



Aua ne'i i ai sau aitalafu

O le a la'u mea e fai pe afai ua sui tulaga e uiga ia te a'u?

Afai e maua mai sau peimeni mai le Centrelink e manaomia lou ta'u maia ia matou e uiga i au tupe maua mai, ma ni suiga e faatatau i tulaga ua o'o ia oe. O lona uiga ina ia matou mafai ai ona iloa tonu le aofaiga sa'o o lau peimeni ina ia aua ne'i ova pei atu oe.

Maitau mai: o tagata e pepelo ma le mautinoa e mafai ona ono faasalaina ma o le a faamaumauina ia solitulafono matuia i faamaumauga o tagata solitulafono. E faamaonia e le matagaluega ia totogi poo tupe maua a tagata mai pule o galuega, ma faafetaui ma le Australian Taxation Office, le Department of Home Affairs ma isi ofisa sui o le malo ma tagata e faia auaunaga e maua mai ai galuega.

Tupe maua mai

Ta'u mai ia matou:

- pe afai ua e amata pe ua e uma foi ma lau galuega
- le aofaiga o itula e te faigaluega ai ma pe afai ua sui ou itula faigaluega
- pe afai o se galuega full-time, valaaui mai pe faigaluega part-time fo'i
- ou totogi/tupe maua ae le'i faia le lafoga ma isi tupe e toese mai
- so'o se tupe maua mai i fafo atu o Ausetalia, poo le
- totogi a lau pa'aga/ tupe maua ae le'i faia le lafoga (pe afai e i ai sau pa'aga).

Faigaluega lava oe - ia oe

Ta'u mai ia matou pe afai:

- e te faigaluega lava oe ia oe poo e aafia i totonu o se pisinisi poo se kamupani
- ua sui tupe maua mai o lau pisinisi poo lau kamupani mai le aofaiga na e ta'uina mai muamua ia matou (e masani lava ona iloa pe a uma ona e faatumu lau lafoga toe faafo'i atu faaletausaga)
- o oe o se tagata e alu i ai tupe e maua mai (beneficiary) o se teugatupe faamoemoeina (trust) (e aafia ai teugatupe a aiga), poo
- ua faaopoopo atu pe faaitiitia foi au tupe maua mai e fai lafoga nai lo le tausaga na se'i mavae atu nei.

E manaomia lou tuuina mai pea lava o au Profit and Loss Statements i le ta'i tolu masina (ia pe a matou fai atu foi ia tuuina mai) se'ia o'o ina mafai ona e tuuina mai lau lafoga toe faafo'i atu (tax return).

Maitau mai: faamolemole teu uma au pepatotogi mo au faamaoniga ma mo a matou fo'i toeliloiloga ma pogai e faamaonia ai.

Afai o loo e maua se peimeni a'o e faigaluega o le a faaopoopo se sala e 10%, ua ta'ua o le Recovery Fee, ete toe totogi mai ona ua sili atu le tupe ua e maua ae ete le o ta'u mai ia matou poo ua e tuuina mai fo'i faamatalaga sesē ua e iloa e tufaasesē.

O suiga i tulaga faatatau ia oe

Ta'u mai ia matou pe afai:

- ua sui lou tuātusi
- ua e faaipoipo, amata ona lua nonofo i se mafutaga pei ua lua faaipoipo, ua lua tete'a pe ua lua toe faalelei ma toe nonofo faatasi fo'i
- ua i ai se suiga i le totogi o le nofolisi (rent), board, poo le tupe e totogi i se aiga o e nofo ai
- ua e alu ese mai Ausetalia mo se taimi pu'upu'u lē tumau, pe ua e a'oga i seisi atunuu
- ua o ese tamaiti mai lau tausiga poo ua o mai e te tausia
- ua suia faatulagana i le tausiga o le tamaititi
- ua maua se totogi o lau tama e sili atu nai lo le maualugae faatagaina (fesili mai ia matou mo le maualuga faatagaina)
- ua e mauaina se peimeni i se aofaiga atoa (lump sum)
- o oe poo lau pa'aga ua maua mai se peimeni mo aso malolo e tatau ai poo se totogi ua faauma oe ma le galuega (redundancy payment)
- ua maua mai sau tupe mai seisi lava mea
- ua sui au meatotino (assets)
- ua sui fuafuaga o au tausiga pe ua taofi fo'i (pe afai o matou totogiina oe e te tausia seisi tagata), poo
- ua lē toe a'oga lau tamaititi.

O isi mea atonu e tatau ona e iloaina

O oe o se tamaititia'oga?

Afai o oe o se tamaititia'oga, e manaomia lou ta'u mai ia matou:

- ua e lē toe a'oga
- ua sui le numera o itula e te a'oga ai
- ua sui au kosi/mataupu
- ua sui le a'oga poo le kolisi sa e i ai, poo
- ua sui auililiga o lau kosi/au mataupu.

E ui lava e matou te maua maia faamatalaga mai a'oga ma kolisi, atonu e lē mafai ona vave maua mai. Afai ua e filifili i le taimi ua malolo ai i le kuata/simesita (poo i le totonugalemu o le tausaga poo le faaiuga o le tausaga) o le a e lē toe fo'i i le a'oga, e tatau lava ona e ta'u maia sa'o lava ia matou ae aua e te faatali se'i o'o ina toe amata le kuata/simesita o le a soso'o mai.

Afai e te le toe aoga i le taimi atoa (full-time), atonu o le a mafai ona e mauaina pea lava seisi ituaiga peimeni pe afai e te faafesoota'i mai matou faavave lava.

O e mauaina le Youth Allowance?

Afai o totogi atu ia oe le Youth Allowance e manaomia lou ta'uina mai ia matou pe afai:

- ua e alu ese ma lou aiga
- ua e toe fo'i mai i lou aiga, poo
- ua amata ona e toe nofo ma se tasi o ou matua poo la'ua uma fo'i.

E faaopoopo atu i ai, pe afai o totogi oe faatatau i peimeni a ou matua, — olone lona uiga e te lē tuto'atasi,— e tatau fo'i ona e ta'uina mai ia matou pe afai:

- ua sui tupe maua mai a ou matua
- e i ai sou uso poo se tuafafine/tuagane ua alu ese pe ua toe fo'i mai i le tou aiga

- o totogi oe i le totogi a'o e alu ese mai lou aiga ma ua e toe fo'i mai (tusa lava pe na o sina taimi)
- ua tete'a ou matua, pe ua toe faatasi pe ua toe faipa'aga
- o se tasi o ou uso ua amata ona faigaluega
- ua sui le matua lena ua e nofo ai, poo
- ua maua sau sikolasipi (e lē aofia ai le Student Start-up Scholarship ma le Relocation Scholarship) poo seisi lava peimeni e faatatau i lau a'oga.

O e mauaina le Family Tax Benefit?

O tupe e maua mai ua fuafua faatatau a le tou aiga o le a maua mai, e faaaoga e galueina ai pe fia le tupe fesoasoani mo le aiga tou te mauaina atu, pei o le Family Tax Benefit ma le Child Care Subsidy. E taua lava la, le ta'u mai ia matou o le aofaiga sili ona latalata i le aofaiga sa'o o a outou tupe maua mai pe a mafai ai, ina ia matou totogi sa'o atu ai le aofaiga sa'o o fesoasoani mo aiga. O la outou tupe fuafua o le a maua mai e atagia mai ai tulaga tau tupe a lo outou aiga mo le tausaga atoa lava. O lea tupe fuafua foi o le a maua mai e tatau ona aofia ai uma o tupe e maua mai i so'o se mea lava. E tatau fo'i ona e ta'u maia ia matou pe afai ua sui nisi tulaga o lo outou aiga, mo se faata'ita'iga, ua sui lo outou tuātusi, ua alu ese sau tama mai lau tausiga poo ua sui foi fuafuaga o le tausiga, ua i ai sau pa'aga poo ua lua tete'a fo'i.

Maitau mai: e tatau ona e ta'u mai poo lau pa'aga fo'i, ia matou pe afai e lua te lē faatumuina se pepa lafoga e manaomia le tuuina mai o ni a oulua talosaga mo lafoga toe faafo'i atu (tax return).

O afea e manaomia ai lou faailoaina mai ia matou

E tatau ona e ta'uina mai ia matou au tupe maua mai ma ou itula sa e faigaluega ai, i le lua vaiaso lea sa e faigaluega ai (tusa lava pe afai e le'i totogiina oe), pe afai e masani ona e:

- tuuina atu ta'i lua vaiaso le pepa lena o le *Application for Payment form*
- lipoti ta'i lua vaiaso e aunoa ma le pepa, poo tuuina atu le pepa i le ta'i lua vaiaso, fa, ono, valu poo le 12 vaiaso.

Afai e te lipoti mai na o suiga i tulaga tau ia oe, e tatau ona e faia i totonu o le 14 aso.

Toe totogi le tupe ua e aitalafu ai

Afai o loo e aitalafu se tupe mai ia matou e mafai ona talosaga atu ia totogi mai i soo se taimi lau aitalafu i le Centrelink.

Ia fesoasoani ia te oe mo le totogi uma o lau aitalafu ise taimi vave, atonu e lafo mai e le Australian Taxation Office lau lafoga e toe maua ia matou e totogi ai lau aitalafu.

E tele ituaiga auala e mafai ona totogi ai le tupe o loo e aitalafu ai. Faaaoga le auunaga Money You Owe e totogia atoa le tupe o loo e aitalafu ai, poo le faatulaga se tupe e togitogi mo lau aitalafu.

Saini i lau **Centrelink teugatupe i luqa o le laina (online account)** ma e alu i le **myGov** ma filifili le Money You Owe.

Afai ua e le o toe maua se peimeni mai le Centrelink ae o loo e aitalafu ia matou

E taua lava le ta'u mai pe a sui se tulaga o lou soifua. Afai ete sii i seisi fale ae o iai lava sau

aitalafu ia matou, e ao ona e ta'u mai lou tuatusi i totonu o le 14 aso talu ona e siitia.

Afai ua e le o toe maua se peimeni ae o iai sau aitalafu i le Centrelink e mfai ona faasala i se pasene tului. Atonu matou te

- taofia ai oe mai sou fia malaga i atunuu i fafo
- talosaga le Australian Taxation Office e aumai lau lafoga toe foi mai e totogi ai lau aitalafu
- talosaga lau fale faigaluega e totogi mai le tupe o loo e aitalafu ai mai lou totogi aso poo totogi masina
- talosaga lau faletupe poo se teugatupe e totogi mai le tupe o loo e aitalafu ai mai lau teuga tupe
- talosaga le ofisa ao aitalafu ia ao mai le tupe o loo e aitalafu ai e fai ma o matou sui
- ave i le tulafono ina ia toe totogi le tupe o loo e aitalafu ai

Afai ua uma ona fai se feagaiga e toe totogi le tupe ma tausii i taimi e totogi ai, o le a leai se sala ose tupe tului i lau aitalafu.

Faapefea ona e faafesoota'i mai matou

E mafai lava ona e faia ma pulea e oe ou auiliiliga, lipoti mai au tupe maua mai, vaai ma lolomi au lava tusi ma vaai lelei le toe totogiina o sau aitalafu ma siaki auiliili au peimeni, i le faaaogaina o a matou faamaumauga (accounts) i luga o le laina (online) poo le mobile apps.

E maua le fesoasoani i le lesitalaina ma le faaaogaina o au faamaumauga i luga o le laina (online account) i le **humanservices.gov.au/onlineguides**

Ina ia tuuina mai le tele o pepa tusia e auala mai i le Centrelink teugatupe i luga o le laina (online account) poo la matou mobile apps, alu i le **humanservices.gov.au/submitdocumentsonline**

Ina ia faaoga la matou mobile apps, lesitala au faamaumauga i luga o le laina (online accounts) ona e kopiina lea i lalo (download) le Express Plus mobile app mai le App Store poo le Google Play™*.

E maua lau Centrelink, Medicare ma le Child Support i luga o le laina (online accounts) e auala atu i le myGov. O le myGov o se auala e vave ma faigofie e faaoga ai auaunaga a le malo i luga o le laina ae tasi lava le igoafaaaoga (username), tasi le upupasi (password) ma i totonu o se nofoaga malu puipuia e tasi. Fai loa se faamaumauga (account) i le **my.gov.au**

Mo nisi faamatalaga alu i le **humanservices.gov.au** poo le valaau i le numera e talafeagai ia e i lalo:

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
Fesili i le TTY*	Freecall™ 1800 810 586
Ia talanoa mai ia matou i le gagana e ese mai le Igilisi	131 202

National Business Gateway	131 158
Faamatalaga e toe fai mai ma faitioga	Freecall™ 1800 132 468
TTY* Customer Relations Line *TTY e na o tagata e tutuli pe e lē lelei faalogo poo le tautala. O telefoni TTY e manaomia ia latou faaaogaina lenei auaunaga.	Freecall™ 1800 000 567
Department of Human Services Fraud Tip-off Line	131 524

Mo isi fa'amatalaga

- alu ile humanservices.gov.au ma su'e le 'owing money' mo nisi faamatalaga i le Faateretania
- alu ile humanservices.gov.au/yourlanguage ile mea e mafai ona e faitauina, faalogo iai poo le vaai i faamatalaga i lau gagana
- alu ile humanservices.gov.au/forms mo le lisi o pepa ile Faaperetania
- valaau ile **131 202** ete talanoa mai ai ia matou i lau gagana e uiga i peimeni a le Centrelink ma auaunaga
- valaau le Translating and Interpreting Service (TIS National) ile **131 450** ete talanoa mai ai ia matou i lau gagana e uiga i peimeni ma auaunaga ile Medicare ma le Child Support

Maitau mai: a e valaau mai i lau telefoni ole fale ile numera '13' mai seisi lava mea i Ausetalia ua iai le tau ua faatulagaina (fixed rate). O le tau atonu e eseese mai le tau a lo outou vaipanoa ma atonu e eseese foi i le va o kamupani o auaunaga i telefoni. O telefoni ile a '1800' mai lau telefoni ole fale e faifua leai se tau. O telefoni mai telefoni motagata lautele ma telefoni feavea'i atonu o le taimiina ma atonu e taugataā tele atu.

E Lē Faaogaina i se Talosaga (Disclaimer)

O faamatalaga o loo tusia i lenei pepa ua fuafuaina na o se ta'iala i peimeni ma auaunaga. O ou tiute lava e te filifili ai pe e te manao e talosaga mo se peimeni ma fai sau talosaga, e faatatau i ni ou tulaga faapitoa.



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.