



## 避免负债

### 如果我的个人情况有变，我应该做什么？

如果你在领取Centrelink福利金，你要把你的收入情况以及你个人情况的任何变化告知我们。这样，我们才能确保你拿的福利金数额适当，没有多发给你。

**提醒：**故意提供虚假信息者还可能受到起诉，并留下案底。该Department of Human Services会向雇主核实你的收入，并与Australian Taxation Office、Department of Home Affairs，及其他政府机构和提供就业服务的公司机构比照信息。

## 收入

请告知我们下列信息：

- 如果你开始或停止了工作
- 你的工作时长（如果工作时长发生变化也请告知）
- 这份工作为全职，还是散工或兼职
- 扣除各项税费前的收入
- 来自澳大利亚境外的任何收入，或
- 你伴侣的税前收入（如有伴侣）。

## 自雇

如您属于以下情况，请告知我们：

- 你属于自雇性质，或经营生意或公司
- 你生意或公司的收入跟你先前告知我们的（通常在你填完年度所得税申报表后可得知）相比，有了变化
- 你是某一信托组织（包括家庭信托）的受益人，或
- 与上年相比，你应上税的收入有变化。

每隔三月（或在我们另行告知你的时间），你须提交一份有时效的Profit and Loss Statements，直到你可提供报税表为止。

**提醒：**为便于你自己查阅，也为方便我们检查核实，请保管好你所有的工资单。

如果你处于工作年龄，正领取某项福利金，而向我们隐瞒你的收入或故意提供虚假信息或误导性信息，你可能需要额外支付10%的罚款，即Recovery Fee。

## 个人情况变化

如有以下情况发生，请告知我们：

- 你变更了住址
- 你结婚了，与某人步入类似婚姻的关系了，或与伴侣分手或复合了
- 你的房租、膳食费，或住宿费有变
- 你要暂时或永久离开澳大利亚，或到海外学习
- 你失去或恢复了子女的抚养权
- 子女的抚养安排有变动
- 子女所挣收入超过了允许的上限（上限为多少可向我们咨询）
- 你收到了一大笔钱
- 你或你的伴侣收到了一笔休假福利金或解雇费
- 你有其他收入来源
- 你的财产有变化
- 你的护理安排有变或终止（如果你是从我们这里领薪金的家庭护理员），或
- 你的子女不再读书了。

## 其它你可能需要了解的信息

### 你是学生吗？

如果你是学生，发生下列情况，你须告知我们：

- 你不再读书了
- 你的课时发生了变化
- 你的课程发生了变化
- 你转学了，或
- 你课程方面的情况发生了变化。

虽然我们会从教育机构获得信息，但未必及时。如果期末长假（年中假或年末假）中你决定不再返校学习，请立刻告知我们，而不要等到下学期开学之时。

学生停止全日制学习后如果立即联系我们，仍有可能符合条件领取某种福利金。

### 你在领取Youth Allowance吗？

如果你在领取Youth Allowance，则发生下列情况，你须告知我们：

- 离家
- 归家，或
- 开始与父母或其中一方共住。

另外，如果这笔福利金是以你父母的收入为根据发放的，也就是说，你尚未独立，那么，发生以下情况，你也须告知我们：

- 父母的收入情况变化
- 你有兄弟姐妹离家或归家
- 你的这笔福利金是按离家别居的标准发放的，而你回家了（哪怕是临时回家）
- 父母分手或复合；或父母一方有了新伴侣
- 你有兄弟姐妹开始了全职工作
- 你改和父母之中的另一方住，或
- 你获得了奖学金（不包括Student Start-up Scholarship和Relocation Scholarship）或其它学业资助。

## 你在领取Family Tax Benefit吗？

你的家庭收入估算额用以计算应给你发放多少家庭补助，如Family Tax Benefit、Child Care Subsidy等。请务必给我们提供尽可能准确的家庭收入估算额，这样我们才能给你发放适当的家庭补助。你的估算额要把各方面的收入算进去，反映你的家庭的全年经济状况。如果你的家庭情况发生改变，你也须告知我们，比如你住址换了，子女改由他人抚养了，子女抚养安排发生变化了，你有伴侣了，或者你与伴侣分手了。

**提醒：**如果你，或你的伴侣，不须提交报税表，请告知我们。

## 什么情况下需要告知我们

如果你通常属于下列情况之一，你必须告知我们你的收入和工作时间（即使你还未收到工资）：

- 每两周提交一份*Application for Payment*表
- 每两周上报一次，但不提交上表，或每二、四、六、八或12周提交一份上表。

如果你只在情况发生变化后才上报，则必须于14日之内进行。

## 偿还债务

如果你欠我们钱，我们可能随时要求你偿还你的 Centrelink 债务。

为了帮助你更快地还清债务，Australian Taxation Office 可能会把你的退税款转寄给我们用于偿还你的债务。

你可以通过不同的方法偿还所欠的钱。使用 Money You Owe 服务全额支付欠款，或设置还款安排。

通过 [myGov](#) 登录到你的 [Centrelink 在线帐户](#)，然后选择 Money You Owe。

## 如果你不再领取 Centrelink 福利金，但仍欠本部门债务

当你的情况发生变化时，告诉我们仍然很重要。如果你搬家了，且你还欠我们钱，那么你需要在搬家后 14 天内告诉我们你的地址。

如果你不再领取福利金，但仍欠 Centrelink 债务，你的债务可能会被收取利息。我们还可能：

- 阻止你出境；
- 要求Australian Taxation Office将你的退税款交给我们，用于偿还你的欠款；
- 要求你的雇主从你的周薪或月薪中扣钱以偿还你的欠款；
- 要求银行或金融机构从你的账户中扣钱以偿还你的欠款；
- 请第三方托收代理人代表我们收取你的欠款；
- 提起法律诉讼，强制要求你偿还欠款。

如果您已签订还款安排，并且您一直按约定还款，则不会向您收取利息。

## 如何联系我们

你可以使用我们的在线帐户或手机程序管理个人的详细信息、报告收入、查看和打印信函、管理欠款偿还以及检查付款详情。

如何注册，使用账户，请访问[humanservices.gov.au/onlineguides](https://humanservices.gov.au/onlineguides)

用Centrelink在线帐户或手机应用提交绝大多数文件，请访问  
[humanservices.gov.au/submitdocumentsonline](https://humanservices.gov.au/submitdocumentsonline)

欲使用我们的各种手机应用，请先注册账户，然后在App Store或者Google Play™\*下载Express Plus。

Centrelink、Medicare、及Child Support账户均可通过myGov账户访问。myGov不仅安全，而且方便简单，只需一个用户名和密码就可使用政府的各项在线服务。创建myGov账户，请访问[my.gov.au](https://my.gov.au)

欲知英文版详情，请访问[humanservices.gov.au](https://humanservices.gov.au)或拨打下方相关电话号码：

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	<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*咨询	<b>Freecall™ 1800 810 586</b>
用英语之外的语言与我们通话	<b>131 202</b>
National Business Gateway	<b>131 158</b>
反馈、投诉	<b>Freecall™ 1800 132 468</b>
TTY* Customer Relations Line *TTY仅供有听障或言语障碍的人士使用。使用此专线需用TTY电话机。	<b>Freecall™ 1800 000 567</b>
Department of Human Services Fraud Tip-off Line	<b>131 524</b>

## 欲了解更多信息

- 访问 [humanservices.gov.au](http://humanservices.gov.au) 并搜索‘owing money’，获取更多英文版本信息
- 访问 [humanservices.gov.au/yourlanguage](http://humanservices.gov.au/yourlanguage) 提供你自己母语版本的文本、音频、视频格式信息。
- 访问 [humanservices.gov.au/forms](http://humanservices.gov.au/forms) 获取英文版各项所需表格的列表
- 拨打 **131 202** 使用你自己的语言向我们咨 Centrelink 福利与服务
- 拨打 **131 450**，致电 Translating and Interpreting Service (TIS National)，使用你自己的语言向我们咨询 Medicare 和 Child Support 福利与服务

注意：在澳大利亚境内用家庭电话拨打“13”开头的号码均按照固定费率收费。该费率可能与本地通话费率不同，并且不同电话服务供应商收取的费率也可能不同。使用家庭电话可免费拨打“1800”开头的号码。使用公共电话和移动电话拨打“1800”开头的号码可能会按较高费率计时收费。

## 免责声明

本出版物所含信息仅供参考之用，以便你办理福利金与服务方面的事宜。审视自己情况后，是否提交申请资料，申请福利金，全由你自己决定。



# 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.