



## Kopae ia te utunga kaiou

### Ka akapeea au me tieni ake toku turanga?

Me te koi ara koe i te moni tauturu a te Centrelink, ka anoano ia koe kia akakite mai kia matou no runga i taau moni e koi ara e me kua tieni toou turanga. Ka rauka ia matou i te akatano i taau tutaki'anga e kia kore koe e tutaki ia i runga ake i tei tau.

**Kotinga:** ko tetai uatu tangata tei akakoro i te oronga atu i tetai patiangā tarevake ma te tikakore ka akautunga iatu aia i raro ake i te ture e ka tuku iatu tona ingoa ki roto i te akapapa anga ture. Kua oronga atu te tipatimani i tetai akapapaanga moni angaanga ki te au aronga pitiniti pera no te akaatui anga i te reira ki te Australian Taxation Office, pera te Department of Home Affairs e tetai uatu taokotaianga o te tuanga angaanga moni.

### Moni tutaki ia

Akakite mai kia matou:

- me akamata me kore akamutu koe i te angaanga
- i te au ora taau e angaanga nei e me tieni ake teia au ora
- me e ora tinamou, me e taki ora ta tuatau me kore e ta ora ua te angaanga
- i taau moni ka koi i mua ake ka kiriti ia ei te tero e tetai au mea ke
- i tetai uatu moni ke taau ka rauka mai mei vao ake ia Autireria, me kore
- i te moni ta toou patana ka tutaki ia i mua ake ka kiriti ia ei te tero (me e patana toou)

### Naau rai Koe e Tutaki ana

Akakite mai me:

- te tutaki ara koe iakoe uarai me kore kua o koe ki roto i tetai pitiniti me kore kamupani
- ka tieni ake taau pitiniti me kore te moni koi a toou kamupani mei taau i akakite mua mai ei kia matou (ka kitea teia me akaki koe i taau peapa tero no te akapou'anga mataiti)
- te koi ara koe i te moni puapinga a tetai putuputu'anga trust (tei roto katoa teia i te trust a te kopu tangata), me kore
- kua tere atu me kore kua iti mai taau moni tutaki i koi mai i roto i te akapou'anga moni tero o teia mataiti i topa.

Ka anoano ia koe kia oronga mai i tetai akapapa'anga Profit and Loss Statements i te au toru marama (me kore mei tei akakite ia e matou) e tae uatu te tuatau e rauka ei koe i te oronga mai i tetai akapou'anga no te tero.

**Kotinga:** akono pouroa i taau au peapa rekoti o taau moni tutaki ia ei rekoti rai naau e.

Mei te mea te angaanga moni ra koe mate tutakiia ka tuku iatu tetai 10% (taingauru patene) na runga ake i taau kaiou tei karangaia e ko te Recovery Fee. Ka anoano ia koe kia akakite i taau moni anganga ma te uuna kore i te reira.

## Me tieni ake toou turanga

Akakite mai me:

- tieni ake toou atereti
- akaipoipo ake koe, noo kapiti ake ki toou tokorua mei te akaipoipo rai te tu, tatara me kore noo kapiti akaou
- e tieni'anga tetai ki te moni tutaki tara'u, tara'u iti e te ngai noo'anga taau e tutaki nei
- te akaruke nei koe ia Autireria no te tuatau poto, tinamou me kore ka apii koe ki tetai enua ke
- akaruke ake te tamariki i taau tiaki'anga me kore ka tomo mai ki taau tiaki'anga
- tieni ake te akatere'anga o taau tiaki tamariki
- te koi ara taau tama i te moni tutaki tamariki i runga ake i tei akatika ia (e ui mai kia matou no teia akataka'anga)
- ka tutaki ia koe ki te moni tutaki akaputu ia
- te tutaki ia ara koe me kore toou patana ki te moni orote me kore moni no te akaruke'anga ngai angaanga
- te koi ara koe i tetai moni ke mei tetai au ravenga ke
- kua tieni taau au apinga naau rai
- kua tieni toou turanga akono me kua kore te reira (me te tutaki ia ara koe e matou ei tangata akono/tiaki), me kore
- kua akamutu taau tama i tana apii.

## Tetai au mea ke ka puapinga koe i te kite

### E tauira apii ainei koe?

Me e tauira apii koe, ka anoano ia koe i te akakite mai me kua:

- akamutu koe i taau apii
- tieni te au ora o taau apii
- tieni taau tuanga apii
- tieni taau ngai apii, me kore
- tieni te turanga o taau au apii.

Noatu e ka rauka mai te au tuatua noou mei te au ngai e apii ara koe, i tetai au ati'anga, kare teia e tupu vave ana. Me manako ake koe i te tuatau ka orote ei (penei i tea apa mataiti me kore openga mataiti) e kare koe e oki kia akaoti i taau apii, ka anoano ia koe kia akakite vave mai kia matou e auraka e tiaki kia oti te orote i te akamata'anga o te apii.

Me ka akamutu takiri koe i taau apii, penei ka rauka mai tetai tuanga moni koi naau me akakite vave mai koe i teia.

### Te koi ainei koe i te moni Youth Allowance?

Me te tutaki ia ara koe ki te moni Youth Allowance ka anoano ia koe kia akakite mai me:

- akaruke tinamou koe i te ngutuare
- oki tinamou mai koe ki te ngutuare, me kore
- akamata koe i te noo ki tetai me kore ki o nga metua.

Tapiri atu, me te tutaki akaaite ia nei koe ki te turanga tare moni koi a to nga metua – mei tera atura, kare koe e noo takake ana ko koe uaorai – ka anoano katoa ia koe kia akakite mai kia matou me:

- ka tieni ake te tuanga moni tutaki a to nga metua

- e tungane/tuaine/teina/tuakana toou tei akaruke me kore kua oki mai ki te kainga
- me te tutaki ia ara koe ki te moni no te noo takake mei toou ngutuare e kua oki mai koe ki te kainga (noatu e no te tuatau poto)
- ka matara ake to (nga) metua, noo kapiti akaou me kore noo mai aia (raua) ki tetai ke
- ka akamata ake tetai o toou tungane/tuaine/teina/tuakana i tetai ngai angaanga tinamou
- ka tieni ake koe i te metua akono taau e noo kapiti nei, me kore
- E tuanga prokoramu apii taau i rauka mai (kare ra e o mai te Student Start-up Scholarship e te Relocation Scholarship ki roto) ma tetai au tutaki'anga ke taau e koi nei tei akaaite ia ki taau au apii.

## Te koi ainei koe i te moni tauturu Family Tax Benefit?

Ka riro taau tamanako'anga moni koi ei vaito ia no te akatano i te moni tauturu no te ngutuare tangata taau ka koi, mei te Family Tax Benefit e te Child Care Subsidy. E mea puapinga kia oronga mai koe i te tamanako'anga vaitata roa atu, kia rauka ia matou te tutaki atu i te moni tauturu tei tau kia koe. Ka anoano katoa ia e kia akaaite koe i taau tamanako'anga kia tau ki te turanga oraanga moni a toou ngutuare tangata i roto i te mataiti katoa. Kia akaari katoa mai taau tamanako'anga i te au moni katoatoa taau e koi nei mei te au tu ngai e manganui. Ka anoano katoa ia koe kia akakite mai kia matou me tieni ake te turanga o to kotou noo'anga ngutuare, ko tetai akara'anga, koia me tieni toou atereti, kua takake taau tama mei toou pae me kore kua tieni te turanga e akono ia nei aia, pera me kua noo tokorua ake koe me kore kua tatara korua.

**Kotinga:** e akakite katoa mai koe me kare koe me kore toou tokorua e anoano ia i te tuku i tetai akapapa'anga tero no te mataiti.

### Ka anoano ia koe kia akakite:

Ka anoano ia koe kia akakite i taau moni angaanga pera katoa toou ora anganga i roto i te rua epetoma taau i angaanga (noatu e kare koe e tutaki iana) mei te mea e:

- Tukuanga patianganga peapa taau no te rua epetoma *Application for Payment*
- Rua epetoma ripoti ma te kore e peapa tata, me kare ko te tukuanga atu i taau patianganga tata i roto i te rua, a, ono, varu me kare taingauru ma rua epetoma.

Me kua anoano koe i te oronga atu i tetai tieni anga ki toou turanga angaanga moni ka anoanoia koe kia tuku atu i te reira i roto i te taingauru ma a ra.

## Tutaki'anga i te utunga kaiou

Me te vai nei rai taau utunga kaiou kia matou ka rauka ia matou i te pati atu kia tutaki peke koe i taau kaiou ki te Centrelink i tetai uatu atianga.

No tetai tauturuanga tutaki viviki no taau kaiou, ka rauka i te Australian Taxation Office i te tutaki ki taau moni tero.

E ravenga tetai te ka rauka i te tauturu iakoe no te tutaki atu i taau kaiou. Na roto i te tuanga o te Money You Owe ka rauka iakoe i te tutaki katoatoa i taau kaiou me kare na roto i tetai parani akanooanga tutaki.

Aere atu ki roto i taau [\*\*Centrelink atuiru akapapaanga\*\*](#) na roto i te [\*\*myGov\*\*](#) taomi atu ki runga i te Money You Owe.

## Me kare koe e koi akaou ana I te moni Centrelink kareka ra e kaiou moni taau

Ka anoanoia koe kia akakite mai i tetai uatu tieni anga ki toou turanga. Me tieni toou ngai nooanga e kare taau kaiou i tutakiia ka anoanoia koe kia akakite mai i toou ngai nooanga ou i roto i te taingauru ma a ra i toou neke anga.

Me kare koe e koi akaou ana i te moni tauturu a te Centrelink e te vai nei rai taau kaiou kia matou, ka tiāti ia koe kia tutaki katoa i te utunga interest. Ka taea hoki e tatou:

- Arai atu anga I toou tikaanga no te tere atu ki vao ake.
- Patianga ki te Australian Taxation Office kia oronga mai i taau moni tero ei tutaki i taau kaiou.
- Patianga ki taau ngai anganga kia tutakiia taau kaiou na roto i taau moni angaanga.
- Patianga atu ki te pangaka kia tutakiia taau kaiou.
- Patianga atu ki tetai kamupani koi moni kaiou kia riro na ratou e akara mai no te tutaki anga o taau kaiou.
- Tuku atu i tetai patianga ki roto i te ture no te tutakianga o taau kaiou.

Me tei runga koe i tetai parani tutakianga i taau kaiou, e te tutaki ra koe i te reira mei tei akanooia kare koe e tutaki i te moni tutaki na runga ake i taau kaiou.

## Ka akapeea te aravei mai anga ia matou

Ka rauka ia koe i te akara atu i te au akanooanga no taau kaiou me kare te au akapapaanga tutaki, ripoti, te au tata anga reta na roto i taau online accounts me kare mobile apps.

Kimia mai te tauturu na roto i te retita'anga ma te ta angaanga i taau tuanga roro atuitui [humanservices.gov.au/onlineguides](https://humanservices.gov.au/onlineguides)

Ei ravenga no te tuku atu i taau au peapa na roto i te Centrelink atuirā akapapaanga me kore ki runga i te prookoramu apps a to matou tereponi apaipai, atoro atu [humanservices.gov.au/submitdocumentsonline](https://humanservices.gov.au/submitdocumentsonline)

No te ta angaanga i ta matou porokoramu apps i runga i te tereponi apaipai, retita ia koe ki runga i te roro atuitui, me oti opu mai i te porokoramu Express Plus mei te App Store me kore Google Play™\*.

Akara ia mai taau account Centrelink, Medicare e pera te Child Support na roto i te roro atuitui myGov. E ravenga viviki e te mama te myGov no te ta angaanga i te au tuanga tauturu a te kavamani na roto i te roro atuitui ma te tamou e okotai rai ingoa username, okotai ingoamuna password e e okotai ngai pouroa teia. Akatupu ia taau Accoun ki te roro atuitui [my.gov.au](https://my.gov.au)

No tetai au tauturu i roto i te reo Papaa aere atu ki runga i te [humanservices.gov.au](https://humanservices.gov.au) me kare taniuniu atu i teia au numero i raro nei:

Youth and Students	<b>132 490</b>
Australian Apprentices	<b>133 633</b>
ABSTUDY	<b>Freecall™ 1800 132 317</b>
Indigenous Call Centre	<b>Freecall™ 1800 136 380</b>
Employment Services	<b>132 850</b>
Older Australians	<b>132 300</b>
Disability, Sickness and Carers	<b>132 717</b>
Families and Parents	<b>136 150</b>

Centrelink Debt	<b>Freecall™ 1800 076 072</b>
Indigenous Centrelink Debt	<b>Freecall™ 1800 138 193</b>
TTY* uiui'anga	<b>Freecall™ 1800 810 586</b>
No te tuatua mai kia matou i tetai au reo ke i runga ake i te reo Peritane	<b>131 202</b>
National Business Gateway	<b>131 158</b>
Au Tuatua Akamaroiroi e te Akaapa	<b>Freecall™ 1800 132 468</b>
TTY* Customer Relations Line *TTY no te aronga vāvā me kore kua turi ia te taringa me kore e ngatā i te tuatua. Ka anoano ia tetai tereponi TTY no teia tuanga tauturu.	<b>Freecall™ 1800 000 567</b>
Department of Human Services Fraud Tip-off Line	<b>131 524</b>

## No tetai au tuatua ke

- atoro ia [humanservices.gov.au](http://humanservices.gov.au) ma te iki atu 'owing money' no tetai au tuatua ke i roto i te reo Ingiriti
- atoro ia [humanservices.gov.au/yourlanguage](http://humanservices.gov.au/yourlanguage) no te tatau, akarongo e te akara atu i te au karere tuatua i roto i toou reo tupuna
- atoro ia [humanservices.gov.au/forms](http://humanservices.gov.au/forms) no te akapapa'anga o te au form i roto i te reo Ingiriti
- ringi ia **131 202** no te komakoma mai kia matou i roto i toou reo tupuna no runga i te tuanga tauturu a te Centrelink e tāna au tuanga tauturu
- ringi ia te Translating and Interpreting Service (TIS National) ki te numero **131 450** no te komakoma mai kia matou i roto i toou reo tupuna no runga i te Medicare e te tutaki'anga Child Support e tāna au tuanga

Kia mārama: ka tiāti ia tetai moni pāpū no te au ringi'anga mei taau tereponi i te ngutuare ki te numero tereponi '13' mei tetai uatu ngai i Autireria. Penei ka tūkē teia tiāti mei te tiāti o te ringi ki te au ngai vaitata kia koe. Penei ka tūkē katoa te tiāti mei tetai kamupani tereponi ki tetai mai. Kare e tiāti ia te ringi ki tetai uatu numero '1800' mei taau tereponi i te ngutuare. Penei ka ta ora ia e ka tiāti teitei ia te ringi'anga mei te tereponi apaipai e te tereponi tutaki public phone.

## Akamatike'anga

Ko te au tuatua akamaramarama i roto i teia puka, kua akakoro ia teia ei arataki'anga no te au tutaki'anga e te au tauturu. Tei iakoe rai te tika me manako ake koe i te tuku pati'anga no tetai tutaki'anga me kore no te tuku pati'anga application, i runga tikai i toou turanga.



# 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](https://humanservices.gov.au/onlineguides)

To submit most documents through a Centrelink online account or our mobile apps, go to [humanservices.gov.au/submitdocumentsonline](https://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](https://my.gov.au)

For more information in English go to [humanservices.gov.au](https://humanservices.gov.au) or call the relevant number below:

Youth and Students	<b>132 490</b>
Australian Apprentices	<b>133 633</b>
ABSTUDY	<b>Freecall™ 1800 132 317</b>
Indigenous Call Centre	<b>Freecall™ 1800 136 380</b>
Employment Services	<b>132 850</b>
Older Australians	<b>132 300</b>
Disability, Sickness and Carers	<b>132 717</b>
Families and Parents	<b>136 150</b>
Centrelink Debt	<b>Freecall™ 1800 076 072</b>
Indigenous Centrelink Debt	<b>Freecall™ 1800 138 193</b>
TTY* enquiries	<b>Freecall™ 1800 810 586</b>
To speak to us in languages other than English	<b>131 202</b>
National Business Gateway	<b>131 158</b>
Feedback and complaints	<b>Freecall™ 1800 132 468</b>
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.	<b>Freecall™ 1800 000 567</b>
Department of Human Services Fraud Tip-off Line	<b>131 524</b>

## For more information

- go to [humanservices.gov.au](https://humanservices.gov.au) and search 'owing money' for more information in English

- go to [humanservices.gov.au/yourlanguage](https://humanservices.gov.au/yourlanguage) where you can read, listen to or watch information in your language
- go to [humanservices.gov.au/forms](https://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.