not told us about your income or you have knowingly provided false or misleading information.

Changes in your circumstances

Tell us if:

- you change your address
- you get married, start to live in a marriage-like relationship, separate or reconcile



- there is a change in the amount of rent, board, or lodgings you pay
- you are leaving Australia temporarily, permanently or studying overseas
- children leave your care or come into your care
- your child care arrangements change
- your child earns income above the allowable limit (ask us what the limit is)
- you receive a lump sum payment
- you or your partner receive a payment for leave entitlements or a redundancy payment
- you receive income from any other source
- your assets change
- your caring arrangements change or cease (if you are paid by us as a carer), or
- your child stopped studying.

Other things you might need to know

Are you a student?

If you are a student, you need to tell us if you have:

- stopped studying
- changed the number of hours you are studying
- changed courses
- changed educational institutions, or
- changed your course details.

Although we obtain information from educational institutions, this may not happen immediately. If you decide in the semester break (either mid-year or end-of-year) not to return to your studies, you must tell us straight away and not wait until the start of the next semester.

If you stop studying full-time, you may still be eligible for some type of payment if you contact us straight away.

Do you receive Youth Allowance?

If you are paid Youth Allowance you need to tell us if you:

- leave home
- return home, or
- start living with one or both of your parents.

In addition, if you are paid subject to your parents' income—that is, you are not independent—you should also tell us if:

- your parents' income details change
- you have a brother or sister who leaves or returns home
- you are paid an away from home rate and you return home (even temporarily)
- your parent(s) separate, reconcile or become partnered
- one of your siblings start full time work
- you change the parent you are living with, or
- you receive a scholarship (excluding the Student Start-up Scholarship and the Relocation Scholarship) or any other payments relating to your studies.

Do you receive Family Tax Benefit?

Your family income estimate is used to work out how much family assistance you get, like Family Tax Benefit and Child Care Subsidy. It is important that you give us the most accurate family income estimate you can, so we can pay you the right amount of family assistance. Your estimate should reflect your family's financial circumstances for the whole financial year. The income estimate should include income from all sources. You also need to tell us if your family circumstances change, for example, you change address, your child leaves your care or care arrangements change, you become partnered or separate.

Note: you should tell us if you, or your partner, are not required to lodge a tax return.

When you need to notify us

You must tell us your income and your hours worked, in the fortnight in which you work (even if you have not been paid yet), if you usually:

- lodge a fortnightly Application for Payment form
- report fortnightly but without a form, or lodge a form every two, four, six, eight or 12 weeks.

If you only report when your circumstances change, you must do so within 14 days.

Paying back the money you owe

If you owe us money we can ask you to pay off your Centrelink debts at any time.

To help you pay off your debt faster, the Australian Taxation Office may send us your tax refund to pay your debt.

There are different ways you can repay the money you owe. Use the Money You Owe service to pay the amount owed in full, or to set up a payment arrangement.

Sign in to your **Centrelink online account** through **myGov** and select Money You Owe.

If you no longer receive a Centrelink payment but owe us money

It is still important to tell us when there's a change to your circumstances. If you move house and you still owe us money, you need to tell us your address within 14 days after you move.

If you no longer receive a payment and have a Centrelink debt you could be charged interest. We may also:

- stop you from travelling overseas;
- ask the Australian Taxation Office to give us your tax refund to repay the amount owed;
- ask your employer repay the amount you owe from your wage or salary;
- ask your bank or financial institution to repay the amount you owe from your account;
- ask an external collection agent to collect the amount you owe on our behalf;
- take legal action to enforce repayment of the money you owe.

If you have entered into a payment arrangement and you are making the payments as agreed, you will not be charged interest.

How to contact us

You can manage your details, report your income, view and print your letters, manage the repayments of the money you owe and check your payment details using our online accounts or mobile apps.

Get help with registering and using your online account at humanservices.gov.au/onlineguides

To submit most documents through a Centrelink online account or our mobile apps, go to humanservices.gov.au/submitdocumentsonline

To use our mobile apps, register your online accounts and then download an Express Plus mobile app from the App Store or Google Play™*.

Access your Centrelink, Medicare and Child Support online accounts through myGov. myGov is a fast simple way to use government services online with one username, one password and in one secure location. Create an account at my.gov.au

For more information in English go to humanservices.gov.au or call the relevant number below:

Youth and Students	132 490
Australian Apprentices	133 633
ABSTUDY	Freecall™ 1800 132 317
Indigenous Call Centre	Freecall™ 1800 136 380
Employment Services	132 850
Older Australians	132 300
Disability, Sickness and Carers	132 717
Families and Parents	136 150
Centrelink Debt	Freecall™ 1800 076 072
Indigenous Centrelink Debt	Freecall™ 1800 138 193
TTY* enquiries	Freecall™ 1800 810 586
To speak to us in languages other than English	131 202
National Business Gateway	131 158
Feedback and complaints	Freecall™ 1800 132 468
TTY* Customer Relations Line *TTY is only for people who are deaf or have a hearing or speech impairment. A TTY phone is required to use this service.	Freecall™ 1800 000 567
Department of Human Services Fraud Tip-off Line	131 524

For more information

- go to humanservices.gov.au and search 'owing money' for more information in English

- go to humanservices.gov.au/yourlanguage where you can read, listen to or watch information in your language
- go to humanservices.gov.au/forms for a list of our forms in English
- 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

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 is your responsibility to decide if you wish to apply for a payment and to make an application, with regard to your particular circumstances.