# Transcript – Child Care Subsidy – avoid an overpayment

It’s a new year, and it’s the perfect time to get organised!

If you get Child Care Subsidy, it’s time to check your details.

If your details aren't up to date, we could overpay you. This means an overpayment at the end of the financial year that you’ll need to pay back.

Sign in to your myGov account and select Centrelink to check all of your details are up to date.

There are 3 things you should check.

Your family income estimate, your withholding percentage and your and your partner’s activity levels.

Take a few minutes to check your family income estimate. We use this to work out how much Child Care Subsidy you can get. Reviewing it often, helps you to know you’re getting the right amount.

Your estimate should reflect all of your income. Even if it’s only changed a little, you should update your estimate as soon as possible.

This is especially important if you have unexpected income, such as an end of year bonus from work, or if you picked up some extra shifts over the holiday period.

It’s also important if your income is irregular, like if you work casually or your work has seasonal demand.

If this is you, check your income estimate often. You can keep track of what you estimated and update it as the year progresses.

If your income is difficult to estimate, you may want to increase your withholding percentage.

We automatically withhold 5% of your Child Care Subsidy. This acts as a buffer at the end of the financial year to offset any overpayments. If you estimate your income correctly, we’ll pay you the 5% we withheld.

You can increase this percentage using your Centrelink online account through myGov.

By doing this, you have a bigger buffer to offset a potential overpayment.

Your activity level is also important.

If you or your partner are going to start working an extra day this year, or plan to work less, check your activity level is correct.

Updating this information, along with your family income estimate, means we’ll pay the right amount of Child Care Subsidy.

Your activity level, along with your withholding percentage and income estimate, is what we use to work out how much Child Care Subsidy you can get.

By keeping all of your details up to date, this helps you not to get an overpayment. And remember, if we underpay your Child Care Subsidy during the year, we’ll pay you what we owe when we balance your payments.