

When to use this form



Use this form to assess if you meet the Carer Allowance income test. It gathers information about your and your partner's adjusted taxable income.

Important information

To be eligible for Carer Allowance your and your partner's adjusted taxable income must be below \$250,000 per annum.

Carer Allowance is an income supplement for people who provide additional daily care and attention for an adult or child with a disability or medical condition, or an adult who is frail aged.

Online services



You can access your Centrelink online account through myGov. myGov is a secure way to access a range of government services online with one username and password. You can create a myGov account at my.gov.au and link it to your Centrelink online account.

Help filling in this form

For more information, go to servicesaustralia.gov.au/carers or visit one of our service centres.

Call us on **132 717**.

We can translate documents you need for your claim or payments for free.

To speak to us in your language, call **131 202**.

Call charges may apply.

If you have a hearing or speech impairment, you can contact the **TTY service** Freecall™ **1800 810 586**. A TTY phone is required to use this service.



What is adjusted taxable income?

Adjusted taxable income consists of:

- taxable income as shown on your tax notice of assessment, including Paid Parental Leave
- target foreign income (overseas income that is not taxable in Australia)
- total net investment losses
- the value of any employer provided benefits above \$1,000
- reportable superannuation contributions
- any tax free government pensions or benefits
- the deemed income from the current balance of your account-based income streams if the account holder is 60 years of age or older
- **less** child support you have **paid**.

We use information from the Australian Taxation Office (ATO) to verify the income details you provide.

For more information, go to servicesaustralia.gov.au/adjustedtaxableincome

Taxable income

Taxable income = gross income less allowable deductions.

Taxable income is the amount remaining after you take away all your allowable deductions from your assessable or gross income. This amount can be found on your notice of assessment, issued by the ATO.

If you do not need to lodge a tax return because your income was too low, any income you earned in the financial year is still considered taxable income and you will need to include it.

If your allowable deductions are greater than your gross income, that is, if you make a loss, your taxable income is taken to be nil for the purpose of calculating your adjusted taxable income.

Only include income that is taxable.

Your gross income may include the following:

- money from employment
- Parental Leave Pay
- Dad and Partner Pay
- Disaster Recovery Allowance
- business income
- rental income
- interest
- dividends.
- partnership and trust distributions
- income support payments such as pensions and benefits
- capital gains on disposal of assets
- superannuation withdrawals (do not include First Home Super Saver Scheme amounts)
- eligible termination payments
- income from banks, credit unions, building societies
- overtime, bonuses, pay rises and maternity payments

Allowable deductions which should be taken away from your gross income include:

- deductions for work related expenses
- expenses incurred for business purposes
- gifts and donations to eligible charities and organisations.

Target foreign income

Target foreign income is income received from outside Australia for which you do not pay Australian income tax. This may include money from foreign business interests or investments. The amount must be in Australian dollars and cover the Australian financial year. If a foreign income amount has already been included in an Australian tax return as a result of a double taxation agreement, do not include it again as target foreign income.

Total net investment losses

Total net investment losses are the sum of net losses from rental property income, plus net losses from financial investment income as assessed by the ATO. Any net investment losses will be recorded in the Income tests section of your tax return.

The value of any net investment losses is added back to your adjusted taxable income.

A net loss from rental property income is the amount by which the expenses of owning the property, such as mortgage interest payments and maintenance costs, exceed the gross rental income from it.

A net loss from financial investment income is the amount by which the expenses of owning the investment, such as interest payments on the money lent to purchase the investments, exceeds the income that the investments are earning. These investments are often referred to as negatively geared.

Do not include any net investment losses you declare on your tax return from a partnership or trust.

Employer provided benefits

Employer provided benefits for Carer Allowance purposes are benefits you get from an employer **less the first \$1,000**. For example:

- help to pay your rent or a home loan
- a mobile phone
- a car
- school fees for children
- health insurance premiums
- help with child care expenses.

Do not include any exempt reportable fringe benefits. Exempt reportable fringe benefits are any reportable fringe benefits received from a not for profit organisation which is eligible for a fringe benefits tax exemption under section 57A of the *Fringe Benefits Tax Assessment Act 1986*. You should check with your employer's payroll area if you are not sure if you receive exempt reportable fringe benefits.

You will find reportable fringe benefits on your payment summary at the end of the financial year.

Reportable superannuation contributions

Any reportable superannuation contributions are included as income and need to be added back into your adjusted taxable income. Any reportable superannuation contributions will be recorded in the Income tests section of your tax return.

Reportable superannuation contributions include:

- discretionary contributions. Examples of these include: voluntary salary sacrificed contributions, made by you or on your behalf by your employer. These are above those required by law such as an industrial award or the superannuation guarantee
- total superannuation contributions made by you as a self-employed person, for which you can claim a tax deduction.

Reportable superannuation contributions do not include compulsory employer contributions. If you have reportable superannuation contributions, you need to make sure this income is included.

If you do not know if this applies to you, contact your employer, financial adviser or the ATO.

Tax free government pensions or benefits

Income from tax free pensions and benefits that you (and/or your partner) receive through Centrelink or the Department of Veterans' Affairs must be added back into your adjusted taxable income. Any tax free pensions or benefits received will be recorded in the Income tests section of your tax return (if you lodged a tax return).

Add the amounts of any of the following payments you receive:

Centrelink

- Disability Support Pension paid to a person who is not old enough to receive the Age Pension
- Carer Payment where both the carer and the person being cared for are not old enough to receive the Age Pension.

Tax free pensions or benefits do not include Family Tax Benefit, Bereavement Payment, Pharmaceutical Allowance, Rent Assistance, Remote Area Allowance, Carer Allowance or Language, Literacy and Numeracy Supplement.

Continued

Department of Veterans' Affairs

- Department of Veterans' Affairs (DVA) Invalidity Service Pension
- DVA Disability Compensation Payment
- DVA war widow's and war widower's pension
- DVA Service Pension and partner Service Pension
- DVA Income Support Supplement
- DVA Defence Force Income Support Allowance (DFISA)
- Special Rate Disability Pension safety net payment (SRDP)
- Compensation for permanent impairment paid under the Military Rehabilitation and Compensation Act (MRCA)
- Additional compensation for impairment from another service injury or disease paid under the MRCA
- Interim compensation paid under the MRCA
- Compensation payments made under 234(1)(b) of the MRCA
- Compensation payments made under both sections 252 and 254 of the MRCA.

Deemed income

The deeming rules assume an account-based income stream is earning a certain amount of income, regardless of the income you actually receive from the investment.

For the purpose of the Carer Allowance income test, if you or your partner are 60 years of age or older and have an account-based income stream, you will need to calculate the approximate deemed income on the account balance. Only calculate the deemed income of any account-based income streams, do not include any other financial assets.

For more information about deeming and how it is calculated, go to servicessaustralia.gov.au/deeming

Child Support you pay

Child support (maintenance) you pay are payments you make to support your natural or adopted child from a previous relationship.

This includes:

- private child support – any amount you paid directly to another person
- any child support you paid through the Child Support Agency (CSA)
- non-cash child support – for example, school fees, rent/mortgage payments
- other amounts – which are not part of any property settlement, including spousal maintenance.

The full amount of any child support you paid in the financial year will be deducted from your adjusted taxable income.

Carer Allowance adjusted taxable income details (SA489)

Filling in this form

You can complete this form on your computer, print and sign it.

If you have a printed form:

- Use black or blue pen.
- Print in BLOCK LETTERS.
- Where you see a box like this ► **Go to 1** skip to the question number shown.

About you

1 Your Customer Reference Number (if known)

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2 Your name

Mr Mrs Miss Ms Mx Other

Family name

First given name

Second given name

3 Your date of birth (DD MM YYYY)

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About the person(s) you care for

4 Person(s) you are claiming Carer Allowance for

1 Name of person

Mr Mrs Miss Ms Mx Other

Family name

First given name

Second given name

Date of birth

(DD MM YYYY)

--	--	--	--	--	--	--	--

Customer Reference Number (if known)

--	--	--	--	--	--

Permanent address

Postcode

2 Name of person

Mr Mrs Miss Ms Mx Other

Family name

First given name

Second given name

Date of birth

(DD MM YYYY)

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Customer Reference Number (if known)

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Permanent address

Postcode

If you receive Carer Allowance for more than 2 people provide a separate sheet with their details.



CLK0SA489 2212

23 Do you give permission for your partner to speak with us on your behalf?

You can change this authority at any time.

No

Yes

24 Do you want to authorise another person or organisation to make enquires, get payments and/or act on your behalf?

No **Go to next question**

Yes



You can do this online or fill in and return an **Authorising a person or organisation to enquire or act on your behalf (SS313)** form.

If you want to do this online, use your Centrelink online account. If you want a form or more information about nominee arrangements, go to servicesaustralia.gov.au/nominees

29 If you do not have a partner (living together in a relationship, including de facto), do not complete question **30** and question **31**

30 Has your partner lodged a tax return for the financial year you have stated at question **26**?

No **Go to next question**

Yes **Go to 32**

31 Give a reason why your partner has not lodged a tax return:

Income was below the tax free threshold or as a result of an ATO tax offset

Only income was a government pension or allowance

None of the above **Give details below**

About your income

25 Read this before answering the following questions.

From this question on, when we ask you about your partner we mean your current partner (if you have one).

26 Read this before answering the following questions.

The income details you provide can be for either of the two financial years preceding the current financial year. They should be the most recent details verified by the Australian Tax Office if you are required to lodge an income tax return.

If you have a partner, you must both provide income details for the **same financial year**.

Which previous financial year are you and your partner (if you have one) providing income details for?

/

27 Have you lodged a tax return for the financial year you have stated at question **26**?

No **Go to next question**

Yes **Go to 29**

28 Give a reason why you have not lodged a tax return:

Income was below the tax free threshold or as a result of an ATO tax offset

Only income was a government pension or allowance

None of the above **Give details below**

32 Use the following table to advise your and your partner's (if you have one) adjusted taxable income for the financial year you have stated at question **26**.

	You	Your partner
<p>A Taxable income</p> <p>From the notice of assessment issued by the ATO. If your allowable deductions are greater than your gross income, record zero.</p> <p>or</p> <p>If your (and/or your partner's) income was too low and you are not required to lodge a tax return, give the amount of taxable income you (and/or your partner) received.</p> <p>Only include income that is taxable.</p> <p>Do not include income asked for in parts B to F of this question.</p>	<p>\$</p> <p>or</p> <p>\$</p>	<p>\$</p> <p>or</p> <p>\$</p>
<p>B Target foreign income – this is income you did not pay Australian income tax on (write the amount in Australian dollars). See the Income tests section of your tax return.</p>	<p>+</p> <p>AUD\$</p>	<p>+</p> <p>AUD\$</p>
<p>C Total net investment losses – are the sum of:</p> <ul style="list-style-type: none"> net rental property losses (see the Income tests section of your tax return) — the amount by which the expenses incurred for a rental property exceed the gross rental income from that property <p>and</p> <ul style="list-style-type: none"> net financial investment losses (see the Income tests section of your tax return) — the amount by which allowable deductions in respect of financial investments exceed the gross income from those investments. <p>Do not include any net rental property losses or net financial investment losses you declared from a partnership or trust.</p> <p>You must add this amount even though it is a loss.</p>	<p>+</p> <p>\$</p> <p>+</p> <p>\$</p>	<p>+</p> <p>\$</p> <p>+</p> <p>\$</p>
<p>D Value of employer provided benefits – write the amount of your employer provided benefits above \$1,000.</p>	<p>+</p> <p>\$</p>	<p>+</p> <p>\$</p>
<p>E Reportable superannuation contributions – are the sum of your:</p> <ul style="list-style-type: none"> reportable employer superannuation contributions (see the Income tests section of your tax return) — for example, salary sacrifice contributions <p>and</p> <ul style="list-style-type: none"> personal deductible superannuation contributions (see the Supplementary section of your tax return). Contributions for which you can claim a deduction on your tax return. 	<p>+</p> <p>\$</p> <p>+</p> <p>\$</p>	<p>+</p> <p>\$</p> <p>+</p> <p>\$</p>
<p>F Tax free government pensions or benefits (includes Disability Support Pension, Carer Payment and defence pensions that are tax free). See the Income tests section of your tax return if you lodged a tax return.</p>	<p>+</p> <p>\$</p>	<p>+</p> <p>\$</p>
<p>G Subtotal of adjusted taxable income (A + B + C + D + E + F = G)</p>	<p>=</p> <p>\$</p>	<p>=</p> <p>\$</p>
<p>H Less Child Support you (and/or your partner) have paid</p>	<p>-</p> <p>\$</p>	<p>-</p> <p>\$</p>
<p>I Total adjusted taxable income (G minus H = I)</p>	<p>=</p> <p>\$</p>	<p>=</p> <p>\$</p>
<p>J Add your and your partner's total adjusted taxable income at I</p>	<p>\$</p>	

This total adjusted taxable income plus any deemed income you (and/or your partner) may have from any account-based income streams may be used to work out if you meet the Carer Allowance income test.

33 Read this before answering the following question.

An account-based income stream (also known as an allocated pension, an allocated annuity or transition to retirement pension) is a retirement income stream product purchased with superannuation money. Unlike other annuities and superannuation pensions, most investors have full access to their capital. Although there is a minimum amount that must be paid each year, the investor may nominate to receive an amount above the minimum. If you (and/or your partner) own any account-based income streams, income may be deemed on the account balance and added to any other income amounts you have declared to determine whether you meet the Carer Allowance income test.

Are you (and/or your partner) 60 years of age or older and receiving income from an account-based income stream?

No **Go to 36**

Yes Give details below

Note: Do not provide this information for any person who is under 60 years of age.



You (and/or your partner) will need to return a **Details of income stream product (SA330)** form or similar schedule, for each account-based income stream. Only provide a new form or schedule for income stream products you have already told us about if the details have changed.

The form or similar schedule must be completed by your product provider or the trustee of the Self Managed Superannuation fund (SMSF) or Small APRA fund (SAF) or the SMSF administrator.

If you do not have this form, go to servicessaustralia.gov.au/forms

1 Name of product provider/SMSF/SAF

Product reference number

Commencement date (DD MM YYYY)

The account balance of the account-based income stream Owned by:

\$

You Your partner

Continued

1 Name of product provider/SMSF/SAF

Product reference number

Commencement date (DD MM YYYY)

The account balance of the account-based income stream Owned by:

\$

You Your partner

If you (and/or your partner) have more than 2 account-based income streams, provide a separate sheet with details.

34 Write the total value of your current account balance (and your partner's balance if they also have one). Do not include information for a person who is under 60 years of age.

Total of all account-based income stream balances

\$

35 You will need to calculate the approximate deemed income on the total balance stated at question **34**. For information on calculating deeming income, go to servicessaustralia.gov.au/deeming

Is the **combined total adjusted taxable income** listed at question **32J plus any deemed income** from your (and/or your partner's) account-based income stream(s), below or above \$250,000?

Below \$250,000 **Go to 40**

\$250,000 or **above** **Go to 37**

36 Is your and your partner's (if you have one) combined total adjusted taxable income below \$250,000 (see question **32J**)?

No **Go to next question**

Yes **Go to 40**

37 Read this before answering the following question.

- You may continue to qualify for Carer Allowance if your and your partner's (if you have one) combined adjusted taxable income will be less than \$250,000 **in the current financial year.**
- If your and your partner's (if you have one) combined adjusted taxable income has reduced since the financial year you selected at question 26, we may be able to accept an estimate of your and your partner's (if you have one) combined adjusted taxable income for the current financial year.

Do you expect your and your partner's (if you have one) combined adjusted taxable income for the current financial year to be below \$250,000?

No **Go to 40**

Yes **Go to next question**

38 What is the reason for the change in your and your partner's (if you have one) combined adjusted taxable income since the financial year at question 26?

Retirement or partial retirement from the workforce, closure of a business, or receipt of an inheritance.

Reduced working hours (ongoing) because the care receiver requires more care and you are personally providing that care.

A substantial loss of income caused by a catastrophic event or natural disaster, for example, fire, flood or cyclone.

A substantial one-off cost because of the disability/ medical condition of the care receiver.

None of these reasons.

 Provide an explanation and evidence to support the reason your (and/or your partner's) income will be lower.

Questions continue ►

39 Give an **estimate** of the adjusted taxable income you and your partner's (if you have one) expect to receive in the **current** financial year.

	You	Your partner
A Estimated taxable income Give an estimate of the amount of income you (and/or your partner) expect to receive. Only include income that is taxable and not from sources in Parts B to F of this question.	\$ <input type="text"/>	\$ <input type="text"/>
B Target foreign income – this is income you do not pay Australian income tax on. Write the amount in Australian dollars.	+	+
	AUD\$ <input type="text"/>	AUD\$ <input type="text"/>
C Total net investment losses – are the sum of:	+	+
• net rental property losses — the amount by which the expenses incurred for a rental property exceed the gross rental income from that property	\$ <input type="text"/>	\$ <input type="text"/>
and	+	+
• net financial investment losses — the amount by which allowable deductions in respect of financial investments will exceed the gross income from those investments.	\$ <input type="text"/>	\$ <input type="text"/>
Do not include any net rental property losses or net financial investment losses you will declare from a partnership or trust. You must add this amount even though it is a loss.		
D Value of employer provided benefits. Write the amount you expect to receive for employer provided benefits above \$1,000.	+	+
	\$ <input type="text"/>	\$ <input type="text"/>
E Reportable superannuation contributions – are the sum of your:	+	+
• reportable employer superannuation contributions – for example, salary sacrifice contributions	\$ <input type="text"/>	\$ <input type="text"/>
and	+	+
• personal deductible superannuation contributions. These are contributions for which an individual can claim a deduction on their individual tax return.	\$ <input type="text"/>	\$ <input type="text"/>
F Tax free government pensions or benefits (includes Disability Support Pension, Carer Payment and defence pensions that are tax free).	+	+
	\$ <input type="text"/>	\$ <input type="text"/>
G Subtotal of estimated adjusted taxable income (A + B + C + D + E + F = G)	=	=
	\$ <input type="text"/>	\$ <input type="text"/>
H Less Child Support you (and/or your partner) expect to pay	-	-
	\$ <input type="text"/>	\$ <input type="text"/>
I Total estimated adjusted taxable income (G minus H = I)	=	=
	\$ <input type="text"/>	\$ <input type="text"/>
H Add your and your partner's total estimated adjusted taxable income at I		\$ <input type="text"/>

This total adjusted taxable income plus any deemed income you (and/or your partner) may have from any account-based income streams may be used to work out if you meet the Carer Allowance income test.

Checklist

- 40** Which of the following forms and documents are you (and/or your partner) providing with this form?

Where you are asked to supply documents, provide original documents.

If you are not sure, check the question to see if you should provide the documents.

Tick all that apply to	you	your partner
Relationship details – Separated under one roof (SS293) form (If you answered No at question 10)	<input type="checkbox"/>	<input type="checkbox"/>
Relationship details – Separated under one roof (SS293) form (If you answered Yes at question 10)	<input type="checkbox"/>	
Authorising a person or organisation to enquire or act on your behalf (SS313) form (If you answered Yes at question 24)	<input type="checkbox"/>	
A Details of income stream product (SA330) form or a similar schedule (If you answered Yes at question 33)	<input type="checkbox"/>	<input type="checkbox"/>
Documents to support the reason your income will be lower (see question 38)	<input type="checkbox"/>	<input type="checkbox"/>

Privacy notice

- 41** You (and your partner) need to read this

Privacy and your personal information

The privacy and security of your personal information is important to us, and is protected by law. We collect this information so we can process and manage your applications and payments, and provide services to you. We only share your information with other parties where you have agreed, or where the law allows or requires it. For more information, go to servicesaustralia.gov.au/privacy

Declaration

- 42** I declare that:

- the information I have provided in this form is complete and correct.

I understand that:

- I must return **all** supporting documents at the same time as I lodge my claim form. If I do not return all documents, my claim may not be accepted. The only exception will be if I am waiting for medical evidence or other documents from a third party.
- I may need to give further information if requested.
- Centrelink can make relevant enquiries to make sure I receive the correct entitlement.
- I must notify Centrelink of any changes to this information **within 14 days** of the change occurring.
- giving false or misleading information is a serious offence.

Your signature



Date (DD MM YYYY)

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Your partner's signature (if applicable)



Date (DD MM YYYY)

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Returning this form

Return this form and any supporting documents:

- online** using your Centrelink online account. For more information, go to servicesaustralia.gov.au/centrelinkuploaddocs
- by post to
Services Australia
Carer Services
PO Box 7805
CANBERRA BC 2610
- in person at one of our service centres.