







# Working Credit – Working when you get a Centrelink payment

Working Credit helps you keep more of your Centrelink payment and benefits when you start working.

If you get one of the following payments you can build up to 48 Working Credits each fortnight if you earn \$48 or less:

- JobSeeker Payment
- Youth Allowance for job seekers
- Parenting Payment
- Disability Support Pension
- Carer Payment
- Partner Allowance
- Widow Allowance.

**Note:** If you get Disability Support Pension or Carer Payment you'll get Working Credits while you are below age pension age. If you are over age pension age you will get Work Bonus.

If you do not work at all in the fortnight and you have no other ordinary income above \$48, you will get the full 48 Working Credits.

If you earn under \$48 from employment, and this is your only income, you will build the balance between what you earned and 48. For example, if you earned \$20 in the fortnight, you will get 28 Working Credits.

You can only get a maximum of 48 Working Credits each fortnight and build them up to 1000. If you get Youth Allowance for job seekers you can build up to 3,500.

If you start working again, your Working Credits will reduce the amount we count as income and you will get more of your Centrelink payment.

## Example

Jamila has been getting JobSeeker Payment for 8 months without earning any income. Jamila has built up 768 Working Credits.

Jamila starts a job earning \$1,000 per fortnight. In the first fortnight the 768 Working Credits reduce the amount we count as income from \$1,000 to \$232. This means Jamila gets some JobSeeker Payment for that fortnight. Jamila's Working Credit balance is now zero.

The next fortnight all of Jamila's income will count and reduce Jamila's payment to zero

**Note:** if you are a full-time student and get Youth Allowance, Austudy or ABSTUDY, you can use the Income Bank instead of Working Credit.

## How to get Working Credit

We calculate your Working Credit automatically when you report your income. You do not need to do anything extra.

## Why you must keep reporting

You must keep reporting your income when you start work. Once you have used up your Working Credit, you may keep your concession card and some other benefits for up to 12 weeks.

If your job ends, or your income drops within 12 weeks, and you have continued to report your earnings, your payment will start again without you having to claim again.

If you do not get a payment from us for 12 weeks because your income is too high, we will cancel your payment.

You can check your Working Credit balance and history using your Centrelink online account through myGov. Go to **my.gov.au**

## For more information

- call your regular payment number and let us know you need an interpreter. We will arrange one for free. For a list of our phone numbers, go to **servicesaustralia.gov.au/phoneus**
- call **131 202** to speak with us in your language about Centrelink payments and services
- go to **servicesaustralia.gov.au/yourlanguage** where you can read, listen to or watch videos with information in your language
- go to **servicesaustralia.gov.au/jobseekers** for more information in English
- 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
- visit a service centre.

**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's your responsibility to decide if you wish to apply for a payment and to make an application with regard to your particular circumstances.