



Deynka ka fogow

Maxaa habboon inaan sameeyo haddii xaaladdaydu ay isbeddesho?

Haddii aad qaadato lacagta Centrelink waxaad u baahan tahay in aad na soo wargeliso dakhligaaga iyo isbeddellada xaaladdaada ku yimaadda. Waxay taasi sidaas u tahay si aan u hubin karno in aad hesho lacagta saxda ah oo aanan siyaado lacag lagu siinin.

Ogsoonow: Dadka si ulakac ah u bixiya macluumaad qalad ah waxay weliba halis u gelayaan ciqaab-marin iyo gelinta diiwaanka dembiyada. Wasaaraddu waxay dakhliga ka hubisaa dhanka loo-shaqeeyaha, waxayna macluumaadka barbardhigtaa kan Australian Taxation Office (Xafiiska Canshuuraha ee Australia), Department of Home Affairs (Wasaaradd Arrimaha Gudaha) iyo hay'adaha kale ee dawladda iyo bixiyeyaasha adeegyada shaqo-siinta.

Dakhliga

Noo soo sheeg:

- haddii aad shaqo bilowdo ama joojiso
- tirada saacadaha aad shaqayso iyo haddii saacadahaasi ay isbeddelaan
- haddii aad shaqayso waqti buuxa, kolba xilli gaar ah ama saacado tiro yar
- dakhligaaga ka hor inta aanan canshuur iyo waxyaabo kale laga jarin
- dakhliga aad ka hesho dalka Australiya dibaddiisa, ama
- dakhliga lammaanahaaga ka hor inta aanan canshuurta laga jarin (haddii aad lammaane leedahay).

Dadka iskood u shaqaysta

Noo soo sheeg haddii:

- aad iskaa u shaqaysato ama aad qayb ku leedahay ganacsi ama shirkad
- dakhliga ganacsigaaga ama shirkaddaadu uu iska beddelo wixii aad hore noogu soo sheegtay (oo caadi ahaan la ogaado marka aad buuxiso foomka canshuurta dakhliga ee sanad kaste la diro)
- aad ka faa'iido hesho ammaano-hayn (xataa ammaano-haynta qoyska), ama
- uu kordho ama hoos u dhaco dakhligaagii canshuurta la saaro ee sanadkii hore.

Waxaad u baahan tahay in aad bixiso Profit and Loss Statements (Caddaynta Macaashka iyo Khasaaraha) ee joogto ah saddexdii biloodba mar (ama goorta kale ee aan annagu kugula talinno) ilaa aad soo diri karto foomka canshuurta.

Ogsoonow: Fadlan hayso dhammaan waraaqaha mushaarka ee lagu siiyo si aad u tixraaci karto oo aan annagu dib ugu eegi karno una xaqiijin karno.

Haddii aad qaadato lacagta da'da shaqada ah ganaax 10% ah oo dheeraad ah, oo loo yaqaan Recovery Fee (Ujradka Soo-celinta), ayaa laga yaabaa inay dalbato meesha lacagta dheeraadka aad ka qaadatay oo aadan noo soo sheegin dakhligaaga ama aad si bareer ah aad u bixisay macluumaad.

Isbeddellada xaaladdaada ku yimaadda

Noo soo sheeg haddii:

- aad cinwaankaaga beddesho
- aad qof isguursataan, aad bilowdo in aad ku noolaato xiriir guur u eeg, aad qof kala guurtaan ama dib u heshiisaan
- isbeddel uu ku yimaaddo lacagta kirada, cuntada meesha aad degto, ama qolka aad muddo degto ee aad bixiso
- aad dalka Australiya uga baxayso si ku meelgaar ah, joogto ah ama aad dibadda wax ku soo baranayso
- carruur ay ka baxaan daryeelkaaga ama soo galaan daryeelkaaga
- nidaamyadaada daryeelka carruurta ay isbeddelaan
- ilmahaagu uu qaato dakhli dhaafsan xadka la oggol yahay (annaga na soo weydii waxa uu xadku yahay)
- aad hesho lacag mar keliya lagu siiyo
- adiga ama lammaanahaagu aad heshaan lacagta loogu talagalay fasaxa xaq loo leeyahay ama lacagta xaqbixinta shaqada
- aad dakhli ka hesho il kale
- raasumaalkaagu isbeddelo
- nidaamyadaada daryeel bixintu ay isbeddelaan ama joogsadaan (haddii aan annagu daryeele ahaan lacag kuu siinno), ama
- ilmahaagu uu waxbarashada joojiyey.

Waxyaabaha kale ee aad u baahan karto in aad ogaato

Ma arday baad tahay?

Haddii aad arday tahay, waxaad u baahan tahay in aad noo soo sheegto haddii aad:

- waxbarashada joojisay
- beddeshay tirada saacadaha aad waxbarato
- beddeshay koorsadaada
- beddeshay xarunta aad wax ka barato, ama
- beddeshay macluumaadka koorsadaada.

Inkastoo aan macluumaad ka helno xarumaha waxbarashada, waxaa laga yaabaa in aanay taasi islamarkaaba dhicin. Haddii fasaxa xilli dugsiyeedka dhexdiisa (ama bartamaha sanad dugsiyeedka ama dhammaadka sanad dugsiyeedka) aad ku go'aan gaarto in aadan ku noqon doonin waxbarashadaada, waa in aad islamarkaaba noo soo sheegto oo aadan sugin ilaa xilli dugsiyeedka xiga uu bilaabmayo.

Haddii aad joojiso waxbarashada waqtiga buuxa, waxaa laga yaabaa in aad weli lacag u qalanto haddii aad islamarkaaba nala soo xiriirto.

Miyaad qaadataa Youth Allowance (Gunnada Dhallinyarada)?

Haddii lagu siiyo Youth Allowance (Gunnada Dhallinyarada) waxaad u baahan tahay in aad noo soo sheegto haddii aad:

- gurigaaga ka tagto
- gurigaaga ku noqoto, ama
- aad la degto waalidkaaga midkood ama labadood.

Maxaa dheer, haddii lacagta lagu siiyo iyadoo ku xiran dakhliga waalidkaaga—taasoo ka dhigan, in aadan xor ka ahayn—waa in aad weliba noo soo sheegto haddii:

- macluumaadka dakhliga waalidkaaga ay isbeddelaan
- aad leedahay walaal wiil ama gabar ah oo guriga ka baxay ama ku soo noqday
- lagu siiyo sicirka ka maqnaanshaha guriga oo aad gurigaaga ku noqoto (xataa si ku meelgaar ah)

- waalidkaagu ay kala guuraan, dib u heshiiyaan ama lammaane yeeshaan
- walaalahaaga midkood uu bilaabo shaqo waqti buuxa
- aad la degto waalid kale, ama
- aad qaadatao deeq waxbarasho (oo laga reebay Student Start-up Scholarship (Deeqda waxbarasho ee Bilowga Ardayga) iyo Relocation Scholarship (Deeqda waxbarasho ee Degidda meel kale)) ama lacago kale oo waxbarashadaada ku xiran.

Miyaad qaadataa Family Tax Benefit (Kaalmada Canshuurta ee Qoyska)?

Qiimaynta dakhliga qoyskaaga waxaa loo isticmaalaa si loo xisaabiyo caddadka gargaarka maaliyadeed ee qoyska ee aad helayso, sida Family Tax Benefit (Kaalmada Canshuurta ee Qoyska) iyo Child Care Subsidy (Kaalmada Daryeelka Carruurta). Waxaa muhiim ah in aad na siiso qiimaynta dakhliga qoyska ee ugu saxsan inta aad karayso, si aan kuu siin karno caddadka gargaarka maaliyadeed ee qoyska ee sax ah. Qiimaynta aad bixiso waa in aad ku muujiso xaaladda maaliyadeed ee qoyskaaga sanadka maaliyadeed oo dhan. Qiimaynta dakhliga waa in aad ku darto dakhliga ka yimaadda il kasta. Waxaad weliba u baahan tahay in aad noo soo sheegto haddii xaaladda qoyskaagu ay isbeddesho, tusaale ahaan, haddii aad cinwaankaaga beddesho, ilmahaagu uu daryeelkaaga ka baxo ama nidaamyadaada daryeelku ay isbeddelaan, aad lammaane yeelato ama qof kala guurtaan.

Ogsoonow: waa inaad weliba noo soo sheegto haddii adiga, ama lammanahaagu, aadan u baahnayn inaad soo dirtaan foomka canshuurta.

Goorta aad u baahan tahay in aad noo soo sheegto

Waa in aad dakhligaaga iyo saacadaha aad shaqaysay noo soo sheegto, labada toddobaad ee aad shaqayso (xataa haddii aanan weli lacagta lagu siinin), haddii aad caadi ahaan:

- labadii toddobaadba mar soo dirto *Application for Payment* (Foomka Lacagbixinta ee Codsiga)
- labadii toddobaadba mar soo dirto sheegto hase ahaatee uusan foom la soconin, ama aad foom soo dirto labadii, afartii, lixdii, siddeeddii ama 12kii toddobaadba.

Haddii aad soo sheegto oo keliya markay duruufahaagu isbeddelaan, waa inaad sidaas samayso 14 cisho gudahood.

Dib u bixinta lacagta lagugu leeyahay

Haddii lagugu leeyahay lacag waxaan kaa codsan karnaa inaad bixiso deymahaaga Centrelink wakhti kasta.

Si lagaaga caawiyo inaad si dhakhso ah u bixiso deyntaada, Australian Taxation Office (Xafiiska Canshuuraha ee Australia) wuxuu noo soo diri karaa lacag-celinta canshuurtaada si aad u bixiso deyntaada.

Waxaa jira siyaabo kala duwan oo aad dib ugu bixin karto lacagta lagugu leeyahay. U-isticmaal adeegga Money You Owe (lacagta lagugu leeyahay) si aad u bixiso lacagta lagugu leeyahay oo dhan, ama inaad sameyso qorshe lacag bixin ah.

Ku soo-gal **xisaabtaada online-ka ee Centrelink** adiga oo u maraya **myGov** oo dooro Money You Owe (Lacagta lagugu leeyahay).

Haddii aanad helin lacag-bixinta Centrelink hase ahaatee aan anagu kugu leenahay lacag

Wali waa muhiim inaad noo sheegto markay jirto isbedel ku dhaca duruufahaaga. Haddii aad guriga ka guurto oo aan weli lacag kugu leenahay, waxaad u baahan tahay inaad noo sheegto cinwaankaaga 14 maalmood gudahood ka dib markaad guurto.

Haddii aadan helin wax lacag ah oo aad qabto deyn Centrelink waxaa lagaa qaadi karaa dulsaar. Waxaa sidoo kale laga yaabaa inaan:

- kaa joojino Inaad dibadda u socdaasho;
- waydiisano Australian Taxation Office (Xafiiska Canshuuraha ee Australia) inuu na siiyo canshuur-celintaada si aad dib ugu bixiso lacagta lagugu leeyahay;
- weydiisano loo-shaqeeyahaaga inuu dib u bixiyo lacagta lagugu leeyahay ee mushaharkaaga ama salaraigaaga;
- waydiisano bangigaaga ama hay'ad maaliyadeedkaaga inay dib uga bixiyaan qaddarka lagugu leeyahay akoonkaaga;
- weydiisano wakiil uruurinta dibadda si uu kaaga soo qaado lacagta lagugu leeyahay asagoo naga wakiil ah;
- qaadno tallaabo sharci ah si loo xoojiyo dib u bixinta lacagta lagugu leeyahay.

Haddii aad gashay nidaam lacag-bixin ah oo aad adigu sameysa lacagaha lagu heshiiyey, laguma soo dallacayo dulsaar.

Sida aad noola soo xiriiri karto

Waxaad maareyn kartaa faahfaahintaada, ka warbixin kartaa dakhligaaga, arki kartaa oo daabici kartaa waraaqahaaga, maareyn kartaa dib u bixinta lagugu leeyahay oo aad ku hubin kartaa faahfaahinta lacag bixintaada adoo adeegsanaya akoonka online-ka ah ama apps mobile-ka.

Si aad gargaar uga hesho diiwaangelinta iyo isticmaalidda akoonkaaga internetka booqo **humanservices.gov.au/onlineguides**

Si aad dukumeentiyada intooda badan uga soo dirto akoonka Centrelink ee online ama barnaamijyadayada telefoonka gacanta, booqo **humanservices.gov.au/submitdocumentsonline**

Si aad u isticmaasho barnaamijyadayada telefoonka gacanta, diiwaangeli akownadaada internetka ka dibna barnaamijka telefoonka gacanta ee Express Plus kala soo bax dukaanka App Store ama Google Play™*.

Ka gal akonnadaada online-ka ah ee Centrelink, Medicare iyo Child Support (Taageerada Carruurta) myGov. myGov waa hab dhakhso badan oo fudud oo online-ka looga isticmaalo adeegyada dawladda adigoo isticmaalaya hal magac isticmaale, hal erey isgarad iyo hal meel oo ammaan ah. Akoon ka furo halkan **my.gov.au**

Si aad u hesho macluumaad dheeraad ah oo Ingiriisi ah ka eeg **humanservices.gov.au** ama hoos ka wac lambarka khuseeya:

Youth and Students (Dhallinyarada iyo Ardayda)	132 490
Australian Apprentices (Xirfadbarteyaasha Australiya)	133 633
ABSTUDY	Freecall™ 1800 132 317
Indigenous Call Centre	Freecall™ 1800 136 380
Employment Services (Adeegyada Shaqo-siinta)	132 850

Older Australians (Waayeelka Australia)	132 300
Disability, Sickness and Carers (Naafonimada, Jirrada iyo Daryeeleyaasha)	132 717
Families and Parents (Qoysaska iyo Waalidiinta)	136 150
Centrelink Debt (Daynta Centrelink)	Freecall™ 1800 076 072
Indigenous Centrelink Debt (Daynta Centrelink ee dadka asaliga ah)	Freecall™ 1800 138 193
Weydiimaha TTY*	Freecall™ 1800 810 586
Si aad noogula hadasho luqado aanan Ingiriisi ahayn	131 202
National Business Gateway (Furaha Ganacsiga Qaraneed)	131 158
Ra'yi-celinta iyo cabashooyinka	Freecall™ 1800 132 468
TTY* Customer Relations Line (Khadka Xiriirrada Macmiilka) *TTY waxaa loogu talagalay oo keliya dadka dhego la' ama dhibaato ka qaba maqalka ama hadalka. Telefoonka TTY taleefankan ayaa loo baahan yahay si adeeggan loogu isticmaalo.	Freecall™ 1800 000 567
Department of Human Services Fraud Tip-off Line	131 524

Wixii macluumaad dheeraad ah

- ka eeg humanservices.gov.au oo ka baar 'owing money' (Lacagta lagu leeyahay) wixii macluumaad oo Ingiriisi ah
- ka eeg humanservices.gov.au/yourlanguage halkaas oo aad akhrin karto, dhageysan karto ama ku daawan karto macluumaadka luqaddaada
- ka eeg humanservices.gov.au/forms liistada foomamkeena ku qoran Ingiriis
- wac **131 202** si aad noogala hadashid luqaddaada wax ku saabsan lacagaha iyo adeegyada Centrelink
- ka wac the Translating and Interpreting Service (TIS National) taleefanka **131 450** si aad noogala hadashid luqaddaada wax ku saabsan lacagaha iyo adeegyada Medicare iyo Child Support (Taageerada Carruurta).

Ogsoonow: Wicitaanada taleefanka gurigaaga ee lambarrada '13' meel kasta oo ka mid ah Australia waxaa lagu soo dalacayaa lacag go'an. Sicirkaasi way ukala duwanaan kartaa qiimaha wicitaanka deegaanka waxaana laga yaabaa inay ku kala duwanaato adeeg bixiyayaasha telefoonka. Wicitaannada lambarrada '1800' ee telefoonkaaga guriga waa lacag la'aan. Wicitaanada teleefonada dadweynaha iyo moobaylka waxaa laga yaabaa in la waqtiyeeyo oo lagu dallaco sicir sare.

Afeef

Macluumaadka daabacaaddan ku jira waxaa looga jeedaa oo keliya hagaha lacagaha iyo adeegyada. Adiga ayaa masuul ka ah in aad ka go'aan gaarto haddii aad rabto in aad lacag dalbato ama aad codsasho samayso, marka aad xaaladdaada gaarka ah eegto.



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.