



Working Credit——领取 Centrelink 福利金期间工作

Working Credit 可帮助您在开始工作时保留更多的 Centrelink 津贴和福利。

如果您在领取下列任何一种福利金，且您的收入不超过\$48，则可每两周积累 48 个 Working Credit：

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

注意：如果您在领取 Disability Support Pension 或 Carer Payment，且尚未到领取养老金的年龄，则将获得 Working Credit。如果您已到领取养老金的年龄，则将获得 Work Bonus。

如果您在两星期内完全没有工作，而且没有其他高于\$48 澳元的普通收入，则将全额获得 48 个 Working Credit。

如果您的工作收入不足\$48，而且没有任何其他收入，则将积累所赚取收入和 48 澳元之间的差额积分。例如，如果在两星期内赚取了\$20，则将获得 28 个 Working Credit。

每两周最多只能获得 48 个 Working Credit，并最多可积累到 1000 个 Working Credit。如果您在领取 Youth Allowance for job seekers，则最多可积累到 3500 个 Working Credit。

如果您再次开始工作，您的 Working Credit 将用于抵减我们计算为收入的数额，即您领取的 Centrelink 津贴数额会增加。

示例：

Jamila 在没有任何收入的情况下，领取 JobSeeker Payment 有 8 个月的时间了。Jamila 积累过 768 个 Working Credit。

Jamila 开始工作，每两周赚取 1000 澳元。在头两个星期内，768 个 Working Credit 用于抵减我们算作 Jamila 收入的金额，即 Jamila 的评估收入从\$1000 减少到\$232。换言之，Jamila 在那

两星期内可领取到部分 JobSeeker Payment。此后，Jamila 的 Working Credit 余额是零。
接下来的两个星期，Jamila 的所有收入都将被计算在内，Jamila 的津贴数额也减少到零

注意：如果您是全日制学生，并在领取 Youth Allowance、Austudy 或 ABSTUDY，则可以使用 Income Bank，而非 Working Credit。

如何获得 Working Credit

当您申报收入时，我们会自动计算您的 Working Credit。您无需另外做任何事情。

为什么必须持续申报收入

当您开始工作时，必须持续申报收入情况。一旦用完了 Working Credit，您还可在长达 12 周的时间里保留优惠卡和其他部分福利。

如果您始终坚持申报收入，那么一旦工作告终，或收入在 12 周内下降，您的福利金发放就会重新开始，且无需再次申请。

若因收入过高而连续 12 周没有收到福利金发放，您的福利金将会被取消。

您可以通过 myGov 使用 Centrelink 在线账户检查您的 Working Credit 余额和历史记录。请访问 my.gov.au

更多信息

- 如需口译服务，请拨打普通福利金专线。我们会免费安排口译员。欲获得我们的联系电话列表，请浏览 servicesaustralia.gov.au/phoneus
- 致电 **131 202**，用中文咨询 Centrelink 相关福利金和服务的信息
- 浏览 servicesaustralia.gov.au/yourlanguage 获得中文版的文本、音频或视频信息
- 请浏览 servicesaustralia.gov.au/jobseekers 了解更多英文信息
- 致电 **131 450**，联系 Translating and Interpreting Service (TIS National)，用中文咨询 Medicare 和 Child Support 相关福利金和服务的信息
- 前往服务中心。

注意：从澳大利亚任何地方用座机拨打“13”开头的电话号码，费用固定。该费率可能因本地通话价格而异，也可能因电话服务提供商而异。使用座机拨打“1800”开头的电话号码免费。使用公共电话和移动电话致电可能会以较高的费率按时计费。

免责声明：

本出版物中包含的信息仅作为福利金和服务指南之用。您有责任决定是否要申请某项福利金，并根据个人具体情况提出申请。



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.