

A guide to Australian Government payments

1 January 2023 to 19 March 2023

On behalf of the Department of Social Services, the Department of Agriculture, Fisheries and Forestry and the Department of Education.

The information in this publication is general and does not cover the support and related rules for people in all situations. Rates may change if there is a change in a person's circumstances, or in legislation. Contact us on the relevant payment line for detailed information based on individual circumstances.

People affected by coronavirus can go to servicessaustralia.gov.au/covid19 to find out about payments, services and information to help them.

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FAMILIES

Family Tax Benefit Part A

Family Tax Benefit Part A is a supplementary payment to assist low and middle income families with the direct costs of raising dependent children. It is paid for each eligible child in the family and can be paid in fortnightly instalments or as an annual lump sum.

For more information go to servicessaustralia.gov.au/ftb or call us on the Families line (page 56).

Basic conditions of eligibility

- Claimant must have a Family Tax Benefit child (page 55).
- Can be paid to a parent, guardian or an approved care organisation.
- Only one member of a couple can receive payment. Eligibility follows the child, not the parent.

Residence requirements

- Claimant must be an Australian resident (page 55), an SCV holder (page 55) residing in Australia, or the holder of a specified temporary visa (page 55).
- The child must also meet these requirements or must be living with the claimant.
- Available to new Australian residents after 52 weeks in Australia as an Australian resident, SCV holder or holder of a specified temporary visa (some exemptions may apply).
- May be paid for up to 6 weeks of a recipient or child's temporary absence from Australia. However, specified temporary visa holders may only be paid in limited circumstances.

Payment rates and methods of payment

Family situation	Per fortnight	Per year
Maximum rates		
Each child aged 0 to 12	\$197.96	\$5,978.70
Each child aged 13 to 19	\$257.46	\$7,529.95
Each child aged 0 to 19, in an approved care organisation	\$63.56	\$1,657.10
Base rate		
Each child aged 0 to 19	\$63.56	\$2,474.70

Annual amounts (except for the approved care organisation rate) include the end of year supplement (\$817.60 per child), while the fortnightly amounts do not. Eligible families may also receive Energy Supplement (page 38).

- Parents caring for a child for 35% to 64% of the time may share these rates with another carer or carers.
- Parents caring for a child for 14% to 34% of the time can't receive these rates, but may be able to receive Rent Assistance, a Health Care Card, Remote Area Allowance, Child Care Subsidy and the lower threshold of the Medicare Safety Net.

- Families can submit a claim up to 3 months before the expected birth of the child or when the child is expected to enter their care.
- Families can choose to have their payments made either fortnightly or as a lump sum after the end of the financial year. Families with outstanding tax returns or related debts may not be able to receive their payments fortnightly.
- For families claiming after the end of a financial year:
 - the claimant must submit the claim within 12 months after the end of that year, and
 - the claimant and their partner must lodge an income tax return, or tell us that they are not required to lodge an income tax return, within 12 months after the end of that year.
- For families receiving fortnightly instalments, the recipient and their partner must lodge an income tax return, or tell us that they're not required to lodge an income tax return, within 12 months after the end of the financial year. If they don't, they must repay any amounts they have received.
- Call us on the Families line (page 56) if there are circumstances preventing you from submitting your claim or lodging your income tax return.

End of year supplement

The Family Tax Benefit Part A end of year supplement (\$817.60 per child) is paid after the end of the financial year.

To be eligible for the end of year supplement:

- a family must have a combined adjustable taxable income (page 54) of \$80,000 or less, and
- a person and their partner must lodge an income tax return, or tell us that they are not required to lodge an income tax return, within 12 months after the end of the financial year.

The end of year supplement may be used to offset overpayments.

Multiple Birth Allowance

Multiple Birth Allowance is a supplementary payment to help with the extra costs associated with births of triplets or more. It is paid as part of Family Tax Benefit Part A and doesn't require a separate claim.

Families with at least 3 children born during the same multiple birth may be eligible until the children turn 16, or if at least 3 of the children are in full-time study, until the end of the calendar year in which they turn 18.

Family situation	Per fortnight	Per year
Triplets	\$171.08	\$4,460.30
Quadruplets or more	\$227.92	\$5,942.20

Supplementary support

Families receiving Family Tax Benefit Part A are often also eligible for Family Tax Benefit Part B (page 4).

The table below outlines some other common forms of supplementary support for Family Tax Benefit Part A recipients, if they meet the eligibility criteria.

Payments	Available to:
Parental Leave Pay (page 10)	recipients with a newborn or newly adopted child.
Dad and Partner Pay (page 11)	
Newborn Supplement and Newborn Upfront Payment (page 4)	
Parenting Payment (page 12)	recipients with principal care of a young child.
Child Care Subsidy (page 6)	recipients with a child in approved child care.
Rent Assistance (page 37)	recipients renting in the private rental market or community housing. Go to servicessaustralia.gov.au/rentassistance for more information about eligibility and related rules.

Concession cards	Automatically issued to:
Health Care Card (page 43)	lower income families.

For more information about payments and services based on individual circumstances, go to servicessaustralia.gov.au/paymentfinder

Family Tax Benefit advance

Families may also be able to access a lump sum Family Tax Benefit advance if their fortnightly rate of Family Tax Benefit Part A is at least the base rate for one child, and if repayment of the advance will not cause them to suffer financial hardship. Up to 7.5% of a family's annual Family Tax Benefit Part A entitlement may be paid in advance at any one time, up to a \$1,202.54 limit.

Go to servicessaustralia.gov.au/advancepayments for more information about eligibility and related rules.

Immunisation and health check requirements

To meet the immunisation requirements, a child must be up to date with their early childhood vaccinations, on a catch-up schedule according to the current Australian Immunisation Handbook or have a valid exemption. Families have their rate reduced for each child not meeting the immunisation requirements.

Health check requirements also apply to families where the recipient or their partner receive an income support payment and who have a child that turns 4 during the financial year. These families have their rate reduced if their child hasn't had a health check by the time they turn 5, or if the family hasn't told us the child has had their health check.

The rate reduction for not meeting either requirement is \$30.66 per fortnight. The reduction also applies to lump sum claims.

Assets test

- No assets test.

Income test

The rate of payment depends on a family's combined annual adjusted taxable income (page 54). Families receiving fortnightly instalments provide an estimate of their income for the financial year. To reduce or avoid overpayment, families can elect to be paid at a lower rate throughout the year. The income test doesn't apply to families where a parent receives certain income support payments (including certain Department of Veterans' Affairs payments) at a rate above nil.

In most cases, the rate is calculated using 2 income tests. The test that results in the higher rate applies.

Maximum rate income test

- Income up to \$58,108 per year has no effect on the rate of payment.
- Each dollar of income between \$58,108 and \$103,368 reduces the maximum rate of payment by 20 cents.
- Each dollar of income above \$103,368 reduces the maximum rate of payment by 30 cents.

Base rate income test

- Income up to \$103,368 per year has no effect on the rate of payment.
- Each dollar of income above \$103,368 reduces the base rate of payment by 30 cents.

Annual income limits above which Family Tax Benefit Part A may not be paid

Number of children	Aged 13 to 19			
	0	1	2	3
Aged 0 to 12	0	\$108,892	\$117,944	\$140,319
	1	\$108,892	\$114,416	\$135,148
	2	\$114,416	\$129,977	\$152,351
	3	\$124,806	\$147,181	\$169,555

Income limits vary depending on a family's circumstances and may be higher if they receive additional supplements, such as Energy Supplement or Rent Assistance. Please contact us for more information based on your circumstances.

How maintenance affects Family Tax Benefit

A person's rate may be affected if they or their partner receive child support or spousal maintenance from a former partner, or if they don't take reasonable action to obtain child support.

For more information go to servicessaustralia.gov.au/csandftba or call us on the Families line (page 56).

Maintenance action test

If a person or their partner cares for children from a previous relationship, they can apply for a child support assessment by going to servicessaustralia.gov.au/childsupportassessment or by calling us on the Child Support Enquiry Line (page 56). If they don't take reasonable action to obtain child support, they may only receive the base rate of Family Tax Benefit Part A for the children.

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For more information, or if there are circumstances that make it difficult for you to apply for child support from the other parent, call us on the Families line (page 56).

Maintenance income test

- Each dollar of maintenance received over the maintenance income free area may reduce the maximum rate by 50 cents for each child attracting maintenance. It doesn't reduce the base rate or the rate for children who don't attract maintenance.

Family situation	Maintenance income free area (per year)
Single parent, or one of a couple receiving maintenance	\$1,752.00
Couple, each receiving maintenance	\$3,504.00
For each additional child, add	\$584.00

Newborn Supplement and Newborn Upfront Payment

Newborn Supplement provides a temporary fortnightly increase to Family Tax Benefit Part A to help families with the costs of a newborn or adopted child. Newborn Upfront Payment provides an initial lump sum to assist with immediate costs.

Families receiving Family Tax Benefit Part A are automatically assessed for eligibility if they aren't accessing Parental Leave Pay for the child.

For more information go to servicessaustralia.gov.au/newbornsupplement or call us on the Families line (page 56).

Basic conditions of eligibility

- Payable in addition to Family Tax Benefit Part A for a child who is:
 - aged less than one and in the care of a parent, or
 - aged less than one and becomes entrusted to the care of a non-parent carer for a continuous period of at least 13 weeks, or
 - any age and becomes entrusted to care through the process of adoption, and the adopting parent or their partner is eligible for Family Tax Benefit Part A within 12 months of the child's entrustment to care.
- Families can't receive both Newborn Supplement and Parental Leave Pay (page 10) for the same child. For multiple births (for example, twins or triplets), Parental Leave Pay may be paid for one child and Newborn Supplement for the other child or children, or Newborn Supplement may be paid for each child.

Payment rates and methods of payment

Family situation	Newborn Supplement (over 13 weeks)	Newborn Upfront Payment	Total (over 13 weeks)
First child (and each child in a multiple birth)	\$1,785.42	\$595	\$2,380.42
Subsequent children	\$596.05	\$595	\$1,191.05

- Newborn Supplement is paid fortnightly with Family Tax Benefit Part A for up to 13 weeks, or as part of a lump sum claim after the end of the financial year. If paid fortnightly, the first instalment includes Newborn Upfront Payment.

Family Tax Benefit Part B

Family Tax Benefit Part B is a supplementary payment that recognises some parents and non-parent carers may have differing abilities to engage with the workforce based on their particular circumstances and the age of their youngest child. It is paid per family, based on the age of the youngest child, and can be paid in fortnightly instalments or as an annual lump sum.

For more information go to servicessaustralia.gov.au/ftb or call us on the Families line (page 56).

Basic conditions of eligibility

- Claimant must:
 - have a Family Tax Benefit child (page 55) aged under 13, or
 - have a Family Tax Benefit child aged 13 up to the end of the calendar year they turn 18 and be a single parent, grandparent or great-grandparent.
- Only one member of a couple can receive payment. Eligibility follows the child, not the parent.
- Family Tax Benefit Part B can't be paid to a person or their partner for any days or periods they receive Parental Leave Pay (page 10).

Residence requirements

- Claimant must be an Australian resident (page 55), an SCV holder (page 55) residing in Australia, or the holder of a specified temporary visa (page 55).
- The child must meet the above requirements or must be living with the claimant.
- May be paid for up to 6 weeks of a recipient or child's temporary absence from Australia. However, specified temporary visa holders may only be paid in limited circumstances.

Payment rates and methods of payment

Family situation	Per fortnight	Per year
Youngest child aged under 5	\$168.28	\$4,785.15
Youngest child aged 5 to 18	\$117.46	\$3,460.20

Annual amounts include the end of year supplement (\$397.85 per family), while the fortnightly amounts do not. Eligible families may also receive Energy Supplement (page 38).

- Parents caring for a child for 35% to 64% of the time may share these rates with another carer or carers.
- Parents caring for a child for 14% to 34% of the time can't receive these rates, but may be able to receive Rent Assistance, a Health Care Card, Remote Area Allowance, Child Care Subsidy and the lower threshold of the Medicare Safety Net.
- Families can submit a claim up to 3 months before the expected birth of the child or when the child is expected to enter their care.
- Families can choose to have their payments made either fortnightly or as a lump sum after the end of the financial year. Families with outstanding tax returns or related debts may not be able to receive their payments fortnightly.
- For families claiming after the end of a financial year:
 - the claimant must submit the claim within 12 months after the end of that year, and
 - the claimant and their partner must lodge an income tax return, or tell us that they are not required to lodge an income tax return, within 12 months after the end of that year.
- For families receiving fortnightly instalments, the recipient and their partner must lodge an income tax return, or tell us that they're not required to lodge an income tax return, within 12 months after the end of the financial year. If they don't, they must repay any amounts they have received.
- Call us on the Families line (page 56) if there are circumstances preventing you from submitting your claim or lodging your income tax return.

End of year supplement

The Family Tax Benefit Part B end of year supplement (\$397.85 per family) is paid after the end of the financial year.

To be eligible for the end of year supplement, a person and their partner must lodge an income tax return, or tell us that they are not required to lodge an income tax return, within 12 months after the end of the financial year.

The end of year supplement may be used to offset overpayments.

Assets test

- No assets test.

Income test

The rate of payment depends on a family's annual adjusted taxable income (page 54). Families receiving fortnightly instalments provide an estimate of their income for the financial year. To reduce or avoid overpayment, families can elect to defer their payment throughout the year.

Single families

- Single parents receive the maximum rate if they receive certain income support payments (including certain Department of Veterans' Affairs payments) or if their annual income is \$104,432 or less. If their income is above this amount, Family Tax Benefit Part B is not paid to the family.

Couple families

- The higher earner must have an annual income of \$104,432 or less. If their income is above this amount, Family Tax Benefit Part B is not paid to the family.
- The lower earner can have an annual income of up to \$6,059 and still receive the maximum rate. Each dollar of income above this amount reduces the rate of payment by 20 cents. Income support payments count as income towards this test.

The rate of payment reaches nil at the income limits in the table below.

Annual income limits above which Family Tax Benefit Part B may not be paid

Family situation	Age of youngest child	Higher earner	Lower earner
Single families	Aged under 5	\$104,432	n/a
	Aged 5 to 18	\$104,432	n/a
Couple families	Aged under 5	\$104,432	\$29,985
	Aged 5 to 18	\$104,432	\$23,360

Income limits vary depending on a family's circumstances and may be higher if they receive Energy Supplement. Please contact us for more information based on your circumstances.

Family Tax Benefit Bereavement Payment

Family Tax Benefit can be paid for a child who dies, either as a lump sum payment, or fortnightly for up to 14 weeks.

For more information go to

servicessaustralia.gov.au/bereavement or call us on the Families line (page 56).

Stillborn Baby Payment

Stillborn Baby Payment is a lump sum payment available for families who experience the loss of their baby as a result of stillbirth. It provides assistance with the extra costs associated with a stillborn child through a lump sum payment.

For more information go to

servicessaustralia.gov.au/stillbornpayment or call us on the Families line (page 56).

Basic conditions of eligibility

- Payable to families who experience the loss of a child as a result of a stillbirth, if the child would have been a Family Tax Benefit child (page 55).
- Families can't receive both Stillborn Baby Payment and Parental Leave Pay (page 10) for the same child. For multiple births (for example, twins or triplets), Parental Leave Pay may be paid for one child and Stillborn Baby Payment for the other child or children, or Stillborn Baby Payment may be paid for each child.

Residence requirements

- Claimant must be an Australian resident (page 55), an SCV holder (page 55) residing in Australia, or the holder of a specified temporary visa (page 55).

Assets test

- No assets test.

Income test

- Estimated adjusted taxable income (page 54) of the person and their partner must be \$67,161 or less for the 6 months from the day of the child's delivery.
- The income test doesn't apply if:
 - the person would have received Family Tax Benefit for the child for any day during the 26 weeks from the day of the child's delivery, or
 - the person or their partner receives Family Tax Benefit Part A for another child for any day during the 52 weeks from the day of the child's delivery.

Payment rates

Family situation	Lump sum amount
Each stillborn child	\$3,766.14

Double Orphan Pension

Double Orphan Pension is a fortnightly supplementary payment for people caring for a child whose parents can't care for them or have died.

For more information go to servicessaustralia.gov.au/orphanpension or call us on the Families line (page 56).

Basic conditions of eligibility

- Claimant must be caring for a Family Tax Benefit child (page 55) whose parents have both died, or one parent has died and either:
 - the whereabouts of the other parent is unknown
 - the other parent is in prison for at least 10 years
 - the other parent is in custody and could be sentenced to at least 10 years in prison
 - the other parent is a patient of a psychiatric hospital or in a nursing home indefinitely.
- Can be paid to a guardian or approved care organisation.
- Available for refugee children under certain circumstances.

Residence requirements

- Claimant must be an Australian resident (page 55), an SCV holder (page 55) residing in Australia, or the holder of a specified temporary visa (page 55).
- The child must also meet these requirements or be living with the claimant.
- May be paid for up to 6 weeks of a temporary absence from Australia. However, specified temporary visa holders may only be paid in limited circumstances.
- Different rules may apply if a person is covered by an International Social Security Agreement. For more information go to servicessaustralia.gov.au/international

Payment rates

Family situation	Per fortnight
Base rate	\$72.60

An additional component may be paid. The additional component is the difference between the guardian's Family Tax Benefit entitlement for the child and the Family Tax Benefit received for the child immediately before they became a double orphan. The additional component is not paid to approved care organisations.

Assets test

- No assets test.

Income test

- No income test.

Single Income Family Supplement

Single Income Family Supplement is an annual supplementary payment of up to \$300 (depending on income) for single income families with children. It's closed to new recipients, but existing recipients can continue to receive it if there is no break in their eligibility.

We automatically assess eligibility for people receiving Family Tax Benefit. People who don't receive Family Tax Benefit must claim Single Income Family Supplement annually and lodge a tax return within 12 months after the end of the financial year to be assessed.

For more information about eligibility and income testing go to servicessaustralia.gov.au/sifs

Child Care Subsidy

Child Care Subsidy aims to assist families with the cost of approved child care to support their workforce participation, and to meet the early childhood education needs for children.

Basic conditions of eligibility

To be eligible for Child Care Subsidy the child must:

- attend approved child care
- be a Family Tax Benefit or regular care child of the claimant or their partner
- be 13 or younger and not attending secondary school
- meet the immunisation requirements.

In some circumstances a claimant may be eligible for a child who is aged 13 or under attending secondary school, or a child aged 14 and up to 18. For example, a child with a disability or medical condition.

The claimant or their partner must meet both of these:

- meet the residence requirements
- have a genuine liability for the payment of child care fees under a Complying Written Arrangement with their child care provider.

Residence requirements

- Claimant or their partner must be an Australian resident (page 55), an SCV holder (page 55) residing in Australia, or the holder of a specified temporary visa (page 55), or be one of the following:
 - a student from outside Australia directly sponsored by the Australian Government, or
 - a non-resident experiencing hardship or special circumstances.

Immunisation requirements

To meet the immunisation requirements the child needs to be up to date with their early childhood vaccinations, on a catch-up schedule according to the current Australian Immunisation Handbook or have a valid exemption.

Other factors affecting eligibility

There are several other factors affecting Child Care Subsidy eligibility. For example, the session of care must be provided in Australia, and must not be provided as part of the compulsory education program in the state or territory where the care is provided.

Child Care Subsidy can be paid for up to 42 allowable absences per child per financial year for any reason without the family needing to provide evidence. If the 42 allowable absences are used, additional absence days are available for certain reasons, such as the child being ill, if supporting evidence is provided to their child care provider.

Children will have 10 extra allowable absences for the 2022-23 financial year because of the continued impact of COVID-19. This is on top of the standard 42 allowable absences. These will be applied automatically.

Child Care Subsidy eligibility will be cancelled if no sessions of care (attendances or absences) have been provided to the child for 26 consecutive weeks. Families will need to submit a new Child Care Subsidy claim if the child re-commences care after this period.

For more information go to

servicessaustralia.gov.au/childcaresubsidy

Child Care Subsidy entitlement

Child Care Subsidy entitlement depends on all of these:

- the claimant's, and their partner's if they have one, combined annual adjusted taxable income (page 54)
- the activity level of the claimant and their partner, if they have one
- the type of approved child care service used, and whether the child attends school
- whether a family has multiple CCS eligible children aged five years or under.

For general enquiries, families should use the Payment and Service Finder on servicessaustralia.gov.au/estimators to help work out how much Child Care Subsidy they may get.

Assets test

- No assets test.

Income test

- Services Australia use income thresholds to determine a family's Child Care Subsidy percentage. If a claimant has a partner, we combine their income to determine their subsidy percentage.
- Families earning \$72,466 or less get a subsidy of 85% of the actual fee charged (up to 85% of an hourly fee cap). For family incomes above \$72,466, the subsidy gradually decreases to 20% when family income reaches \$346,756. For families with incomes of \$356,756 or more, the subsidy is 0%.

Combined family income	Subsidy % of the actual fee charged (up to relevant percentage of the hourly rate cap)
Up to \$72,466	85%
More than \$72,466 to below \$177,466	Decreasing to 50% by 1% for each \$3,000 of family income
\$177,466 to below \$256,756	50%
\$256,756 to below \$346,756	Decreasing to 20% by 1% for each \$3,000 of family income
\$346,756 to below \$356,756	20%
\$356,756 or more	0%

All Child Care Subsidy rates in this guide take effect from 11 July 2022. Previous year rates can be located in the previous version of this guide found at servicessaustralia.gov.au/paymentsguide

Activity

- To get subsidised care, a claimant must either meet the Child Care Subsidy activity test or be exempt. If the claimant is not exempt from the activity test, the amount of recognised activity the claimant undertakes in a fortnight determines the number of hours of subsidised care they can get per fortnight.
- In single parent families, the sole parent must meet the activity test or be exempt. In couple families, each parent must meet the activity test or be exempt. The parent with the lowest activity test result determines the hours of subsidised care per fortnight for each child in the family attending approved child care. Unless otherwise specified, the activity test result applies to all children in the family.
- The following table shows the number of hours of subsidised care per fortnight a claimant can get based on their hours of recognised activity.

Step	Hours of recognised activity per fortnight	Maximum number of hours of subsidy per fortnight
1	8 hours to 16 hours	36 hours
2	More than 16 hours to 48 hours	72 hours
3	More than 48 hours	100 hours

- The claimant can combine recognised activities, and include reasonable travel time, when declaring their hours of activity. Travel time is the time taken travelling from the approved child care service to the place where they do the activity and travel from this place back to the child care service. Activity hours do not need to coincide with child care hours.
- Families who do not meet the activity test and are not exempt, can get 24 hours of subsidised care per fortnight under the Child Care Safety Net. But their combined annual adjusted taxable income (page 54) must be \$72,466 or less.
- Parents who don't meet, and are not exempt from the activity test can get 36 hours of subsidised care per fortnight to support their preschool-aged child's attendance at a preschool program in a centre based day care service. The child must be in the year, 2 years before grade 1 at school. Children who are not preschool-age in the family may be entitled to 24 hours of subsidised care through the Child Care Safety Net if the family's annual adjusted income is \$72,466 or less.
- Families should visit servicesaustralia.gov.au/your-activity-level-affects-child-care-subsidy to find out more about recognised activity and exemptions for the Child Care Subsidy activity test.

Hourly rate caps

- The hourly rate caps are the maximum hourly rate the Government subsidises for each child care service type. The caps and families' Child Care Subsidy percentage are used to calculate the amount of subsidy per hour a family can get for each child attending approved child care.

- Where a child care provider charges a fee that is less than the hourly rate cap, families get their applicable percentage of the actual fee charged. Where a child care provider charges a fee that is equal to or above the relevant rate cap, families get their applicable percentage of the hourly rate cap.
- A child's attendance at school determines the hourly rate cap that applies to children attending centre based day care and outside school hours care.
- The hourly rate caps are:

Child care service type	Hourly rate cap for children below school age	Hourly rate cap for school aged children
Centre based day care	\$12.74	\$11.15
Outside school hours care	\$12.74	\$11.15
Family day care	\$11.80	\$11.80
In home care (per family)	\$34.64	\$34.64

For the hourly rate caps, a child is considered to be attending school from the first day they are scheduled to physically attend the school, and where any of the following apply:

- the child has turned 6
- the child attends the year of school before grade 1
- the child attends primary or secondary school
- the child is home schooled as recognised in the state or territory where the child resides
- the child would be attending school (the year of school before grade 1, primary school or secondary school), except that the child is absent from school, or is on holidays.

Payment of Child Care Subsidy

Child Care Subsidy is generally paid directly to approved child care providers to be passed on as a fee reduction to individuals.

After the end of each financial year, Services Australia balances a claimant's Child Care Subsidy payments to ensure they received the correct amount. They do this by comparing the amount of Child Care Subsidy paid based on the family's estimated adjusted taxable income, with the amount they are entitled to receive based on their actual adjusted taxable income (page 54).

Throughout the year all families have 5% of their weekly entitlement to Child Care Subsidy withheld as a way to reduce the likelihood of families incurring a debt at the end of financial year when Child Care Subsidy is balanced. Families are able to request a variation to the default withholding percentage, either a decrease or increase, to suit their particular circumstances.

When Child Care Subsidy is balanced, if the family's actual income is higher than estimated, they may have been overpaid and incurred a debt. Any amounts withheld during the year will be offset to reduce the debt amount. Where families received the correct amount of subsidy or less than they were entitled to, the amount

withheld and any additional amount is paid directly to them.

In order for Child Care Subsidy to be balanced, you and your partner must confirm your income by lodging an income tax return, or telling Services Australia you are not required to lodge and providing your actual income. If you have separated from your partner you may need to contact us to discuss their tax lodgement requirements. You need to do this within 12 months after the relevant financial year or your ongoing Child Care Subsidy will stop.

If after 24 months you still have not confirmed your income for the relevant financial year, any Child Care Subsidy you received for that year will have to be repaid and your payments will be cancelled. Once you have confirmed your income you will have to lodge a new claim if you wish to be paid Child Care Subsidy.

For more information go to servicessaustralia.gov.au/ccsbalancing

Higher Child Care Subsidy for multiple children

Entitlement to the higher Child Care Subsidy

- Families with multiple children who are Child Care Subsidy-eligible may receive a higher Child Care Subsidy rate for their second and younger children.
- Eligible families may receive an additional 30% subsidy, on top of their income tested Child Care Subsidy rate, for their second and younger children aged 5 or under. This applies up to a maximum subsidy rate of 95%. Families will continue to receive their income tested Child Care Subsidy rate for all other children.
- If Child Care Subsidy eligibility for one or more children stops, entitlement to higher Child Care Subsidy for other children aged 5 or under may be reassessed.
- Children who are entitled to both the higher Child Care Subsidy rate and Additional Child Care Subsidy will be paid the Additional Child Care Subsidy rate.
- Sessions of In Home Care do not attract the higher subsidy for younger children. This is because In Home Care is subsidised on a family rather than per child basis.
- However, children aged 5 or under in In Home Care are included in the family unit when determining access to the higher Child Care Subsidy rate.

Additional Child Care Subsidy

Additional Child Care Subsidy provides targeted fee assistance to support vulnerable families and children facing barriers in accessing affordable child care.

Basic conditions of eligibility

To get Additional Child Care Subsidy a family must meet the eligibility requirements for the Child Care Subsidy.

Additional Child Care Subsidy (child wellbeing)

Families who need practical help with the cost of child care to support their child's safety and wellbeing may get support with the cost of child care through Additional Child Care Subsidy (child wellbeing).

Approved child care providers give families access to this subsidy through a certificate or determination.

The claimant must:

- be getting Child Care Subsidy
- care for a child who is considered at risk of abuse or neglect.

Additional Child Care Subsidy (child wellbeing) gives a claimant a higher rate of subsidy for up to 6 weeks. If the child care provider considers this subsidy is needed for more than 6 weeks, they can apply to Services Australia to approve for longer periods.

The claimant should talk to their child care provider to determine if Additional Child Care Subsidy (child wellbeing) is appropriate for their circumstances.

Additional Child Care Subsidy (grandparent)

Grandparents who are primary carers may get extra help with the cost of child care through Additional Child Care Subsidy (grandparent).

A claimant or their partner must:

- be getting Child Care Subsidy
- be getting an eligible income support payment from Services Australia or the Department of Veterans' Affairs
- be the grandparent or great-grandparent of the child(ren)
- have at least 65% of ongoing daily care of their grandchildren and make the day to day decisions about the children's care, welfare and development.

Grandparents apply for Additional Child Care Subsidy (grandparent) through Services Australia.

Additional Child Care Subsidy (temporary financial hardship)

Families experiencing temporary financial hardship may get extra help with the cost of child care.

A claimant must:

- be getting Child Care Subsidy
- be experiencing financial hardship due to specific circumstances that occurred no more than 6 months before an application is made
- be in financial hardship resulting in a substantial reduction in the ability to pay child care fees.

Families apply for Additional Child Care Subsidy (temporary financial hardship) through Services Australia.

Additional Child Care Subsidy (transition to work)

Parents who are transitioning to work from income support payments by engaging in work, study or training activities may get extra help with the cost of child care.

A claimant must:

- be getting Child Care Subsidy
- get an eligible income support payment
- have a family income under \$72,466
- have an active job or participation plan, where required
- meet the Additional Child Care Subsidy (transition to work) activity requirements
- be engaged in a recognised work, study or training activities.

The number of hours of subsidised care a family will be entitled to depends on their activity level.

The length of time families can get this subsidy depends on whether they are studying, looking for a job, working or training.

Families apply for Additional Child Care Subsidy (transition to work) through Services Australia.

Payment rates and methods of payment

- Additional Child Care Subsidy (child wellbeing), Additional Child Care Subsidy (grandparent) and Additional Child Care Subsidy (temporary financial hardship) families will get a subsidy equal to the actual fee charged by the child care provider, up to 120% of the Child Care Subsidy hourly rate cap, whichever is lower. Families get up to 100 hours of subsidised care per fortnight.
- For Additional Child Care Subsidy (transition to work) families get a subsidy equal to 95% of the actual fee charged by the child care provider, up to 95% of the Child Care Subsidy hourly rate cap, whichever is lower.
- Additional Child Care Subsidy is paid directly to approved child care providers.

A family can only get one kind of Additional Child Care Subsidy at a time. If a family meets the eligibility criteria for more than one kind, the family get the most beneficial payment.

Parental Leave Pay

Parental Leave Pay is a payment within the Paid Parental Leave scheme. It helps primary carers take time off work to care for a newborn or recently adopted child, and employers retain skilled staff.

For more information go to servicesaustralia.gov.au/parentalleavepay or call us on the Families line (page 56).

Basic conditions of eligibility

- Claimant must be the birth mother of a newborn child or the primary carer of a recently adopted child. Some exceptions may apply. A person may still be eligible in the event of a stillbirth or infant death.
- The child's birth must be formally registered, unless the child is stillborn, adopted or born outside Australia.
- Parental Leave Pay is available to full-time, part-time, casual, seasonal, contract and self employed workers.
- It can be paid at the same time as paid or unpaid leave, but generally can't be paid when a person is working.
- Family Tax Benefit Part B (page 4) can't be paid to a person or their partner for any days or periods they receive Parental Leave Pay.
- Parental Leave Pay and Newborn Supplement (page 4) can't both be paid for the same child.
- Parental Leave Pay is payable for a maximum of 18 weeks (90 payable days). This includes:
 - the Paid Parental Leave period – a single continuous period of up to 12 weeks (60 payable days), and
 - 30 Flexible Paid Parental Leave days.

Paid Parental Leave period

- The Paid Parental Leave period is a single continuous block of up to 12 weeks. It can start from the date of birth or adoption, or a later date. It must be fully paid within 52 weeks of the child's birth or adoption.
- A person must be on leave or not working from the time they become the child's primary carer until the end of their Paid Parental Leave period. If a person returns to work before or during their Paid Parental Leave period, they forfeit the remaining entitlement in their Paid Parental Leave period.
- To access the maximum Paid Parental Leave period, a claimant must claim and nominate a start date no more than 40 weeks after the birth or adoption of a child.

Flexible Paid Parental Leave days

- A person can access 30 Flexible Paid Parental Leave days on days they have primary care of the child and are not working. They can be paid from the day after the Paid Parental Leave period ends and must be fully paid within 2 years of the child's birth or adoption. They don't need to be taken as a continuous block of 30 days.
- A person can choose to:
 - connect them to the 12 week Paid Parental Leave period to make a continuous block of up to 18 weeks, or
 - access them at a later time, or
 - give them to another eligible person (such as their partner) to use on days that the other person has care of the child.

Residence requirements

- Claimant must be an Australian resident (page 55), an SCV holder (page 55) residing in Australia, or holder of a specified temporary visa (page 55).
- Available to new Australian residents after 104 weeks in Australia as an Australian resident, SCV holder or holder of a specified temporary visa (some exemptions may apply).
- Parental Leave Pay cannot be paid for a child if the primary claimant has not been an Australian resident for at least 104 weeks and an exemption does not apply on the day the child is born or adopted.
- May be paid during a temporary absence from Australia of up to 56 weeks. However, specified temporary visa holders may only be paid in limited circumstances.

Payment rates and methods of payment

Family situation	Per day (before tax)	Per week (before tax)
All recipients	\$162.49	\$812.45

- Claims can be submitted up to 3 months prior to the child's expected date of birth or adoption.
- Claims and birth verification must be submitted within 28 days of the child's date of birth for payment to start from the child's date of birth.
- Employers must provide Parental Leave Pay to eligible employees who:
 - have worked for the employer for at least 12 months prior to the expected date of birth or adoption
 - will be an employee of the employer for the Paid Parental Leave period and any connected Flexible Paid Parental Leave days
 - are an Australian-based employee, and
 - are expected to receive at least 8 weeks of Parental Leave Pay from the employer.
- Even if an employer is not required to provide Parental Leave Pay, they can still choose to provide it, if agreed by the employer and employee.
- We pay Parental Leave Pay to eligible claimants in situations where employers do not.
- Parental Leave Pay is taxable, and counts as income in the income tests for Family Tax Benefit and income support payments.

Work test

- Claimant must have:
 - worked for at least 10 months of the 13 month work test period prior to the birth or adoption of their child, and
 - worked for at least 330 hours in that 10 month period (just over one day per week) with no more than a 12 week gap between 2 working days.
- A working day is a day on which a person has worked for at least one hour.

- There are some exceptions to the work test for claims involving pregnancy complications, dangerous jobs, premature births, severe medical conditions, natural disasters, and family and domestic violence.
- Parents may be able to count a period of Parental Leave Pay or Dad and Partner Pay for a previous child as work towards a claim for a subsequent child.
- Parents can count periods of JobKeeper Payment or COVID-19 Disaster Payment as work towards the work test.

Assets test

- No assets test.

Income test

- We assess income for the financial year before the date of birth or adoption, or the date the claim is submitted, whichever is earlier.
- The claimant's adjusted taxable income (page 54) must be either:
 - \$151,350 or less, if we assess the 2020–21 financial year
 - \$156,647 or less, if we assess the 2021–22 financial year.

Dad and Partner Pay

Dad and Partner Pay is a payment within the Paid Parental Leave scheme. It helps fathers and partners take time off work to care for a newborn or recently adopted child.

For more information go to servicessaustralia.gov.au/dadandpartnerpay or call us on the Families line (page 56).

Basic conditions of eligibility

- Claimant must be caring for a newborn or recently adopted child and be the biological father of the child, the partner of the birth mother, or an adoptive parent. Some exceptions may apply. A person may still be eligible in the event of a stillbirth or infant death.
- The child's birth must be formally registered, unless the child is stillborn, adopted or born outside Australia.
- Available to full-time, part-time, casual, seasonal, contract and self-employed workers.
- Can be paid at the same time as unpaid leave, but generally can't be paid when a person is working.
- Family Tax Benefit Part B (page 4) can be paid during a Dad and Partner Pay period.

Dad and Partner Pay period

- The Dad and Partner Pay period is a single continuous block of up to 2 weeks. It starts from the date the person nominates, which can be the date of birth or adoption, or a later date. It must be fully paid within 52 weeks of the birth or adoption.

Residence requirements

- Claimant must be an Australian resident (page 55), an SCV holder (page 55) residing in Australia or holder of a specified temporary visa (page 55).
- Available to new Australian residents after 104 weeks in Australia as an Australian resident, SCV holder or holder of a specified temporary visa (some exemptions may apply).

Payment rates and methods of payment

Family situation	Per week (before tax)
All recipients	\$812.45

- Claims can be submitted up to 3 months prior to the child's expected date of birth or adoption.
- Eligible claimants receive Dad and Partner Pay directly from us.
- Dad and Partner Pay is taxable, and counts as income in the income tests for Family Tax Benefit and income support payments.

Work test

- Claimant must have:
 - worked for at least 10 months of the 13 month work test period prior to their Dad and Partner Pay period, and
 - worked for at least 330 hours in that 10 month period (just over one day per week) with no more than a 12 week gap between 2 working days.
- A working day is a day on which a person has worked for at least one hour.
- There are some exceptions to the work test for claims involving premature births, severe medical conditions, natural disasters, and family and domestic violence.
- Parents may be able to count a period of Parental Leave Pay or Dad and Partner Pay for a previous child as work towards a claim for a subsequent child.
- Parents can count periods of JobKeeper Payment or COVID-19 Disaster Payment as work towards the work test.

Assets test

- No assets test.

Income test

- We assess income for the financial year before the start of the Dad and Partner Pay period, or the date the claim is submitted, whichever is earlier.
- The claimant's adjusted taxable income (page 54) must be either:
 - \$151,350 or less, if we assess the 2020–21 financial year
 - \$156,647 or less, if we assess the 2021–22 financial year.

Parenting Payment

Parenting Payment is the main income support payment for principal carers of young children.

For more information go to servicessaustralia.gov.au/parentingpayment or call us on the Families line (page 56).

Basic conditions of eligibility

- Claimant must:
 - be the principal carer of a qualifying child aged under 6 if partnered, or aged under 8 if single, and
 - if required, meet mutual obligation requirements (unless exempt). For more information go to servicessaustralia.gov.au/mutualobligations
- Only one member of a couple can receive Parenting Payment.
- Unless exempt, the ordinary waiting period (page 53) applies to claimants.

Residence requirements

- Claimant must be an Australian resident (page 55).
- Available to new Australian residents after 208 weeks in Australia as an Australian resident (some exemptions may apply, including where the person became a single parent while an Australian resident).
- Can be paid for up to 6 weeks for a recipient or qualifying child's temporary absence from Australia, or longer if the person is studying or training overseas as part of their full-time Australian course or Australian Apprenticeship.
- Payment during subsequent absences may be affected by the length of time a recipient or child spends in Australia since their last return from overseas.
- Different rules may apply if a person is covered by an International Social Security Agreement. For more information go to servicessaustralia.gov.au/international

Payment rates

Status	Basic rate (per fortnight)	Typical total rate (per fortnight)
Single	\$889.20	\$934.00 [^]
Partnered	\$608.70	\$616.60

Typical total rates represent the amounts most people receive automatically. All typical total rates include Energy Supplement. [^]This amount also includes the basic Pension Supplement and Pharmaceutical Allowance.

Supplementary support

The table below outlines some common forms of supplementary support for Parenting Payment recipients, if they meet the eligibility criteria.

Payments	Available to:
Energy Supplement (page 38)	all recipients living in Australia.
Pension Supplement (page 39)	single recipients under Age Pension age (basic Pension Supplement).
	single and partnered recipients of Age Pension age (maximum Pension Supplement).
Pharmaceutical Allowance (page 40)	single recipients under Age Pension age and some partnered recipients under Age Pension age.
Telephone Allowance (page 41)	single phone subscribers under Age Pension age and some partnered phone subscribers under Age Pension age.
Family Tax Benefit Part A (page 2)	all recipients.
Family Tax Benefit Part B (page 4)	
Child Care Subsidy (page 6)	
Rent Assistance (page 37)	recipients renting in the private rental market or community housing. Go to servicesaustralia.gov.au/rentassistance for more information about eligibility and related rules.
Advance payment	eligible recipients. Go to servicesaustralia.gov.au/advancepayments for more information about eligibility and related rules.

Concession cards	Automatically issued to:
Pensioner Concession Card (page 43)	single recipients and some partnered recipients.
Health Care Card (page 43)	all other recipients.

For more information about payments and services based on individual circumstances, go to servicesaustralia.gov.au/paymentfinder

Assets test

- See Module B (page 47).
- Hardship provisions may apply.

Income test

- See Module E (page 49).

OLDER AUSTRALIANS

Age Pension

Age Pension is the main income support payment for older Australians.

For more information go to servicessaustralia.gov.au/agepension or call us on the Older Australians line (page 56).

Basic conditions of eligibility

- Claimant must be of Age Pension age to be eligible.
 - People born before 1 July 1955 have reached Age Pension age.
 - People born between 1 July 1955 and 31 December 1956 will be eligible at age 66½.
 - People born on or after 1 January 1957 will be eligible at age 67.

Residence requirements

- Claimant must:
 - be an Australian resident (page 55) and in Australia on the day the claim is made, and
 - have been an Australian resident for at least 10 years, with at least 5 of those years in one continuous period (some exemptions may apply).
- Certain periods in countries with which Australia has an International Social Security Agreement may count towards the 10 year Australian residence requirement.
- May be paid for any period of absence from Australia (some exceptions may apply). However, after 26 weeks the rate may change.
- Different rules may apply if a person is covered by an International Social Security Agreement. For more information go to servicessaustralia.gov.au/international

Payment rates

Status	Basic rate (per fortnight)	Typical total rate (per fortnight)
Single	\$936.80	\$1,026.50
Partnered	\$706.20	\$773.80
Couple combined	\$1,412.40	\$1,547.60

Typical total rates represent the amounts most people receive automatically. All typical total rates include Pension Supplement and Energy Supplement.

Supplementary support

The table below outlines some common forms of supplementary support for Age Pension recipients, if they meet the eligibility criteria.

Payments	Available to:
Energy Supplement (page 38)	all recipients living in Australia.
Pension Supplement (page 39)	all recipients living in Australia. Recipients living overseas may only receive the basic Pension Supplement.
Rent Assistance (page 37)	recipients renting in the private rental market or community housing. Go to servicessaustralia.gov.au/rentassistance for more information about eligibility and related rules.
Home Equity Access Scheme (formerly Pension Loans Scheme) (page 15)	recipients with real estate in Australia.
Advance payment	eligible recipients. Go to servicessaustralia.gov.au/advancepayments for more information about eligibility and related rules.

Concession cards	Automatically issued to:
Pensioner Concession Card (page 43)	all recipients.

For more information about payments and services based on individual circumstances, go to servicessaustralia.gov.au/paymentfinder

Pension reform transitional arrangements

If a person was receiving a pension on 19 September 2009, they may be on a transitional rate of pension, which is based on the pension rules before the 2009 pension reforms. We regularly reassess transitional pensioners' rates and move them to the current rules if they can get a higher rate. For more information go to servicessaustralia.gov.au/transitionalratepension

Pension Bonus Scheme

Some people may be able to claim a Pension Bonus when they claim Age Pension. The Pension Bonus Scheme allows people who work and defer claiming Age Pension to earn a one-off tax-free lump sum bonus. A Pension Bonus Bereavement Payment may be paid to the surviving partner of a registered member who did not claim their bonus before death.

The Pension Bonus Scheme is closed to new entrants, but existing members may remain in the scheme if they or their member partner continue to work 960 hours per year.

For more information go to servicessaustralia.gov.au/pensionbonuscheme or call us on the Older Australians line (page 56).

Assets test

- See Module A (page 46).
- Hardship provisions may apply.
- Doesn't apply to blind pensioners unless they receive Rent Assistance. Blind pensioners may be affected by the special rules for compensation payments (page 47).

Income test

- See Module C (page 48).
- Doesn't apply to blind pensioners unless they receive Rent Assistance. Blind pensioners may be affected by the special rules for compensation payments (page 47).

Home Equity Access Scheme (formerly Pension Loans Scheme)

The Home Equity Access Scheme gives older Australians the ability to draw down on their real estate assets to support a higher standard of living in retirement. It's a voluntary loan scheme that can provide a fortnightly non-taxable payment, lump sum advance payments, or both. Pensioners and non-pensioners may be eligible.

For more information go to servicesaustralia.gov.au/homeequityaccess

Basic conditions of eligibility

- Claimant must:
 - be of Age Pension age, or be partnered to a person of Age Pension age, and
 - qualify for Age Pension, Disability Support Pension or Carer Payment (even if they don't actually receive a payment, for example due to their income or assets), and
 - own, or be partnered to a person who owns, real estate in Australia that can secure the loan, and
 - have adequate and appropriate insurance covering the secured assets, and
 - not be bankrupt or subject to a personal insolvency agreement.

Payment rates

The amount of combined pension and loan payment a person can receive can't exceed 150% of the maximum rate of pension. See table below for the typical maximum rates of pension (including Pension Supplement and Energy Supplement) and the typical combined pension plus loan payment amounts.

Status	Maximum rate of pension	150% of the maximum rate of pension
Single	\$1,026.50	\$1,539.75
Partnered	\$773.80	\$1,160.70
Couple combined	\$1,547.60	\$2,321.40

These amounts vary depending on a person's circumstances. They may be higher if a person qualifies for Rent Assistance.

- A maximum rate pensioner can receive an additional 50% of the maximum rate of pension as a loan payment.
- Non-pensioners can receive 150% of the maximum rate of pension as a loan payment.
- The amount part-rate pensioners can receive varies between 50% and 150%, depending on the amount of pension they already receive.

A person can nominate their maximum loan amount, change the amount they receive each fortnight, as well as stop and restart their loan payments at any time.

Advance payments

A person can access up to two lump sum advances in a 26 fortnight period, up to a combined total of 50% of the maximum annual rate of Age Pension.

Status	Maximum lump sum advance
Single	\$13,344.50
Partnered	\$10,059.40
Couple combined	\$20,118.80

Any advance a person takes does not affect their rate of pension, but does reduce their maximum fortnightly loan payment from the Scheme and any additional lump sum advances taken in the following 26 fortnight period.

Loan details

Home Equity Access Scheme debts accrue interest, compounded fortnightly. At the time this document was produced, the annual interest rate was 3.95%. The Minister for Social Services sets the interest rate.

Interest is calculated each fortnight on the amount of loan payments received, previously accrued interest and any loan set-up costs.

There is a limit on how much a person can borrow in total. This amount depends on their age (or their partner's age, if younger) and the value of the equity in the property securing the loan.

A person can make repayments in part or in full at any time. If they sell the property, they can either repay the loan or transfer it to another property. If there's an outstanding loan after their death, we will generally recover it from their estate. If they have a surviving partner, the partner can repay the loan or continue in the scheme, if eligible.

There is a no negative equity guarantee on Home Equity Access Scheme loans, which applies when a debt is settled. This prevents a person or their estate from paying more than the market value of the property secured against the loan, minus any other mortgages or encumbrances.

DISABILITY SUPPORT

Disability Support Pension

Disability Support Pension is an income support payment for people who are unable to support themselves through employment due to a permanent physical, intellectual or psychiatric impairment.

For more information go to servicesaustralia.gov.au/dsp or call us on the Disability, sickness and carers line (page 56).

Basic conditions of eligibility

- Claimant must:
 - be aged 16 or over and under Age Pension age when claiming, and
 - meet specific manifest eligibility criteria, including being permanently blind, or
 - have a permanent physical, intellectual or psychiatric impairment assessed at 20 points or more under the Impairment Tables, and
 - be unable to work or be retrained for work of at least 15 hours per week within the next 2 years due to impairment.
- If the impairment does not attract at least 20 points under a single Impairment Table, but attracts at least 20 points under multiple Impairment Tables, the claimant must have also actively participated in a Program of Support.

Residence requirements

- Claimant must:
 - be an Australian resident (page 55), and
 - have been an Australian resident for at least 10 years, with at least 5 of those years in one continuous period (some exemptions may apply, including where the person's continuing inability to work occurred while they were an Australian resident).
- Certain periods in countries with which Australia has an International Social Security Agreement may count towards the 10 year Australian residence requirement.
- May be paid during a temporary absence outside Australia for up to 4 weeks in a 12-month period, or longer if the person is studying or training overseas as part of their full-time Australian course or Australian Apprenticeship.
- May be paid for up to a further 4 weeks of a temporary absence from Australia in limited circumstances.
- May be paid indefinitely overseas in some cases if the person is assessed in Australia prior to departure as having a permanent, severe impairment and no future work capacity, or terminally ill and returning to their country of origin or to be cared for by family.
- Different rules may apply if a person is covered by an International Social Security Agreement. For more information go to servicesaustralia.gov.au/international

Payment rates

Status	Basic rate (per fortnight)	Typical total rate (per fortnight)
Adult rates		
Single	\$936.80	\$1,026.50 [^]
Partnered	\$706.20	\$773.80 [^]
Youth rates (aged under 21, no children)		
Single, dependent, living at home, aged under 18	\$332.90	\$490.20 [*]
Single, dependent, living at home, aged 18 to 20	\$389.40	\$547.40 [*]
Single, independent	\$562.80	\$723.30 [*]
Partnered	\$562.80	\$720.00 [*]

Typical total rates represent the amounts most people receive automatically. All typical total rates include Energy Supplement. [^]These amounts also include Pension Supplement. ^{*}These amounts also include Youth Disability Supplement and Pharmaceutical Allowance.

Supplementary support

The table below outlines some common forms of supplementary support for Disability Support Pension recipients, if they meet the eligibility criteria.

Payments	Available to:
Energy Supplement (page 38)	all recipients living in Australia.
Pension Supplement (page 39)	all recipients of adult rates living in Australia. Recipients living overseas may only receive the basic Pension Supplement.
Youth Disability Supplement (page 17)	recipients of youth rates.
Pharmaceutical Allowance (page 40)	recipients of youth rates.
Utilities Allowance (page 41)	recipients of youth rates.
Telephone Allowance (page 41)	phone subscribers receiving youth rates.
Rent Assistance (page 37)	recipients renting in the private rental market or community housing. Go to servicesaustralia.gov.au/rentassistance for more information about eligibility and related rules.
Family Tax Benefit Part A (page 2)	
Family Tax Benefit Part B (page 4)	recipients with dependent children.
Child Care Subsidy (page 6)	

Payments	Available to:
Advance payment	eligible recipients. Go to servicesaustralia.gov.au/advancepayments for more information about eligibility and related rules.

Concession cards	Automatically issued to:
Pensioner Concession Card (page 43)	all recipients.

For more information about payments and services based on individual circumstances, go to servicesaustralia.gov.au/paymentfinder

Assets test

- See Module A (page 46).
- Doesn't apply to blind pensioners unless they receive Rent Assistance. Blind pensioners may be affected by the special rules for compensation payments (page 47).
- Hardship provisions may apply.

Income test

- See Module C (page 48).
- Doesn't apply to blind pensioners unless they receive Rent Assistance. Blind pensioners may be affected by the special rules for compensation payments (page 47).

Youth Disability Supplement

Youth Disability Supplement is a supplementary payment to help young people meet the extra costs of living with a disability. It is added to a recipient's regular fortnightly income support payment. It doesn't require a separate claim.

For more information go to servicesaustralia.gov.au/youthdisabilitysupplement or call us on the Disability, sickness and carers line (page 56).

Basic conditions of eligibility

- Paid to recipients of:
 - youth rates of Disability Support Pension (page 16)
 - Youth Allowance (page 24) and ABSTUDY Living Allowance (page 26), if aged under 22 and assessed as having a partial capacity to work.

Residence requirements

- No specific residence requirements, but residence requirements apply to the income support payment the person receives.

Payment rates

Status	Maximum amount per fortnight
All recipients	\$144.80

- People who receive youth rates of Disability Support Pension receive the maximum amount, before the income and assets test apply.
- Rates of Youth Allowance and ABSTUDY Living Allowance, including Youth Disability Supplement, can't exceed the equivalent JobSeeker Payment rate (page 23). This means some people get a lower rate of Youth Disability Supplement.

Assets test

- Youth Disability Supplement is paid as part of an income support payment. It is subject to the same assets test rules applying to the income support payment.
- See Module A (page 46) for recipients of youth rates of Disability Support Pension.
- See Module B (page 47) for recipients of Youth Allowance and ABSTUDY Living Allowance.

Income test

- Youth Disability Supplement is paid as part of an income support payment. It is subject to the same income test rules applying to the income support payment.
- See Module C (page 48) for recipients of youth rates of Disability Support Pension.
- See Module F (page 49) for recipients of Youth Allowance.
- See Module G (page 51) for recipients of ABSTUDY Living Allowance.

Mobility Allowance

Mobility Allowance is a supplementary payment to provide assistance with transport costs for people who can't use public transport without substantial assistance, and are required to travel to and from their home to undertake approved activities.

For more information go to servicesaustralia.gov.au/mobilityallowance or call us on the Disability, sickness and carers line (page 56).

Basic conditions of eligibility

- Claimant must:
 - be a person with a disability aged 16 or over who can't use public transport without substantial assistance, and
 - be required to travel to and from their home to undertake work (including volunteer work), study, training or job seeking.

- To qualify for the standard rate of Mobility Allowance, claimant must:
 - be undertaking any combination of paid or voluntary work or vocational training for 32 hours every 4 weeks, or
 - be undertaking job search activities under a Job Plan or agreement with an Employment Service Provider, or
 - be receiving JobSeeker Payment (page 23), Youth Allowance (page 24) or Austudy (page 25), and satisfy the associated mutual obligation or activity test requirements, or
 - be participating in a Disability Employment Services—Disability Management Service.
- To qualify for the higher rate of Mobility Allowance, claimant must:
 - be receiving JobSeeker Payment (page 23), Youth Allowance (page 24), Disability Support Pension (page 16) or Parenting Payment (page 12), and
 - be working 15 hours or more per week at or above the relevant minimum wage, or
 - be looking for work of 15 hours or more per week at or above the relevant minimum wage under an agreement with an Employment Services Provider, or
 - be working 15 hours or more per week in the Supported Wage System (excluding Australian Disability Enterprises).
- Mobility Allowance is not paid if a person is provided with a car from Department of Veterans' Affairs under the Vehicle Assistance Scheme, or receiving a funded package of support provided by the National Disability Insurance Agency.
- It can be paid to a person supplied with a GST-free car under the Goods and Services Act.

Residence requirements

- Claimant must be an Australian resident (page 55).
- Available to new Australian residents after 208 weeks in Australia as an Australian resident (some exemptions may apply).
- May be paid for up to 6 weeks of temporary absence from Australia.

Payment rates

Status	Per fortnight
Standard rate	\$109.30
Higher rate	\$152.80

- A lump sum advance equal to 6 months allowance may be paid once a year.

Assets test

- No assets test.

Income test

- No income test.

Essential Medical Equipment Payment

Essential Medical Equipment Payment is an annual lump sum supplementary payment to assist people who have additional home energy costs due to their disability or medical condition. It is available in addition to any existing state and territory government medical equipment rebate schemes.

For more information about eligible equipment, medical conditions and approved forms of energy go to servicesaustralia.gov.au/emep or call us on the Disability, sickness and carers line (page 56).

Basic conditions of eligibility

- Available to people with medical needs, or their carers, who:
 - are covered by a concession card (page 43) or a Department of Veterans' Affairs Gold or White Card, and
 - use certain essential medical equipment in their home, or have certain medical conditions that require the use of additional heating and/or cooling, and
 - contribute to the energy account.

Residence requirements

- The person with medical needs, and their carer if applicable, must live together in Australia in a residence (excluding residential aged care, hospitals, prisons or detention centres).

Payment rates

Status	Per year
Each eligible piece of equipment	\$170.00
Medical conditions requiring additional heating and/or cooling	\$170.00

- If one person uses more than one piece of medical equipment in their residence, the payment is payable for each piece of equipment.
- If one piece of medical equipment is shared by multiple people in the same residence, only one payment is payable for that equipment in that residence.
- If a person uses one piece of equipment in multiple residences, a maximum of 2 payments can be made for that piece of equipment each year, regardless of the number of different residences involved.
- One payment is made each year for people with a medical condition requiring additional heating and/or cooling.
- Following the initial payment, claimants continue to receive the payment automatically in each subsequent year they are eligible.

Assets test

- No assets test.

Income test

- No income test.

CARERS

Carer Payment

Carer Payment is an income support payment for people who provide constant care for a person with a disability or severe medical condition.

For more information go to servicessaustralia.gov.au/carerpayers or call us on the Disability, sickness and carers line (page 56).

Basic conditions of eligibility

- Claimant must be providing constant care for:
 - a person who has a physical, intellectual or psychiatric disability, or
 - a disabled adult who has a dependent child in their care. If the child is aged 6 or over, a person must qualify for and receive Carer Allowance for the child, or
 - a child with a severe disability or a severe medical condition, or
 - 2 or more children with disability or medical condition, or
 - a disabled adult and one or more children, each with a disability or medical condition, or
 - a child with severe disability or severe medical condition on a short term or episodic basis.
- Parents exchanging care of 2 or more children under a parenting plan may also qualify if each child has a severe disability, severe medical condition, disability or medical condition. Each parent must have care of one of the children at all times.
- The person being cared for must:
 - be assessed as having a physical, intellectual or psychiatric disability under the Adult Disability Assessment Tool, or
 - be assessed as having a severe disability or severe medical condition under the Disability Care Load Assessment (Child) Determination, and
 - meet the care receiver income and assets tests.
- The carer doesn't need to live with the care receiver, but must be providing constant care in a private home of the care receiver.
- May be paid during a period of respite for up to 63 days in a calendar year.
- Former Wife Pension recipients who transferred to Carer Payment on 20 March 2020 retain qualification for Carer Payment as long as they continue to receive Carer Allowance.

Residence requirements

- Claimant and care receiver must be Australian residents (page 55).
- Available to new Australian residents after 104 weeks in Australia as an Australian resident (some exemptions may apply).
- May be paid for up to 6 weeks of a temporary absence from Australia or longer if the person has to study or train overseas as part of their full-time Australian course or Australian Apprenticeship.
- Different rules may apply if a person is covered by an International Social Security Agreement. For more information go to servicessaustralia.gov.au/international

Payment rates

Status	Basic rate (per fortnight)	Typical total rate (per fortnight)
Single	\$936.80	\$1,026.50
Partnered	\$706.20	\$773.80

Typical total rates represent the amounts most people receive automatically. All typical total rates include Pension Supplement and Energy Supplement.

Supplementary support

The table below outlines some common forms of supplementary support for Carer Payment recipients, if they meet the eligibility criteria.

Payments	Available to:
Energy Supplement (page 38)	all recipients living in Australia.
Pension Supplement (page 39)	all recipients living in Australia. Recipients living overseas may only receive the basic Pension Supplement.
Rent Assistance (page 37)	recipients renting in the private rental market or community housing. Go to servicessaustralia.gov.au/rentassistance for more information about eligibility and related rules.
Family Tax Benefit Part A (page 2)	
Family Tax Benefit Part B (page 4)	recipients with dependent children.
Child Care Subsidy (page 6)	
Carer Allowance (page 21)	all recipients.
Carer Supplement (page 21)	all recipients.
Advance payment	eligible recipients. Go to servicessaustralia.gov.au/advancepayments for more information about eligibility and related rules.

Concession cards	Automatically issued to:
Health Care Card (page 43)	recipients with short term or episodic care for a child.
Pensioner Concession Card (page 43)	all other recipients.

For more information about payments and services based on individual circumstances, go to servicessaustralia.gov.au/paymentfinder

Assets test (carer)

- See Module A (page 46).
- Hardship provisions may apply.

Income test (carer)

- See Module C (page 48).

Assets test (care receiver)

- Assets of the care receiver (and relevant family members) must not exceed \$789,500.
- If the care receiver's assets exceed this amount, the carer may still qualify if they pass the income test and the liquid assets test.
- The liquid assets limits for care receivers are \$6,000 (single) and \$10,000 (partnered).

Income test (care receiver)

- Annual income of the care receiver (and relevant family members) must not exceed \$127,962.

Carer Allowance

Carer Allowance is a supplementary payment for people who provide daily care and attention to a person with a disability or medical condition.

For more information go to servicessaustralia.gov.au/carerallowance or call us on the Disability, sickness and carers line (page 56).

Basic conditions of eligibility

- Claimant must be providing daily care and attention for:
 - a person aged 16 or over with a disability that causes a substantial functional impairment, or
 - a dependent child aged under 16 with a disability that either appears on a list of disabilities/conditions that result in automatic qualification, or causes the child to function below the standard for his or her age level.
 - The child and the carer must live together in the same private residence or, if the child is hospitalised at the time of the claim, there must be an intention for the child to return home to live with the carer.
- People receiving Carer Payment (page 20) for a child are automatically entitled to Carer Allowance.
- People receiving Carer Allowance for a child qualify for a Health Care Card (page 43). Some carers who don't receive Carer Allowance may qualify for a Health Care Card if their child requires 14 hours or more of additional care and attention than a child of the same age without a disability.

Residence requirements

- Claimant and care receiver must be Australian residents (page 55).
- Available to new Australian residents after 52 weeks in Australia as an Australian resident (some exemptions may apply).
- May be paid for up to 6 weeks of a temporary absence from Australia.

Payment rates

Status	Per fortnight
Each eligible person receiving care	\$144.80

- Paid for each eligible child receiving care, and up to 2 eligible adults receiving care.
- Carer Supplement and Child Disability Assistance Payment (page 22) may also be paid.

Assets test

- No assets test.

Income test

- The combined annual adjusted taxable income (page 54) of the carer and their partner (if applicable) must be less than \$250,000. This also applies for holders of the Carer Allowance (child) Health Care Card.

Carer Supplement

Carer Supplement is an annual supplementary payment for people receiving Carer Payment and/or Carer Allowance. It doesn't require a separate claim.

For more information go to servicessaustralia.gov.au/carersupplement or call us on the Disability, sickness and carers line (page 56).

Basic conditions of eligibility

- Paid to people receiving the following payments for 1 July:
 - Carer Allowance
 - Carer Payment
 - Department of Veterans' Affairs Carer Service Pension
 - Department of Veterans' Affairs Partner Service Pension with Carer Allowance.

Residence requirements

- Claimant and care receiver must be Australian residents (page 55) unless receiving Carer Payment under an International Social Security Agreement. For more information go to servicessaustralia.gov.au/international

Payment rates

Status	Per year
Each instalment	\$600

- Instalments are paid to Carer Allowance recipients for each person being cared for.
- An additional instalment is paid to Carer Payment recipients and the eligible Department of Veterans' Affairs recipients above. This means some carers receive 2 or more Carer Supplement payments.
- A part rate may be paid depending on how much care a person provides.

Assets test

- No assets test.

Income test

- No income test.

Child Disability Assistance Payment

Child Disability Assistance Payment is an annual supplementary payment for people receiving Carer Allowance for children under 16. It doesn't require a separate claim.

For more information go to servicesaustralia.gov.au/cdap or call us on the Disability, sickness and carers line (page 56).

Basic conditions of eligibility

- Paid to people receiving Carer Allowance for a child under 16 for 1 July.

Residence requirements

- Claimant and care receiver must be Australian residents (page 55).

Payment rates

Status	Per year
Each eligible child receiving care	\$1,000

- Paid for each eligible child attracting Carer Allowance.
- A part rate may be paid depending on how much care a person provides.
- People caring for 2 children who jointly (but not individually) qualify for Carer Allowance can receive a single instalment of the payment.

Assets test

- No assets test.

Income test

- No income test.

JOB SEEKERS

JobSeeker Payment

JobSeeker Payment is the main working age income support payment for people who have the capacity to work now or in the future.

For more information go to servicessaustralia.gov.au/jobseekerpayment or call us on the Employment services line (page 56).

Basic conditions of eligibility

- Claimant must:
 - be aged 22 or over but under Age Pension age, and
 - be unemployed, or regarded as unemployed, or
 - be temporarily unable to work or study due to illness or injury, if the claimant has a job or study to return to, and
 - meet mutual obligation requirements (unless exempt). For more information go to servicessaustralia.gov.au/mutualobligations
- Unless exempt, the ordinary waiting period (page 53) and liquid assets waiting period (page 53) apply to claimants.

Residence requirements

- Claimant must be an Australian resident (page 55).
- Available to new Australian residents after 208 weeks in Australia as an Australian resident (some exemptions may apply).
- May be available for a one-off period of up to 6 months to non-protected SCV holders (page 55) who have lived in Australia for 10 continuous years on this visa.
- May be paid for up to 6 weeks of a temporary absence from Australia in limited circumstances.

Payment rates

Status	Basic rate (per fortnight)	Typical total rate (per fortnight)
Single		
No dependent children	\$668.40	\$677.20
With dependent children	\$718.60	\$728.10
Principal carer of a dependent child	\$718.60	\$734.70 [^]
Principal carer of a dependent child granted an exemption from mutual obligation requirements for foster caring, non-parent relative caring under a court order, home schooling, distance education or large family	\$915.40	\$934.00 [^]
Aged 60 or over, after 9 continuous months on payment	\$718.60	\$734.70 [^]
Partnered	\$608.70	\$616.60

Typical total rates represent the amounts most people receive automatically. All typical total rates include Energy Supplement. [^]These amounts also include Pharmaceutical Allowance.

Former Wife Pension recipients who transferred to JobSeeker Payment on 20 March 2020 receive a transition rate of payment and may be subject to different means testing rules.

Supplementary support

The table below outlines some common forms of supplementary support for JobSeeker Payment recipients, if they meet the eligibility criteria.

Payments	Available to:
Energy Supplement (page 38)	all recipients living in Australia.
Pharmaceutical Allowance (page 40)	single principal carers, recipients aged 60 or over after 9 continuous months on payment and recipients with a partial or temporarily reduced capacity to work.
Telephone Allowance (page 41)	single phone subscribers who are principal carers, aged 60 or over after 9 continuous months on payment, or who have a partial capacity to work, and some partnered phone subscribers.
Rent Assistance (page 37)	recipients renting in the private rental market or community housing. Go to servicessaustralia.gov.au/rentassistance for more information about eligibility and related rules.
Family Tax Benefit Part A (page 2)	
Family Tax Benefit Part B (page 4)	recipients with dependent children.
Child Care Subsidy (page 6)	
Advance payment	eligible recipients. Go to servicessaustralia.gov.au/advancepayments for more information about eligibility and related rules.

Concession cards	Automatically issued to:
Pensioner Concession Card (page 43)	single principal carers, recipients aged 60 or over after 9 continuous months on payment and recipients with a partial capacity to work.
Health Care Card (page 43)	all other recipients.

For more information about payments and services based on individual circumstances, go to servicessaustralia.gov.au/paymentfinder

Assets test

- See Module B (page 47).

Income test

- See Module D (page 48).

YOUTH AND STUDENTS

Youth Allowance

Youth Allowance is an income support payment for young students, apprentices and job seekers.

For more information go to servicessaustralia.gov.au/youthallowance or call us on the Youth and students line (page 56).

Basic conditions of eligibility

Students and apprentices

- Claimant must:
 - be aged 16 to 24, and
 - be undertaking eligible full time study or a full time Australian Apprenticeship.
- Secondary students under 18 generally can't receive Youth Allowance unless they are independent or receiving an away from home rate.
- Students can remain on Youth Allowance until the end of their course or apprenticeship, even if this occurs after they turn 25.
- Unless exempt, the liquid assets waiting period (page 53) applies to claimants.

Job seekers

- Claimant must:
 - be aged 16 to 21, and
 - be looking for work, studying part time and looking for work, temporarily incapacitated for work or study, or undertaking any other approved activity, and
 - meet mutual obligation requirements (unless exempt). For more information go to servicessaustralia.gov.au/mutualobligations
- Unless exempt, the ordinary waiting period (page 53) and liquid assets waiting period (page 53) apply to claimants.

Note: People aged 15 may be eligible for Youth Allowance in certain circumstances.

Residence requirements

- Claimant must be an Australian resident (page 55).
- Available to new Australian residents after 208 weeks in Australia as an Australian resident (some exemptions may apply).
- May be available for a one-off period of up to 6 months to non-protected SCV holders (page 55) who have lived in Australia for 10 continuous years on this visa.
- Job seekers may be paid for up to 6 weeks of a temporary absence from Australia in limited circumstances.
- Students and apprentices may be paid for up to 6 weeks of a temporary absence from Australia in limited circumstances, or longer if undertaking overseas study or training that forms part of their Australian course or apprenticeship.

Payment rates

Status	Basic rate (per fortnight)	Typical total rate (per fortnight)
Single, aged 16 to 17, no dependent children		
Living at home	\$332.90	\$336.80
Living away from home	\$562.80	\$569.80
Single, aged 18 to 24, no dependent children		
Living at home	\$389.40	\$394.00
Living away from home	\$562.80	\$569.80
Single, with dependent children		
Single, with dependent children	\$720.40	\$729.60
Principal carer of a dependent child granted an exemption from mutual obligation requirements for foster caring, non-parent relative caring under a court order, home schooling, distance education or large family	\$915.40	\$934.00 [^]
Partnered		
No dependent children	\$562.80	\$569.80
With dependent children	\$612.60	\$620.30
Special rates for long term income support recipients		
Single, living at home	\$465.20	\$470.90
Single, living away from home	\$671.90	\$680.50
Partnered, no dependent children	\$612.60	\$620.30

Typical total rates represent the amounts most people receive automatically. All typical total rates include Energy Supplement. [^]This amount also includes Pharmaceutical Allowance.

Dependent recipients must be assessed to receive the away from home rate. Payment for dependent recipients aged under 18 is generally made to a parent. Special rates are for recipients who either commence full time study or an Australian Apprenticeship, having received an income support payment for at least 6 out of the last 9 months since turning 22, or who study an approved course in English where English is not their first language.

Supplementary support

The table below outlines some common forms of supplementary support for Youth Allowance recipients, if they meet the eligibility criteria.

Payments	Available to:
Energy Supplement (page 38)	all recipients living in Australia.
Pharmaceutical Allowance (page 40)	single principal carers and recipients with a partial or temporarily reduced capacity to work.
Youth Disability Supplement (page 17)	recipients aged under 22 with a partial capacity to work.

Payments	Available to:
Rent Assistance (page 37)	recipients renting in the private rental market or community housing. Go to servicessaustralia.gov.au/rentassistance for more information about eligibility and related rules.
Student Start-up Loan (page 29)	recipients studying at a higher education institution.
Fares Allowance (page 30)	recipients living away from their permanent home to undertake tertiary study.
Relocation Scholarship (page 30)	recipients who move from or to a regional or remote area to study at a higher education institution.
Advance payment	eligible recipients. Go to servicessaustralia.gov.au/advancepayments for more information about eligibility and related rules.

Concession cards	Automatically issued to:
Pensioner Concession Card (page 43)	single principal carers and recipients with a partial capacity to work.
Health Care Card (page 43)	all other recipients.

For more information about payments and services based on individual circumstances, go to servicessaustralia.gov.au/paymentfinder

Assets test

- Applies if recipient is independent. Assets of recipient and partner, if applicable, are assessed.
- See Module B (page 47).
- Hardship provisions may apply.

Income test

- See Module F (page 49).

Austudy

Austudy is an income support payment for students and apprentices aged 25 or over.

For more information go to servicessaustralia.gov.au/austudy or call us on the Youth and students line (page 56).

Basic conditions of eligibility

- Claimant must:
 - be aged 25 or over, and
 - be undertaking eligible full time study or a full time Australian Apprenticeship.
- Unless exempt, the liquid assets waiting period (page 53) applies to claimants.

Residence requirements

- Claimant must be an Australian resident (page 55).
- Available to new Australian residents after 208 weeks in Australia as an Australian resident (some exemptions may apply).
- May be paid for up to 6 weeks of a temporary absence from Australia in limited circumstances, or longer if undertaking overseas study or training that forms part of their Australian course or apprenticeship.

Payment rates

Status	Basic rate (per fortnight)	Typical total rate (per fortnight)
Single, no dependent children	\$562.80	\$569.80
Single, with dependent children	\$720.40	\$729.60
Partnered, no dependent children	\$562.80	\$569.80
Partnered, with dependent children	\$612.60	\$620.30
Special rates for long term income support recipients		
Single, no dependent children	\$671.90	\$680.50
Partnered, no dependent children	\$612.60	\$620.30

Typical total rates represent the amounts most people receive automatically. All typical total rates include Energy Supplement.

Special rates are for long term income support recipients who commence full time study or an Australian Apprenticeship or who study an approved course in English where English is not their first language.

Supplementary support

The table below outlines some common forms of supplementary support for Austudy recipients, if they meet the eligibility criteria.

Payments	Available to:
Energy Supplement (page 38)	all recipients living in Australia.
Rent Assistance (page 37)	recipients renting in the private rental market or community housing. Go to servicessaustralia.gov.au/rentassistance for more information about eligibility and related rules.
Family Tax Benefit Part A (page 2)	
Family Tax Benefit Part B (page 4)	recipients with dependent children.
Child Care Subsidy (page 6)	
Student Start-up Loan (page 29)	recipients studying at a higher education institution.
Fares Allowance (page 30)	recipients living away from their permanent home to undertake tertiary study.

Payments	Available to:
Advance payment	eligible recipients. Go to servicesaustralia.gov.au/advancepayments for more information about eligibility and related rules.

Concession cards	Automatically issued to:
Health Care Card (page 43)	all recipients.

For more information about payments and services based on individual circumstances, go to servicesaustralia.gov.au/paymentfinder

Assets test

- See Module B (page 47).
- Hardship provisions may apply.

Income test

- See Module H (page 51).

ABSTUDY

The ABSTUDY scheme provides a range of assistance for Aboriginal or Torres Strait Islander students and apprentices.

ABSTUDY Living Allowance is an income support payment to help eligible students and apprentices with living costs while studying or training. A number of supplementary payments are available to assist with additional costs.

For more information go to servicesaustralia.gov.au/abstudy or call us on the ABSTUDY line (page 56).

Basic conditions of eligibility

- Claimant must:
 - be an Aboriginal or Torres Strait Islander person according to the ABSTUDY definitions, and
 - be studying an approved course at an approved education institution or undertaking a full time Australian Apprenticeship, and
 - not be receiving other government assistance for study.

Residence requirements

- Claimant must be an Australian citizen and normally live in Australia.
- May be paid for up to 6 weeks of a temporary absence from Australia in limited circumstances, or longer if undertaking overseas study or training that forms part of their Australian course or apprenticeship.

Payment rates

ABSTUDY Living Allowance

Status	Basic rate (per fortnight)	Typical total rate (per fortnight)
Single, dependent		
Aged under 16, in tertiary education	\$38.20	\$38.70
Aged 16 to 17, living at home	\$332.90	\$336.80
Aged 18 to 21, living at home	\$389.40	\$394.00
Aged under 22, living away from home	\$562.80	\$569.80
Single, independent		
Aged under 22, no dependent children	\$562.80	\$569.80
Aged under 22, with dependent children	\$720.40	\$729.60
Aged 22 or over, no dependent children	\$668.40	\$677.20
Aged 22 or over, with dependent children	\$718.60	\$728.10
Aged 60 or over	\$718.60	\$734.70 [^]
Partnered, independent		
Aged under 22, no dependent children	\$562.80	\$569.80
Aged under 22, with dependent children	\$612.60	\$620.30
Aged 22 or over, no dependent children	\$608.70	\$616.60
Aged 22 or over, with dependent children	\$608.70	\$616.60
Masters and Doctorate students	\$1,145.40	\$1,145.40
Residential costs option recipients	\$41.60	\$41.60

Typical total rates represent the amounts most people receive automatically. All typical total rates include Energy Supplement, if it is payable fortnightly. [^]This amount also includes Pharmaceutical Allowance.

Recipients in state care generally receive at home rates if the carer receives Foster Care Allowance, and away from home rates if they do not. Independent recipients may receive at home rates if they live at the parental home.

Living Allowance supplementary support

The table below outlines some common forms of supplementary support for ABSTUDY Living Allowance recipients, if they meet the eligibility criteria.

Payments	Available to:
Energy Supplement (page 38)	all recipients living in Australia, except residential costs option recipients. Paid to Masters and Doctorate students quarterly.

Payments	Available to:
Rent Assistance (page 37)	recipients renting in the private rental market or community housing. Go to servicessaustralia.gov.au/rentassistance for more information about eligibility and related rules.
Family Tax Benefit Part A (page 2)	
Family Tax Benefit Part B (page 4)	recipients with dependent children.
Child Care Subsidy (page 6)	
Student Start-up Loan (page 29)	recipients studying at a higher education institution.
Relocation Scholarship (page 30)	recipients who move from or to a regional or remote area to study at a higher education institution.
Advance payment	eligible recipients. Go to servicessaustralia.gov.au/advancepayments for more information about eligibility and related rules.

Concession cards	Automatically issued to:
Health Care Card (page 43)	all recipients.

For more information about payments and services based on individual circumstances, go to servicessaustralia.gov.au/paymentfinder

ABSTUDY supplementary support

The ABSTUDY scheme offers further supplementary support to people in particular circumstances. For more information about the eligibility and related rules for each form of support go to servicessaustralia.gov.au/abstudy or call us on the ABSTUDY line (page 56).

Fares Allowance

Fares Allowance is a supplementary payment to cover the reasonable costs of travel for students who need to live away from home to study. It is available to eligible secondary or primary students, tertiary students, and Masters and Doctorate students. Travel costs can be paid on the student's behalf or as a reimbursement. Limits apply.

For more information go to servicessaustralia.gov.au/abstudyfaresallowance

School Term Allowance

School Term Allowance assists eligible low income families with the costs associated with secondary school students aged under 16 starting the school term.

Instalment	Amount
1 January to 31 March instalment	\$187.20
1 April to 30 June instalment	\$83.20
1 July to 30 September instalment	\$187.20
1 October to 31 December instalment	\$83.20
Total	\$540.80

For more information go to servicessaustralia.gov.au/schooltermallowance

School Fees Allowance

School Fees Allowance (at home) assists eligible low income families with the costs of school fees. School Fees Allowance (boarding) assists students approved to live away from home with the costs of school tuition fees. It can be paid directly to schools, or as reimbursement, up to a maximum amount.

School Fees Allowance	Maximum amount per year
At home	
Turning 16 before 1 July in school year	\$78.00
Aged under 16 at 30 June in school year	\$156.00
Boarding	
Non-income tested amount	\$9,396.00
Income tested amount	\$2,695.00
Total	\$12,091.00

For more information go to servicessaustralia.gov.au/schoolfeesallowance

Incidentals Allowance

Incidentals Allowance helps eligible ABSTUDY recipients meet the costs of starting their course.

Incidentals Allowance	Amount
Less than 12 week course	\$98.10
12 to 16 week course	\$172.20
17 to 23 week course	\$342.30
24 week to one year course	\$695.70

Additional Incidentals Allowance is available to help tertiary students meet the essential costs associated with their course.

Additional Incidentals Allowance	Amount
Actual essential course costs in excess of:	
Less than 12 week course	\$169.00
12 to 16 week course	\$334.90
17 to 23 week course	\$669.20
24 week to one year course	\$1,340.40
Maximum in a year	\$2,080.00

For more information go to servicessaustralia.gov.au/incidentalsallowance

Away from Base assistance

Away from Base assistance provides support for eligible students who are required to travel away from their permanent home or place of study for the purposes of studying.

Full reimbursement is available for the reasonable costs of travel, accommodation and meals associated with the Away from Base activity. Limits apply.

Education providers can claim administrative and audit costs for submissions for assistance, up to a maximum of \$5,526 per year.

For more information go to servicesaustralia.gov.au/awayfrombase

Lawful Custody Allowance

Lawful Custody Allowance covers the essential costs associated with study or an apprenticeship for eligible Indigenous Australians in lawful custody.

For more information go to servicesaustralia.gov.au/lawfulcustodyallowance

Residential costs option recipients

Tertiary students living in a residential college or hostel can choose to have their residential fees paid directly by the ABSTUDY scheme and receive a reduced amount of Living Allowance or a nil rate of Pensioner Education Supplement. Students receive their full Living Allowance or Pensioner Education Supplement entitlement during periods where residential fees aren't being charged.

For more information go to servicesaustralia.gov.au/residentialcostsoption

Additional assistance

Additional assistance may be available to Living Allowance recipients in exceptional circumstances.

For more information go to servicesaustralia.gov.au/abstudyadditionalassistance

ABSTUDY Masters and Doctorate allowances

ABSTUDY Masters and Doctorate students have access to allowances to assist with the costs of student contributions, tuition fees and other expenses.

Relocation allowance

Relocation Allowance assists eligible students with the costs of having to move to another town or city to begin their Masters or Doctorate course. Reimbursement is available up to the maximum amounts.

Relocation Allowance	Amount
Adult	\$530.00
Child	\$260.00
Maximum amount	\$1,520.00

For more information go to servicesaustralia.gov.au/relocationallowance

Away from Base assistance

Away from Base assistance provides support for eligible Masters and Doctorate students who are required to travel away from their permanent home or place of study for the purposes of studying.

Full reimbursement is available for the reasonable costs of travel, accommodation and meals associated with the Away from Base activity, up to a limit of \$2,080 in a calendar year.

Thesis Allowance

Thesis Allowance assists eligible students with the costs of production of their thesis, including printing, publishing and binding. Reimbursement is available up to the maximum amounts.

Thesis Allowance (one-off payment)	Maximum amount
Masters	\$420.00
Doctorate	\$840.00

For more information go to servicesaustralia.gov.au/thesisallowance

Student contributions and tuition fees

Eligible students can apply for assistance to pay their student contributions or tuition fees for their approved course. Payments are made directly to the education provider.

Boarding school scholarships

Secondary school students may be approved for away from home rates on the basis of receiving a scholarship if:

- the school is an approved secondary school offering an approved course of secondary studies, and
- the boarding arrangement is an integral part of the school, and
- the school contributes a minimum scholarship value of \$6,694, or at least 25% of the school's annual boarding and tuition fees, whichever is greater.

Assets test

- Applies to Living Allowance if recipient is independent. Assets of recipient and partner, if applicable, are assessed. See Module B (page 47).
- Hardship provisions may apply.

Income test

- See Module G (page 51) for ABSTUDY Living Allowance income test.
- Some ABSTUDY supplementary payments aren't income tested, while others (such as the at home rate of School Fees Allowance and School Term Allowance) are only paid to people receiving an income support payment or holding a Health Care Card.

Assistance for Isolated Children Scheme

The Assistance for Isolated Children Scheme is a group of payments that provide assistance to families of students without access to an appropriate state school. For more information go to servicessaustralia.gov.au/aic or call us on the Assistance for Isolated Children line (page 56).

Basic conditions of eligibility

Families of primary, secondary and certain tertiary students who do not have reasonable daily access to an appropriate state school can receive:

- Boarding Allowance for students who must board away from home, in a school, hostel or privately, or
- Distance Education Allowance for students who are enrolled in full time studies in an approved distance education course, or
- Second Home Allowance to maintain a second home so that a student can access school daily, or
- Pensioner Education Supplement for students aged under 21 receiving Disability Support Pension or Parenting Payment (Single) and studying at primary level.

Students must:

- not have reasonable access to an appropriate state school due to being geographically isolated or having special needs, and
- be undertaking approved studies at an approved institution, and
- be at least the minimum school entry age, and be aged under 19 at 1 January. Certain pensioner students may be eligible until they turn 21. Tertiary students must be either under the minimum age that the state or territory requires them to participate in education or training, or aged under 16, whichever is greater.

An appropriate state school is normally one that offers tuition at the grade or year in which the student is qualified to enrol (for example, Year 11). If the student has a health-related condition (including a disability) or special educational needs, the nearest appropriate state school is one that provides access to the facilities, programs, or environment required to meet the student's needs.

Assistance for Isolated Children Scheme payments generally can't be paid if the student receives an income support payment or other Government education or training assistance, but they can be paid if a family receives Family Tax Benefit for the student. Family Tax Benefit can't be paid for students aged 16 or over receiving Youth Allowance. Depending on parental income and other circumstances, a student may receive a higher level of assistance if they are eligible for Youth Allowance, ABSTUDY or Pensioner Education Supplement.

Residence requirements

- Claimant and student must be an Australian resident (page 55) or an SCV holder (page 55) living permanently in Australia.

Payment rates

Boarding Allowance	Per year
Basic (no income test)	\$9,396.00
Additional (subject to parental income test and boarding costs)	\$2,695.00
Total	\$12,091.00
Distance Education Allowance	Per year
Per student	\$4,698.00
Second Home Allowance	Per fortnight
Per student (up to 3 students in a family)	\$273.71
Assistance for Isolated Children Pensioner Education Supplement	Per fortnight
Per student	\$62.40

Assets test

- No assets test.

Income test

- No income test for Basic Boarding Allowance, Distance Education Allowance, Second Home Allowance or the AIC Pensioner Education Supplement.
- The Youth Allowance parental income test (page 50) applies to Additional Boarding Allowance, unless the claimant or their partner receives an income support payment or holds a current Health Care Card.
- The rate of Additional Boarding Allowance a family receives is either the entitlement under the parental income test, or the amount of the student's boarding costs that exceeds Basic Boarding Allowance, whichever is lower.

Student Start-up Loan

Student Start-up Loan is a voluntary income-contingent loan to assist higher education students with the costs of their study. It's available up to twice a year for eligible students. For more information go to servicessaustralia.gov.au/startuploan

Basic conditions of eligibility

- Claimant must:
 - be receiving Youth Allowance, Austudy, or ABSTUDY Living Allowance, and
 - be undertaking full time study of an approved higher education or preparatory course at a higher education institution, and
 - not be receiving a Commonwealth Education Costs Scholarship or a Veterans' Affairs Student Start-up Scholarship.

Residence requirements

- No specific residence requirements, but residence requirements apply to the income support payment the person receives.

Payment rates

Students can apply for up to 2 half-yearly instalments.

Instalment	Amount
1 January to 30 June 2023 instalment	\$1,201.00
1 July to 31 December 2023 instalment	\$1,201.00
Total for 2023	\$2,402.00

Loan details

Loans are repaid under the same arrangements as Higher Education Loan Program (HELP) debts. Students begin repaying their loan once their income reaches \$48,361 for 2022–23 and after their HELP debt has been fully repaid. Loan amounts don't accrue interest, but they are indexed on 1 June each year in line with changes in the cost of living.

Relocation Scholarship

Relocation Scholarship is a yearly scholarship for higher education students who need to move from or to a regional or remote area to study. For more information go to servicessaustralia.gov.au/relocationscholarship

Basic conditions of eligibility

- Claimant must:
 - be a dependent full time student receiving Youth Allowance or ABSTUDY Living Allowance who needs to live away from home to undertake a higher education or preparatory course at a higher education institution, and
 - be relocating either to or from a regional or remote area to study.
- May also be available to independent students who are disadvantaged by certain personal circumstances, and to students studying overseas as part of their course.
- Not available to students already receiving a Commonwealth Accommodation Scholarship (CAS) or Indigenous CAS. It can be paid in addition to the Student Start-up Loan.

Residence requirements

- No specific residence requirements, but residence requirements apply to the income support payment the person receives.

Payment rates

- Payments are made for each year eligible students are required to live away from home to study.

Status	Yearly amount
Students relocating from major cities	
First year	\$5,080.00
Subsequent years	\$1,269.00
Students relocating from regional or remote areas	
First year	\$5,080.00
Second and third years	\$2,541.00
Subsequent years	\$1,269.00

Assets test

- No assets test.

Income test

- No income test.

Fares Allowance

Fares Allowance is a supplementary payment to assist tertiary students living away from home with the costs of travelling to and from their place of study. It can be paid for travel at the start and end of the study year, and for a return trip during the study year. It isn't paid for daily travel. For more information go to servicessaustralia.gov.au/faresallowance

Basic conditions of eligibility

- Claimant must:
 - be a tertiary student receiving Youth Allowance, Austudy or Pensioner Education Supplement, and
 - be dependent and living away from home to study, or
 - be independent and living away from their partner or dependent child to study, or
 - be studying a distance or online course and required to travel to the institution as a course requirement.
- People who become independent through age or work may be eligible if they were dependent and living away from home in the year before they came independent.

Note: Fares Allowance is also available under the ABSTUDY scheme.

Residence requirements

- Claimant's home must be in Australia.

Payment rates

- Cost of the cheapest reasonable form of transport, regardless of the transport actually used.

Payments	Available to:
Receiving a qualifying payment as a tertiary student for 3 months or more in a year	1 trip from home to place of study to start the study year
	1 trip from place of study to home to end the study year
	1 return trip between home and place of study during the study year
Receiving a qualifying payment as a tertiary student for less than 3 months in a year	1 trip from home to place of study to start the study year
	1 trip from place of study to home to end the study year
Studying by distance or online and must travel for study	1 return trip between home and place of study for each course per year

Assets test

- No assets test.

Income test

- No income test.

Pensioner Education Supplement

Pensioner Education Supplement is a fortnightly supplementary payment to help certain income support payment recipients with the extra costs of studying. For more information go to servicessaustralia.gov.au/pensionereducation

Basic conditions of eligibility

- Claimant must:
 - be studying an approved course at an approved educational institution, and
 - be receiving Disability Support Pension, Carer Payment, Parenting Payment (Single), JobSeeker Payment (as a single principal carer) or Special Benefit (as a single parent), or be receiving certain Department of Veterans' Affairs income support payments. People with a partial capacity to work may also be eligible in some circumstances.
- Fares Allowance may be paid to tertiary Pensioner Education Supplement students who live away from their partner or child to study.

Note: Pensioner Education Supplement is also available under the ABSTUDY and Assistance for Isolated Children schemes.

Residence requirements

- Claimant must be an Australian resident (page 55).
- Available to new Australian residents after 208 weeks in Australia as an Australian resident (some exemptions may apply).
- May be paid for up to 6 weeks of a temporary absence from Australia while the primary payment is paid, or longer to study overseas as part of an Australian course.

Payment rates

Status	Per fortnight
Full rate	\$62.40
Half rate	\$31.20

- The full rate is paid to:
 - students with at least a 50% study load, or
 - students with at least a 25% study load, if they receive Disability Support Pension or certain Department of Veterans' Affairs income support payments, and are granted a 25% workload concession.
- The half rate is paid to all other students with at least a 25% study load.

Assets test

- No assets test.

Income test

- No income test.

Education Entry Payment

Education Entry Payment is an annual payment for certain income support recipients who commence study. For more information go to servicessaustralia.gov.au/educationentry

Basic conditions of eligibility

Disability Support Pension, Carer Payment, Parenting Payment (Single) and Special Benefit recipients

- Claimant must:
 - be receiving Parenting Payment (Single), Disability Support Pension, Carer Payment, or Special Benefit (as a single parent), and
 - be receiving Pensioner Education Supplement, and
 - not have received an Education Entry Payment in the current calendar year.

JobSeeker Payment and Parenting Payment (Partnered) recipients

- Claimant must:
 - have enrolled or intend to enrol in an approved education course, and
 - immediately before starting the course, be receiving JobSeeker Payment or Parenting Payment (Partnered), having received income support continuously for the last 12 months, and
 - not have received an Education Entry Payment in the last 12 months.
- Under these rules, people about to transfer to a student payment (Youth Allowance (student), ABSTUDY or Austudy) may be eligible if they directly transfer from a qualifying income support payment.

Residence requirements

- No specific residence requirements, but residence requirements apply to the income support payment the person receives.

Payment rates

Status	Per year
All recipients	\$208.00

The timing and number of available payments depend on a recipient's circumstances.

- Recipients of JobSeeker Payment and Parenting Payment (Partnered) are paid each year on the date they became eligible, as long as they are still studying.
- Recipients of Carer Payment, Disability Support Pension, Parenting Payment (Single) and Special Benefit are paid when they become eligible, and then on 1 January in the following years, as long as they are still studying.
- People transferring to a student payment are paid once at the start of their course.

Assets test

- No assets test.

Income test

- No income test.

Tertiary Access Payment (TAP)

Students relocating to study at university, a non-university higher education provider or a vocational education and training provider will apply through servicessaustralia.gov.au/tertiaryaccesspayment

Basic conditions of eligibility for students applying through Services Australia

- A payment of up to \$5,000 to school-leavers from regional or remote areas who relocate to undertake full-time, higher-level tertiary education. Applicants need to meet all of the following to get the TAP:
 - meet Australian citizenship or residency requirements
 - be from an inner regional, outer-regional, remote or very remote area (as per the ASGS remote classifications)
 - are studying a Certificate IV or above, at least 75% full time study load with minimum duration of a year, in the year following completion of Year 12 or equivalent
 - studying face to face, or in dual delivery method, for at least part of the course, or be a registered student at a regional university centre (RUC)
 - aged 22 or under at time they commence their course
 - have relocated for study (relocating to study at an education provider located at least 90 minutes by public transport from their family home)
 - parent(s) or guardian(s) have a combined income of \$250,000 or below per year.

- The TAP is considered an equity or merit-based scholarship. This means it won't be counted as ordinary income when Services Australia are determining whether an applicant is eligible for other income support payments, like Youth Allowance. However, Services Australia will consider these scholarships as income if the applicant receives other scholarships with a combined total of more than \$9,174 per year.

Residence requirements

- Must be an Australian citizen or Australian resident.
- Available to newly arrived migrants after 208 weeks in Australia as an Australian resident (some exemptions may apply).

Payment rates

A one-off payment of:

- up to \$5,000 to outer regional and remote students, paid in 2 instalments, or
- \$3,000 to inner regional students paid in one lump sum.

Assets test

- No assets test.

Income test

- A \$250,000 annual parental income test threshold applies for the TAP. The parental income test is based on the parents' or guardians' combined adjusted taxable income (page 54) for the base tax year (some exemptions may apply).

FARM SUPPORT

Farm Household Allowance

Farm Household Allowance is an income support payment for farmers and their partners in financial hardship.

For more information go to servicessaustralia.gov.au/farmhouseholdallowance or call us on the Farmer Assistance Hotline (page 56).

Basic conditions of eligibility

- Be a farmer or partner of a farmer.
- The farmer must contribute significant labour and capital to the farm enterprise.
- The farm enterprise must have significant commercial purpose or character.
- The farmer must have a right or interest in the land used for the purpose of a farm enterprise.
- The farm must be located in Australia.
- Meet income and assets tests.
- Be willing and agree to comply with mutual obligation requirements (activity requirements).
- Must have received less than 4 cumulative years of Farm Household Allowance before 30 June 2024.
- The farmer must use the land wholly or mainly for the purpose of the farm enterprise.
- Be aged 16 years or over.
- Meet the residence requirements.

Residence requirements

- Claimant must be an Australian resident (page 55).
- Available to new Australian residents after 208 weeks in Australia as an Australian resident (some exemptions may apply).
- May be paid for up to 6 weeks of a temporary absence from Australia in limited circumstances.

Payment rates

Status	Basic rate (per fortnight)	Typical total rate (per fortnight)
Single, no dependent children		
Aged under 22	\$562.80	\$569.80
Aged 22 or over	\$668.40	\$677.20
Aged 60 or over, after 9 continuous months on payment		
	\$718.60	\$728.10
Single, with dependent children		
Aged under 22	\$720.40	\$729.60
Aged 22 or over	\$718.60	\$728.10
Single, principal carer of a dependent child		
Aged under 22	\$720.40	\$736.20 [^]
Aged 22 or over	\$718.60	\$734.70 [^]

Status	Basic rate (per fortnight)	Typical total rate (per fortnight)
Partnered		
Aged under 22, no dependent children	\$562.80	\$569.80
Aged under 22, with dependent children	\$612.60	\$620.30
Aged 22 or over	\$608.70	\$616.60

Typical total rates represent the amounts most people receive automatically. All typical total rates include Energy Supplement. [^]These amounts also include Pharmaceutical Allowance.

Supplementary support

The table below outlines some common forms of supplementary support for Farm Household Allowance recipients, if they meet the eligibility criteria.

Payments	Available to:
Energy Supplement (page 38)	all recipients living in Australia. Refer to rates for JobSeeker Payment and Youth Allowance.
Rent Assistance (page 37)	recipients renting in the private rental market or community housing. Go to servicessaustralia.gov.au/rentassistance for more information about eligibility and related rules.
Pharmaceutical Allowance (page 40)	single principal carers and recipients with a temporarily reduced capacity to work.
Family Tax Benefit Part A (page 2)	
Family Tax Benefit Part B (page 4)	recipients with dependent children.
Child Care Subsidy (page 6)	
Advance payment	eligible recipients. Go to servicessaustralia.gov.au/advancepayments for more information about eligibility and related rules.

Concession cards	Automatically issued to:
Health Care Card (page 43)	all recipients.

For more information about payments and services based on individual circumstances, go to servicessaustralia.gov.au/paymentfinder

Assets test

- The net asset limit is a single threshold of \$5.5 million. This limit applies to couples (combined assets) and to a single person.

Income test

- See Module D (page 48) for JobSeeker Payment limits and Module F (page 49) for Youth Allowance limits.
- If any Farm Household Allowance is payable after the income test is applied, the maximum rate is paid, rather than a reduced rate. Where the limit is exceeded, no payment is made.
- The farm business comprises the farm enterprise and any other directly-related business (eg. agistment, harvest contracting, fencing etc).
- Recipients whose farm business is making a loss will offset their off-farm income to a maximum of \$100,000 (or the limit of the loss, whichever is the lesser).
- Farm Household Allowance is paid based on an estimate of business income. Estimates should be the current income and should be updated whenever that changes. Only profit is included as income. The 'Profit and Loss Statement' form (SU580) on the Services Australia website may help you estimate your income.
- Go to servicessaustralia.gov.au/farmhouseholdallowance for more detailed information.

For more information about the treatment of farmland assets for rural customers and primary producers, go to servicessaustralia.gov.au/rural-customers-and-primary-producers

Time limit

Recipients can receive payment for 4 in every 10 years. The first 10 year period started on 1 July 2014. The next 10 year period starts on 1 July 2024.

Activity requirements

- Farm Household Allowance recipients are required to engage in activities aimed at improving their circumstances. These activities include the completion of a Farm Financial Assessment and a Financial Improvement Agreement.
- A supplement of up to \$1,500 is available to cover the charge for the financial assessor to complete the Farm Financial Assessment.
- An activity supplement of up to \$10,000 is available to recipients undertaking approved activities.

Age requirements

Farm Household Allowance can be paid to eligible recipients from the age of 16.

There is no upper age limit for Farm Household Allowance. However, the activity requirements, including the requirement to contribute significant labour to the farm enterprise apply regardless of the recipient's age.

Farmers and their partners who have reached the Age Pension age, may want to test their eligibility for Age Pension (page 14).

Depending on their circumstances, they may qualify for the Extended Land Use Test to exempt all the farmland on a single title from the Age Pension assets test.

SPECIAL CIRCUMSTANCES

Special Benefit

Special Benefit is an income support payment for people in financial hardship who aren't eligible for any other income support payment.

For more information go to servicessaustralia.gov.au/specialbenefit or call us on the Employment services line (page 56).

Basic conditions of eligibility

- Claimant must:
 - be in financial hardship and unable to earn a sufficient livelihood due to reasons beyond their control, and
 - not be able to get any other income support payment.
- For short term payment, available funds can't be more than the applicable fortnightly JobSeeker Payment or Youth Allowance rate, plus any applicable Family Tax Benefit rates. For long term payment, available funds can't be more than \$5,000.

Residence requirements

- Claimant must be an Australian resident (page 55) or specified temporary visa holder (page 55).
- Available after 208 weeks in Australia as an Australian resident or specified temporary visa holder (some exemptions may apply, including where the person has experienced a substantial change in circumstances beyond their control after arrival in Australia).
- May be paid for up to 6 weeks of a temporary absence from Australia in limited circumstances.

Payment rates

- Generally the same as JobSeeker Payment (page 23) or Youth Allowance (page 24), depending on the person's age.
- Rates may be reduced if a person receives free board, lodgings or other forms of support.

Supplementary support

The table below outlines some common forms of supplementary support for Special Benefit recipients, if they meet the eligibility criteria.

Payments	Available to:
Energy Supplement (page 38)	all recipients living in Australia.
Pension Supplement (page 39)	recipients of Age Pension age.
Pharmaceutical Allowance (page 40)	recipients under Age Pension age who are temporarily incapacitated or aged 60 or over, after nine continuous months on payment.

Payments	Available to:
Rent Assistance (page 37)	recipients renting in the private rental market or community housing. Go to servicessaustralia.gov.au/rentassistance for more information about eligibility and related rules.
Family Tax Benefit Part A (page 2)	
Family Tax Benefit Part B (page 4)	recipients with dependent children.
Child Care Subsidy (page 6)	

Concession cards	Automatically issued to:
Pensioner Concession Card (page 43)	recipients aged 60 or over, after nine continuous months on payment.
Health Care Card (page 43)	all other recipients.

For more information about payments and services based on individual circumstances, go to servicessaustralia.gov.au/paymentfinder

Assets test

- See Module B (page 47).

Income test

- Each dollar of income reduces the rate of payment by one dollar.

Crisis Payment

Crisis Payment is a one-off payment for people who have experienced a certain event and are in severe financial hardship.

For more information go to servicessaustralia.gov.au/crisispayment or call us on the Employment services line (page 56).

Basic conditions of eligibility

- Claimant must:
 - be qualified and payable for an income support payment (page 54), and
 - be in severe financial hardship, and
 - have left their home and be unable to return home because of an extreme circumstance, such as family and domestic violence or their house being destroyed, and have established or intend to establish a new home, or
 - have remained in their home following family and domestic violence and the family member responsible has left or been removed from the home, or
 - have been released after serving at least 14 days in prison or psychiatric confinement, or
 - have entered Australia for the first time on a visa subclass 200, 201, 202, 203 or 204.
- Claims must generally be lodged within 7 days after the event occurred.

Residence requirements

- Claimant must be an Australian resident (page 55), SCV holder (page 55) or specified temporary visa holder (page 55), depending on the person's income support payment.
- Claimant must be in Australia at the time the extreme circumstance or family and domestic violence occurs.

Payment rates

- A one-off payment, equal to one week of the person's income support payment basic rate (without supplementary payments).

SUPPLEMENTARY PAYMENTS

Rent Assistance

Rent Assistance is a supplementary payment to help meet the costs of renting in the private rental market or community housing. It is paid as part of another payment and it may be reduced due to the income and assets test rules applying to that payment.

To qualify for Rent Assistance, a person must generally pay rent to a private landlord or community housing provider, and receive a qualifying payment – either an income support payment (page 54) or more than the base rate of Family Tax Benefit Part A. A person's payment rate depends on their relationship status, the number of children they care for, and the amount of rent they pay.

Rent Assistance is only paid if a person pays more than the rent threshold. Rent Assistance is calculated at 75 cents for each dollar of rent above the rent threshold, up to the maximum rate. The maximum rate is paid when a person's rent reaches the rent ceiling.

Recipients without children – paid with an income support payment

Status	Rent threshold (no payment unless fortnightly rent is more than)	Rent ceiling (maximum payment if fortnightly rent is at least)	Maximum payment per fortnight
Single			
No dependent children	\$135.40	\$337.54	\$151.60
No dependent children, sharer	\$135.40	\$270.16	\$101.07
Couple			
No dependent children	\$219.20	\$409.60	\$142.80
Member of a couple who is separated due to illness, respite care or imprisonment	\$135.40	\$337.54	\$151.60
Member of a couple who is temporarily separated	\$135.40	\$325.80	\$142.80

Recipients with children – paid with Family Tax Benefit Part A

Status	Rent threshold (no payment unless fortnightly rent is more than)	Rent ceiling (maximum payment if fortnightly rent is at least)	Maximum payment per fortnight
Single			
1 or 2 dependent children	\$177.80	\$415.62	\$178.36
3 or more dependent children	\$177.80	\$446.23	\$201.32
Couple			
1 or 2 dependent children	\$262.78	\$500.60	\$178.36
3 or more dependent children	\$262.78	\$531.21	\$201.32

Rent Assistance is not available to residents in Australian Government funded places in nursing homes and other aged care facilities, or to people paying rent directly to a government housing authority, although in some situations sub-tenants may qualify.

It is also not available to certain payment recipients in certain situations. Some common exclusions are:

- single JobSeeker Payment recipients aged under 25 and living in the parental home.
- Youth Allowance recipients who are dependent and receiving an at home rate of payment.
- blind pensioners, unless they are subject to means testing.

Special rules apply to single sharers, people paying board and lodging, and people living in a retirement village.

Parents caring for a child for less than 35% of the time can't receive the child related components of Family Tax Benefit Part A, but they can still receive the Rent Assistance component of Family Tax Benefit Part A if they care for the child for at least 14% of the time.

Rent Assistance may be paid for temporary absences from Australia while the primary payment continues to be paid, or for up to 26 weeks if the primary payment may be paid indefinitely overseas.

For more information about eligibility and related rules, go to servicessaustralia.gov.au/rentassistance

Energy Supplement

Energy Supplement is a supplementary payment made to most income support recipients to assist with energy costs. It doesn't require a separate claim.

Energy Supplement is usually paid as part of another payment and recipients can choose to receive Energy Supplement with their regular fortnightly payment, or quarterly in arrears. It may be reduced due to the income test rules applying to that payment.

Family Tax Benefit recipients and holders of the Commonwealth Seniors Health Card are only paid Energy Supplement if they have maintained eligibility since 19 September 2016. Eligible Commonwealth Seniors Health Card holders receive Energy Supplement quarterly in arrears.

Energy Supplement may be paid for up to 6 weeks of a temporary absence from Australia.

For more information go to servicessaustralia.gov.au/energysupplement

Family Tax Benefit Part A

Family situation	Per fortnight	Per year
Maximum rate		
Each child aged 0 to 12	\$3.50	\$91.25
Each child aged 13 to 19	\$4.48	\$116.80
Each child aged 0 to 19, in an approved care organisation	\$0.98	\$25.55
Base rate		
Each child aged 0 to 19	\$1.40	\$36.50

Family Tax Benefit Part B

Family situation	Per fortnight	Per year
Youngest child aged under 5	\$2.80	\$73.00
Youngest child aged 5 to 18	\$1.96	\$51.10

Parenting Payment

Status	Per fortnight
Single	\$12.00
Partnered	\$7.90

Age Pension, Disability Support Pension, Carer Payment, Commonwealth Seniors Health Card

Status	Per fortnight
Single	\$14.10
Partnered	\$10.60

Disability Support Pension (youth – aged under 21, no children)

Status	Per fortnight
Single, dependent, living at home	
Aged under 18	\$5.90
Aged 18 to 20	\$6.60
Single, independent	\$9.10
Partnered	\$9.10

JobSeeker Payment

Status	Per fortnight
Single	
No dependent children	\$8.80
With dependent children	\$9.50
Principal carer of a dependent child	\$9.50
Principal carer of a dependent child granted an exemption from mutual obligation requirements for foster caring, non-parent relative caring under a court order, home schooling, distance education or large family	\$12.00
Aged 60 or over, after 9 continuous months on payment	\$9.50
Partnered	\$7.90

Youth Allowance

Status	Per fortnight
Single, aged 16 to 17, no dependent children	
Living at home	\$3.90
Living away from home	\$7.00
Single, aged 18 to 24, no dependent children	
Living at home	\$4.60
Living away from home	\$7.00
Single, with dependent children	
Single, with dependent children	\$9.20
Principal carer of a dependent child granted an exemption from mutual obligation requirements for foster caring, non-parent relative caring under a court order, home schooling, distance education or large family	\$12.00
Partnered	
No dependent children	\$7.00
With dependent children	\$7.70
Special rates for long term income support recipients (page 24)	
Single, living at home	\$5.70
Single, living away from home	\$8.60
Partnered, no dependent children	\$7.70
Single, with Youth Disability Supplement	
Aged 16 to 17, at home, no dependent children	\$5.90
Aged 18 to 24, at home, no dependent children	\$6.60

Status	Per fortnight
Away from home, no dependent children	\$8.50
With dependent children	\$9.20
Partnered, with Youth Disability Supplement	
No dependent children	\$7.70
With dependent children	\$7.70

Austudy

Status	Per fortnight
Single, no dependent children	\$7.00
Single, with dependent children	\$9.20
Partnered, no dependent children	\$7.00
Partnered, with dependent children	\$7.70
Special rates for long term income support recipients (page 25)	
Single, no dependent children	\$8.60
Partnered, no dependent children	\$7.70
Recipients over Age Pension age	
Single	\$14.10
Partnered	\$10.60

ABSTUDY Living Allowance

Status	Per fortnight
Single, dependent	
Aged under 16, in tertiary education	\$0.50
Aged under 18, living at home	\$3.90
Aged 18 to 21, living at home	\$4.60
Aged under 22, living away from home	\$7.00
Single, independent	
Aged under 22, no dependent children	\$7.00
Aged under 22, with dependent children	\$9.20
Aged 22 or over, no dependent children	\$8.80
Aged 22 or over, with dependent children	\$9.50
Aged 60 or over	\$9.50
Over Age Pension age	\$14.10
Partnered	
Aged under 22, no dependent children	\$7.00
Aged under 22, with dependent children	\$7.70
Aged 22 or over, no dependent children	\$7.90
Aged 22 or over, with dependent children	\$7.90
Over Age Pension age	\$10.60
Single, dependent with Youth Disability Supplement	
Aged under 16, in tertiary education	\$2.50
Aged under 18, living at home	\$5.90
Aged 18 to 21, living at home	\$6.60
Aged under 22, living away from home	\$8.50
Single, independent with Youth Disability Supplement	
Aged under 22, no dependent children	\$8.50
Aged under 22, with dependent children	\$9.20

Status	Per fortnight
Partnered, with Youth Disability Supplement	
Aged under 22, no dependent children	\$7.70
Aged under 22, with dependent children	\$7.70

Recipients in state care generally receive at home rates if the carer receives Foster Care Allowance, and away from home rates if they do not. Independent recipients may receive at home rates if they live at the parental home. Energy Supplement for ABSTUDY Masters and Doctorate Living Allowance recipients (\$300 per year) is paid quarterly.

Special Benefit

See rates for JobSeeker Payment and Youth Allowance.

Pension Supplement

Pension Supplement is a supplementary payment made to pensioners and certain other income support recipients to assist with phone, internet, utility and pharmaceutical costs. It is added to a recipient's regular fortnightly income support payment and it may be reduced due to the income and assets test rules applying to that payment. It doesn't require a separate claim.

Pension Supplement was created in 2009 by combining the GST supplement, Pharmaceutical Allowance, Telephone Allowance and Utilities Allowance. Transitional pensioners (page 14) don't receive Pension Supplement, though they receive an equivalent amount in their fortnightly rate.

For more information go to servicesaustralia.gov.au/pensionsupplement

Maximum Pension Supplement

Recipients of Age Pension, Carer Payment, Disability Support Pension (except youth recipients) generally receive the maximum Pension Supplement.

Recipients of Parenting Payment, Austudy, ABSTUDY Living Allowance and Special Benefit can receive the maximum Pension Supplement if they have reached Age Pension age.

Status	Per fortnight
Single	\$75.60
Partnered	\$57.00

JobSeeker Payment recipients who were formerly receiving Wife Pension have Pension Supplement (the rate as at 19 March 2020) included in their transition rate of payment.

Minimum Pension Supplement

People eligible for the maximum Pension Supplement may receive a lower amount of Pension Supplement due to means testing. The amount can't be less than the minimum Pension Supplement, unless their income or assets reach a level that would reduce their total pension payment to nil. See Module A (page 46) and Module C (page 48).

Pensioners can choose to receive the minimum Pension Supplement quarterly, and the rest of their Pension Supplement fortnightly. We pay the quarterly instalments as soon as possible after every 20 March, 20 June, 20 September and 20 December.

Status	Per fortnight
Single	\$40.70
Partnered	\$30.70

Basic Pension Supplement

The maximum Pension Supplement is reduced to the basic Pension Supplement after an absence from Australia of more than 6 weeks, as long as the recipient remains eligible for their income support payment.

Recipients of Parenting Payment (Single) under Age Pension age receive the basic Pension Supplement.

Status	Per fortnight
Single	\$26.20
Partnered	\$21.60

Pharmaceutical Allowance

Pharmaceutical Allowance is a supplementary payment to assist with the cost of pharmaceutical prescriptions. It is added to a recipient's regular fortnightly income support payment. It doesn't require a separate claim.

Status	Per fortnight
Single	\$6.60
Partnered	\$3.30

For most pensioners, and other income support recipients who have reached Age Pension age, the value of Pharmaceutical Allowance has either been incorporated into Pension Supplement or forms part of the rate paid under transitional arrangements.

Payment	Paid to recipients who:
Disability Support Pension	<ul style="list-style-type: none"> receive youth rates (aged under 21, no children).
Parenting Payment (Single)	<ul style="list-style-type: none"> are under Age Pension age.
Parenting Payment (Partnered) if under Age Pension age	<ul style="list-style-type: none"> are aged 60 or over and have received income support continuously for 9 months, or have been assessed as having a partial capacity to work, or are unable to meet their mutual obligation requirements due to a temporary incapacity.
JobSeeker Payment	<ul style="list-style-type: none"> are temporarily incapacitated, or have been assessed as having a partial capacity to work, or are a single principal carer of a dependent child, or are aged 60 or over and have received income support continuously for at least 9 months.
Farm Household Allowance	<ul style="list-style-type: none"> are temporarily incapacitated, or are a single principal carer of a dependent child.
Special Benefit if under Age Pension age	<ul style="list-style-type: none"> are temporarily incapacitated, or are aged 60 or over and have received income support continuously for at least 9 months.
Austudy if under Age Pension age	<ul style="list-style-type: none"> are aged 60 or over and have received income support continuously for at least 9 months.
ABSTUDY Living Allowance	<ul style="list-style-type: none"> are temporarily incapacitated, or aged 60 or over.
Youth Allowance (job seeker)	<ul style="list-style-type: none"> are temporarily incapacitated, or are a single principal carer of a dependent child, or have been assessed as having a partial capacity to work.
Youth Allowance (students and apprentices)	<ul style="list-style-type: none"> are temporarily incapacitated.

Pharmaceutical Allowance may be paid for temporary absences from Australia while the primary payment continues to be paid, or for up to 26 weeks if the primary payment may be paid indefinitely overseas.

For more information go to servicessaustralia.gov.au/pharmaceuticalallowance

Telephone Allowance

Telephone Allowance is a quarterly supplementary payment to assist with the cost of maintaining a phone service. It doesn't require a separate claim.

Telephone Allowance is available to recipients of certain income support payments who are subscribed to a phone service on the test days – 1 January, 20 March, 1 July and 20 September each year.

Status	Per quarter	Per year
Standard rate	\$33.40	\$133.60
Higher rate	\$49.40	\$197.60

Rates are shared between both members of an eligible couple. The higher rate is only available to recipients of youth rates of Disability Support Pension or recipients of Farm Household Allowance if they or their partner also have a home internet connection.

For most pensioners, and other income support recipients who have reached Age Pension age, the value of Telephone Allowance has been either added into Pension Supplement (page 39) or forms part of the rate paid under transitional arrangements.

Payment	Paid to phone service subscribers who:
Disability Support Pension	<ul style="list-style-type: none"> receive youth rates (aged under 21, no children).
Parenting Payment (Single)	<ul style="list-style-type: none"> are under Age Pension age.
Parenting Payment (Partnered) if under Age Pension age	<ul style="list-style-type: none"> have been assessed as having a partial capacity to work, or are aged 60 or over and have received income support continuously for 9 months.
JobSeeker Payment Farm Household Allowance	<ul style="list-style-type: none"> have been assessed as having a partial capacity to work, or are a single principal carer of a dependent child, or are aged 60 or over and have received income support continuously for at least 9 months.
Special Benefit if under Age Pension age	<ul style="list-style-type: none"> are aged 60 or over and have been in receipt of income support continuously for at least 9 months.
Youth Allowance (job seeker)	<ul style="list-style-type: none"> have been assessed as having a partial capacity to work, or are a single principal carer of a dependent child.

Partnered principal carers may be able to receive Telephone Allowance if their partner receives JobSeeker Payment or Farm Household Allowance, is aged 60 or over and has received income support continuously for at least 9 months.

Telephone Allowance may be paid for up to 6 weeks of a temporary absence from Australia.

For more information go to servicessaustralia.gov.au/phoneallowance

Utilities Allowance

Utilities Allowance is a quarterly supplementary payment to assist with the cost of utilities bills. It doesn't require a separate claim.

Utilities Allowance is available to people who receive youth rates of Disability Support Pension (under 21, no children) on the test days – 20 March, 20 June, 20 September and 20 December each year.

Status	Per quarter	Per year
Single	\$177.10	\$708.40
Partnered	\$88.55	\$354.20

For most pensioners, and other income support recipients who have reached Age Pension age, the value of Utilities Allowance has been either added into Pension Supplement (page 39) or forms part of the rate paid under transitional arrangements.

Recipients must be in Australia on the test day or temporarily absent for less than 6 weeks. Utilities Allowance cannot be paid for a test day if the recipient has permanently departed Australia. Additional residence requirements may apply to the primary payment the person receives.

For more information go to servicessaustralia.gov.au/utilitiesallowance

Remote Area Allowance

Remote Area Allowance is a supplementary payment to help income support recipients meet the additional costs of living in remote areas. It is added to a recipient's regular fortnightly income support payment. It doesn't require a separate claim.

Recipients must be receiving an income support payment (page 54) and be a resident of either Ordinary Tax Zone A, Special Tax Zone A (with certain exceptions), or Special Tax Zone B.

Status	Per fortnight
Single	\$18.20
Partnered	\$15.60
For each dependent child, add	\$7.30

Zone Tax Offset is reduced by the amount of Remote Area Allowance paid.

Remote Area Allowance can be paid for up to 8 weeks of a temporary absence from the Tax Zone, including for an absence from Australia.

There is no income or assets test on Remote Area Allowance itself, but recipients must meet the income and assets tests of their income support payment.

For more information go to servicessaustralia.gov.au/remoteallowance

Approved Program of Work Supplement

Approved Program of Work Supplement is a supplementary payment to assist with the costs of participating in an approved program of work. It is added to a recipient's regular fortnightly income support payment. It doesn't require a separate claim.

Approved Program of Work Supplement is available to recipients of JobSeeker Payment, Youth Allowance, Parenting Payment, Disability Support Pension, and Special Benefit (nominated visa holders only) who participate in an approved program of work for at least 1 day per fortnight. It is not available to recipients of Pensioner Education Supplement or Language, Literacy and Numeracy Supplement.

Approved programs of work include Work for the Dole.

Status	Per fortnight
All recipients	\$20.80

There is no income or assets test on Approved Program of Work Supplement itself, but recipients must meet the income and assets tests of their income support payment.

For more information call us on the Employment services line (page 56).

Language, Literacy and Numeracy Supplement

Language, Literacy and Numeracy Supplement is a supplementary payment to assist with the costs of participating in the Skills for Education and Employment program. It is added to a recipient's regular fortnightly income support payment. It doesn't require a separate claim.

Language, Literacy and Numeracy Supplement is available to recipients of JobSeeker Payment, Youth Allowance, Parenting Payment and Disability Support Pension who participate in the Skills for Education and Employment program for at least 1 day per fortnight. It is not available to recipients of Pensioner Education Supplement or Approved Program of Work Supplement.

Status	Per fortnight
All recipients	\$20.80

There is no income or assets test on Language, Literacy and Numeracy Supplement itself, but recipients must meet the income and assets tests of their income support payment.

For more information go to servicessaustralia.gov.au/see

CONCESSION CARDS

Concession cards provide people with access to a range of Australian Government concessions, including cheaper Pharmaceutical Benefits Scheme prescriptions and access to the lower thresholds of the Extended Medicare Safety Net and Pharmaceutical Benefits Scheme Safety Net.

State, territory and local Governments, and some private businesses, may also provide cardholders with discounts on utilities, council rates, public transport, and other goods and services.

Some concession cards are automatically issued to certain payment recipients while others require a claim to be made.

For more information go to servicessaustralia.gov.au/concessioncards

Pensioner Concession Card

The Pensioner Concession Card is automatically issued to pensioners. It is also issued to recipients of other payments in certain circumstances. It provides access to more Australian Government concessions than those offered to other cardholders, including subsidised hearing assessments and hearing rehabilitation.

For more information go to servicessaustralia.gov.au/pensionercard

Basic conditions of eligibility

Automatically issued to:

- Age Pension, Disability Support Pension, Carer Payment (excluding Carer Payment recipients with either episodic or short term care of a child) and Parenting Payment (Single) recipients.
- Department of Veterans' Affairs Service Pension recipients and war widows receiving an income support supplement.
- JobSeeker Payment, Parenting Payment (Partnered) and Youth Allowance (job seeker) recipients assessed as having a partial capacity to work or who are a single principal carer of a dependent child.
- Older benefit recipients—JobSeeker Payment, Parenting Payment (Partnered) and Special Benefit recipients aged 60 or over who have been in continuous receipt of one or more of the above payments for 9 months or more.
- JobSeeker Payment recipients receiving a Wife Pension transition rate of payment.

Residence requirements

- Claimant must be an Australian resident (page 55) and in Australia.
- Available to SCV holders who are receiving a relevant primary payment under the international social security agreement with New Zealand.

- Additional residence requirements may apply to the primary payment the cardholder receives.
- The card is generally cancelled after 6 weeks of a temporary absence from Australia. It is cancelled immediately if the cardholder has permanently departed Australia.

Retention rules

Once a person is no longer qualified for payment, they must generally stop using their card. However, people who stop receiving their payment due to their employment income can generally retain their card for 12 weeks.

Other retention rules apply to people in certain circumstances.

Age Pension recipients

- Retain their card for 2 years if their payment stops due to employment income.

Disability Support Pension recipients

- Retain their card for 2 years if their payment stops due to commencing employment of 30 hours or more per week, or due to employment income.

Older benefit recipients (as defined earlier)

- Retain their card for 26 weeks if their payment stops due to the person or their partner commencing employment, or due to employment income.

Parenting Payment (Single) recipients

- Retain their card for 12 weeks if their payment stops due to increased employment income. A Health Care Card is then issued for a further 14 weeks if a person has been in continuous receipt of an income support payment (other than Austudy, Youth Allowance (students and Australian Apprentices) or ABSTUDY Living Allowance) for the last 52 weeks.
- Retain their card for 12 weeks if their payment stops due to their youngest child turning 8.

JobSeeker Payment and Youth Allowance (job seeker) recipients

- Retain their card for 52 weeks if their payment stops due to employment income, if they have been assessed as having a partial capacity to work, or
- Retain their card under the same rules as Parenting Payment (Single) recipients (see above), if they are the single principal carer of a dependent child.

An extension may apply to people who have Working Credits (page 52).

Partners of suspended pensioners can also retain their card in certain circumstances.

Automatic issue Health Care Card

Health Care Cards are another form of concession card. They are automatically issued to recipients of certain payments.

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For more information go to servicessaustralia.gov.au/healthcarecard

Basic conditions of eligibility

Automatically issued to people who are receiving:

- Carer Payment (either episodic or short term care of a child).
- JobSeeker Payment, Special Benefit, Youth Allowance, Austudy, ABSTUDY Living Allowance, Parenting Payment (Partnered) and Farm Household Allowance.
- Family Tax Benefit Part A by fortnightly instalments and whose family income is below the Family Tax Benefit Part A lower income free area.
- Mobility Allowance.
- Carer Allowance, if caring for a child. The card is issued in the child's name. Other carers of children with a disability who do not receive Carer Allowance may receive the card under less stringent disability-related eligibility criteria.

Residence requirements

- Claimant must be an Australian resident (page 55), an SCV holder (page 55), or the holder of a specified visa (page 55), depending on the primary payment, and in Australia.
- Additional residence requirements may apply to the primary payment the cardholder receives.
- The card is generally cancelled after 6 weeks of a temporary absence from Australia. It is cancelled immediately if the cardholder has permanently departed Australia.

Retention rules

Once a person is no longer qualified for payment, they must generally stop using their card. However, people who stop receiving their payment due to their employment income can generally retain their card for 12 weeks.

People who stop receiving their payment due to their employment income can retain their card for up to 26 weeks if they are:

- a long term recipient of JobSeeker Payment, Special Benefit, or Youth Allowance (job seeker), or
- a former long term recipient of Parenting Payment (Single), JobSeeker Payment or Youth Allowance (job seeker) who is a single principal carer of a dependent child (the 26 weeks runs concurrently with the 12 week Pensioner Concession Card extension).

An extension may apply to people who have Working Credits (page 52).

People who no longer receive Mobility Allowance due to commencing a funded package under the National Disability Insurance Scheme can retain their card, as long as they remain a participant in the scheme.

Low income and other claim required Health Care Cards

In certain circumstances, people can claim a Health Care Card if they don't automatically qualify for one.

Low income Health Care Card

People with income below certain levels can claim a Health Care Card.

Average weekly gross income for the 8 weeks prior to applying must be less than:

Status	Per week
Single, no dependent children	\$680
Couple combined, no dependent children	\$1,166
Single, one dependent child	\$1,166
Couple combined, one dependent child	\$1,200
For each additional dependent child, add	\$34

Once eligible, a cardholder's income can exceed these amounts by up to 25% before eligibility for the current card is lost.

The card is not assets tested.

A claimant must be an Australian resident (page 55), an SCV holder (page 55), or the holder of a specified temporary visa (page 55). The card is available to new Australian residents after 208 weeks in Australia as an Australian resident or 104 weeks in Australia as an SCV holder. Some exemptions may apply, including for people with a Family Tax Benefit child (page 55).

The card is generally cancelled after 6 weeks of a temporary absence from Australia. It is cancelled immediately if the cardholder has permanently departed Australia.

For more information go to servicessaustralia.gov.au/lic

Foster child Health Care Card

Carers of foster children can claim a Health Care Card.

The card is claimed by the foster carer on behalf of the child. The carer does not need to be a formal foster carer. Eligibility can include care for any child that is not the applicant's natural or adopted child. The card is issued only in the name of the child, and can only be used to obtain concessions on services used by the child.

The card is not means tested.

The child must be living in Australia with a foster carer who is an Australian resident (page 55) or an SCV holder (page 55).

The card is generally cancelled after 6 weeks of a temporary absence from Australia. It is cancelled immediately if the foster carer or foster child has permanently departed Australia.

For more information go to servicessaustralia.gov.au/fosterchildcard

Ex-Carer Allowance (child) Health Care Card

Certain students with a disability or severe medical condition can claim a Health Care Card.

The card can be claimed by 16–25 year old full-time students who were holding a Carer Allowance Health Care Card on the day before their 16th birthday. The card is issued in the name of the student.

A claimant must be an Australian resident (page 55). The card is available to new Australian residents after 208 weeks in Australia as an Australian resident.

The card is generally cancelled after 6 weeks of a temporary absence from Australia. It is cancelled immediately if the cardholder has permanently departed Australia.

The card is not means tested.

For more information go to servicesaustralia.gov.au/excarerallowancecard

Commonwealth Seniors Health Card

The Commonwealth Seniors Health Card is targeted at self-funded retirees of Age Pension age who do not receive Age Pension because of assets or income levels. Eligible cardholders may also receive Energy Supplement (page 38).

For more information go to servicesaustralia.gov.au/seniorshhealthcard

Basic conditions of eligibility

A person must make a claim for the card and:

- not be receiving an income support payment or a Department of Veterans' Affairs service pension or income support supplement, and
- be of Age Pension age (page 14).

Residence requirements

- Claimant must be an Australian resident (page 55) or an SCV holder (page 55) residing in Australia and in Australia.
- The card is available to new Australian residents after 208 weeks in Australia or 104 weeks in Australia as an SCV holder (some exemptions may apply).
- The card is generally cancelled after 19 weeks of a temporary absence from Australia. It is cancelled immediately if the cardholder has permanently departed Australia.

Assets test

- No assets test.

Income test

- Annual adjusted taxable income (page 54), plus deemed income from any account-based income streams, must be less than:

Status	Per year
Single	\$90,000
Couple combined	\$144,000
Separated couple combined (for example, illness, respite care)	\$180,000
For each dependent child, add	\$639.60

MEANS TESTING

Assets testing

This section outlines the basic assets testing rules for income support payments. Please contact us for more information based on your circumstances.

An asset is any property or possession that a person owns, including money, shares, financial investments, investment properties, vacant land, holiday homes, motor vehicles, caravans, boats, household contents, personal effects, businesses, farms, other personal assets (whether in Australia or overseas) and superannuation for people of Age Pension age (or superannuation for people under Age Pension age if a payment is being received from it).

Certain assets are exempt from the assets test, including a person's principal home and some adjacent land, and superannuation for people under Age Pension age (unless a payment is being received from it).

For more examples of assessable and exempt assets, and more detailed rules about their treatment, go to servicessaustralia.gov.au/assets

Gifting

If a person gives away assets or sells them for less than their market value without receiving adequate compensation, we may still count them in the assets and income tests. Amounts given away above \$10,000 per financial year, or \$30,000 over 5 financial years (which can't include more than \$10,000 in a single financial year), are assessed as assets and deemed to earn income for 5 years from the date of the gift.

For more information about different types of gifts, and exceptions to the gifting rules, go to servicessaustralia.gov.au/gifting

Hardship provisions

It is sometimes not possible for people with assets but little or no income to rearrange their affairs to provide for themselves. If a person is in severe financial hardship they may be able to get an income support payment under different tests. Please contact us for more information.

Module A – Assets test for pensions

The assets test for pensions applies to Age Pension, Disability Support Pension and Carer Payment. The rate of payment is calculated under both the income and assets tests. The test that results in the lower rate (or nil rate) applies.

- Assets up to the assets free area have no effect on the rate of payment.
- For every \$1,000 of assets above the assets free area, the rate of payment is reduced by \$3 per fortnight.
- This reduction applies until the assets limit is reached (where the rate of payment is nil).

Age Pension, Disability Support Pension, Carer Payment

Status	Assets free area	Assets limit
Homeowner		
Single	\$280,000	\$622,250
Couple combined (including where only one partner is eligible)	\$419,000	\$935,000
Illness separated, couple combined	\$419,000	\$1,103,500
Non-homeowner		
Single	\$504,500	\$846,750
Couple combined (including where only one partner is eligible)	\$643,500	\$1,159,500
Illness separated, couple combined	\$643,500	\$1,328,000

Disability Support Pension (youth rates)

Status	Assets free area	Assets limit
Homeowner		
Single, dependent, aged under 18	\$280,000	\$443,500
Single, dependent, aged 18 to 20	\$280,000	\$462,500
Single, independent	\$280,000	\$521,250
Couple combined	\$419,000	\$899,000
Non-homeowner		
Single, dependent, aged under 18	\$504,500	\$668,000
Single, dependent, aged 18 to 20	\$504,500	\$687,000
Single, independent	\$504,500	\$745,750
Couple combined	\$643,500	\$1,123,500

Assets limits are calculated based on typical total rates, but they may vary depending on a person's circumstances. For example, they may be higher if the person receives additional fortnightly supplements, such as Rent Assistance, or lower if the person doesn't reside in Australia.

Module B – Assets test for allowances

The assets test for allowances applies to JobSeeker Payment, Youth Allowance, Parenting Payment, ABSTUDY Living Allowance, Austudy and Special Benefit.

- Assets up to the assets limit have no effect on the rate of payment.
- The rate of payment is nil if assets exceed the assets limit.

Status	Assets limit
Homeowner	
Single	\$280,000
Couple combined (including illness separated or where only one partner is eligible)	\$419,000
Non-homeowner	
Single	\$504,500
Couple combined (including illness separated or where only one partner is eligible)	\$643,500

Income testing

This section outlines the basic income testing rules for income support payments. Please contact us for more information based on your circumstances.

In general, the income testing rules assess gross income from all sources. Common types of assessable income include income from employment, income streams (such as foreign pensions and private annuities), net rental income, net business income, and deemed income from financial investments.

Some forms of income are specifically exempt from the income test. This includes most payments made by us, payments for a dependent child, emergency relief and National Disability Insurance Scheme payments.

Special rules apply for certain types of income, such as lump sums, compensation, business income and income from trusts and companies.

For more examples of assessable and exempt income, and more detail about the special rules, go to servicessaustralia.gov.au/income

Lump sums

Remunerative lump sums, such as commissions or bonuses paid by an employer, are generally counted as income from the date they are received for the length of time to which they relate. For example, 3 months of a commission would be assessed for a period of 3 months.

One-off or irregular non-remunerative lump sums, such as distributions from a trust or dividends from private companies, are generally counted as income over a 52 week period from the date a person becomes entitled to them.

For more information go to servicessaustralia.gov.au/lumpsums

Deeming

The deeming rules are used to calculate income from financial investments for income testing purposes. Financial investments include bank accounts, shares, managed investments and superannuation in some circumstances.

Deeming assumes that financial investments are earning a certain rate of income, regardless of the amount of income they're actually earning. If a person actually earns more than these rates, we don't assess the extra income.

We add a person's deemed income to their assessable income from other sources, such as salary or wages, and apply the income test.

Deeming rates are set by the Minister for Social Services. The table below shows the thresholds and rates at the time this document was produced.

Status	Financial investments	Deeming rate (annual)
Single	the first \$56,400	0.25%
	additional amounts above \$56,400	2.25%
Partnered (neither member receiving pension)	the first \$46,800	0.25%
	additional amounts above \$46,800	2.25%
Couple combined (at least one member receiving pension)	the first \$93,600	0.25%
	additional amounts above \$93,600	2.25%

For more information go to servicessaustralia.gov.au/deeming

Compensation

If a person or their partner receives a compensation payment, their income support payment rate may be affected. Periodic compensation payments are income tested differently depending on whether the compensation recipient was receiving an income support payment at the time of the compensable injury. A non-payment period may apply to recipients of lump sum compensation payments.

For more information go to servicessaustralia.gov.au/centrelinkcompensationrecovery

Businesses

Business income is calculated differently to employment income. If a person or their partner are involved in a business, we generally use their latest tax return to calculate their fortnightly assessable income. If their business income has changed significantly since then, an estimate reflecting their current situation can be used instead. Certain deductions can reduce assessable income. Business assets may also count towards the assets test. We add assessable business income and assets to a person's income and assets from other sources and apply the income and assets tests.

For more information go to servicessaustralia.gov.au/businessincome

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Trusts and companies

Special rules apply to income and assets from private trusts and companies. Depending on a range of factors, we may attribute some of the income or assets to a person. We then add these to a person's income and assets from other sources and apply the income and assets tests.

For more information go to

servicessaustralia.gov.au/trustsandcompanies

Income maintenance period

The income maintenance period applies when a claimant or their partner receives a lump sum leave or termination payment from their employer.

To calculate the income maintenance period, we divide the lump sum by the weekly amount the employer was paying the person when they were working. The result is the number of weeks the lump sum represents. We continue to assess the person as earning this level of income under the income test for the duration of this period.

The period may be reduced or waived if a person is in severe financial hardship. For more information go to servicessaustralia.gov.au/incomemaintenanceperiod

Module C – Income test for pensions

The income test for pensions applies to Age Pension, Disability Support Pension and Carer Payment. The rate of payment is calculated under both the income and assets tests. The test that results in the lower rate (or nil rate) applies.

- The income free area is \$190 per fortnight for singles and \$336 per fortnight for couples (combined). Income up to this amount has no effect on the rate of payment.
- Each dollar of income above these amounts reduces the rate of payment by 50 cents for singles, and 25 cents for couples (each).
- These reductions apply until the income limits are reached (where the rate of payment is nil).
- If over Age Pension age, Work Bonus (page 52) reduces assessable income.
- If under Age Pension age, Working Credits (page 52) reduce assessable income.
- Transitional pensioners (page 14) have a different income test. For more information go to servicessaustralia.gov.au/transitionalratepension

Age Pension, Disability Support Pension, Carer Payment

Status	Income free area	Income limit
	Per fortnight	
Single	\$190	\$2,243.00
Couple combined	\$336	\$3,431.20
Illness separated, couple combined	\$336	\$4,442.00

Disability Support Pension (youth rates)

Status	Income free area	Income limit
	Per fortnight	
Single, dependent, aged 16 to 17	\$190	\$1,170.40
Single, dependent, aged 18 to 20	\$190	\$1,284.80
Single, independent, aged 16 to 20	\$190	\$1,636.60
Couple combined, aged 16 to 20	\$336	\$3,216.00

Income limits are calculated based on typical total rates, but they may vary depending on a person's circumstances. For example, they may be higher if the person receives additional fortnightly supplements, such as Rent Assistance, or lower if the person doesn't reside in Australia.

Module D – Income test for JobSeeker Payment

Personal income test

- The income free area is \$150 per fortnight. Income up to this amount has no effect on the rate of payment.
 - For single principal carers, each dollar of income above \$150 per fortnight reduces the rate of payment by 40 cents.
 - For all other recipients, each dollar of income between \$150 per fortnight and \$256 per fortnight reduces the rate of payment by 50 cents. Each dollar of income above \$256 per fortnight reduces the rate of payment by 60 cents.
- These reductions apply until the income limits are reached (where the rate of payment is nil).
- Working Credits (page 52) reduce assessable income.

Status	Income free area	Income limit
	Per fortnight	
Single		
No dependent children	\$150	\$1,296.34
With dependent children	\$150	\$1,381.17
Principal carer with dependent children	\$150	\$1,986.75
Principal carer of a dependent child granted an exemption from mutual obligation requirements for foster caring, non-parent relative caring under a court order, home schooling, distance education or large family	\$150	\$2,485.00
Aged 60 or over, after 9 continuous months on payment	\$150	\$1,392.17
Partnered	\$150	\$1,195.34

Income limits are calculated based on typical total rates, but they may vary depending on a person's circumstances. For example, they may be higher if the person receives additional fortnightly supplements, such as Rent Assistance.

Partner income test

- See Module I (page 52).

Module E – Income test for Parenting Payment

Personal income test – single parents

- The income free area is \$202.60 per fortnight, plus \$24.60 for each additional child. Income up to this amount has no effect on the rate of payment.
- Each dollar of income above the income free area reduces the rate of payment by 40 cents.
- This reduction applies until the income limits are reached (where the rate of payment is nil).
- Working Credits (page 52) reduce assessable income.

Status	Income free area	Income limit
	Per fortnight	
Single, 1 dependent child	\$202.60	\$2,537.60
Single, 2 dependent children	\$227.20	\$2,562.20
Single, 3 dependent children	\$251.80	\$2,586.80
For each additional dependent child, add	\$24.60	\$24.60

Income limits are calculated based on typical total rates, but they may vary depending on a person's circumstances.

Personal income test – partnered parents

- The income free area is \$150 per fortnight. Income up to this amount has no effect on the rate of payment.
- Each dollar of income between \$150 per fortnight and \$256 per fortnight reduces the rate of payment by 50 cents.
- Each dollar of income above \$256 per fortnight reduces the rate of payment by 60 cents.
- This reduction applies until the income limit is reached (where the rate of payment is nil).
- Working Credits (page 52) reduce assessable income.

Status	Income free area	Income limit
	Per fortnight	
Partnered	\$150	\$1,195.34

Income limits are calculated based on typical total rates, but they may vary depending on a person's circumstances. For example, they may be higher if the person receives additional fortnightly supplements.

Partner income test

- See Module I (page 52).

Module F – Income test for Youth Allowance

Personal income test – job seekers

- The income free area is \$150 per fortnight. Income up to this amount has no effect on the rate of payment.
- Each dollar of income between \$150 per fortnight and \$250 per fortnight reduces the rate of payment by 50 cents.
- Each dollar of income above \$250 per fortnight reduces the rate of payment by 60 cents.
- This reduction applies until the income limits are reached (where the rate of payment is nil).
- Working Credits (page 52) reduce assessable income.

Status	Income free area	Income limit
	Per fortnight	
Single		
Aged under 18, at home	\$150	\$728.00
Aged 18 or over, at home	\$150	\$823.34
Away from home	\$150	\$1,116.34
With dependent children	\$150	\$1,382.67
Principal carer of a dependent child granted an exemption from mutual obligation requirements for foster caring, non-parent relative caring under a court order, home schooling, distance education or large family	\$150	\$1,723.34
Partnered		
No dependent children	\$150	\$1,116.34
With dependent children	\$150	\$1,200.50

Income limits are calculated based on typical total rates, but they may vary depending on a person's circumstances. For example, they may be higher if the person receives additional fortnightly supplements, such as Rent Assistance.

Personal income test – students and Australian Apprentices

- The income free area is \$480 per fortnight. Income up to this amount has no effect on the rate of payment.
- Each dollar of income between \$480 per fortnight and \$575 per fortnight reduces the rate of payment by 50 cents.
- Each dollar of income above \$575 per fortnight reduces the rate of payment by 60 cents.
- This reduction applies until the income limits are reached (where the rate of payment is nil).
- Income Bank credits (page 52) reduce assessable income.
- The first \$9,174 of a merit and equity based scholarship is exempt from income testing.

Status	Income free area	Income limit
	Per fortnight	
Single		
Aged under 18, at home	\$480	\$1,057.17
Aged 18 or over, at home	\$480	\$1,152.50
Away from home	\$480	\$1,445.50
With dependent children	\$480	\$1,711.84
Partnered		
No dependent children	\$480	\$1,445.50
With dependent children	\$480	\$1,529.67
Special rates for long term income support recipients		
Single, at home	\$480	\$1,280.67
Single, away from home	\$480	\$1,630.00
Partnered	\$480	\$1,529.67

Income limits are calculated based on typical total rates, but they may vary depending on a person's circumstances. For example, they may be higher if the person receives additional fortnightly supplements, such as Rent Assistance.

Partner income test

- Applies to independent recipients. See Module I (page 52).

Parental income

Parental income may reduce a dependent recipient's rate of payment. To calculate the reduction, we apply a parental income test and a maintenance income test. The reduction calculated in these tests is then compared to any reduction from the personal income test, and the larger reduction is applied.

Parental income test

- The parental income free area is \$58,108. Parental income up to this amount has no effect on the rate of payment.
- Parental income is the parents' combined adjusted taxable income (page 54) for 2021-22. If their income has significantly changed since then, we may use their income for 2022-23.
- Each dollar of income above the parental income free area reduces the rate of payment by 20 cents.
- Because parental income can support multiple children, the 20 cent reduction is shared between other dependants in the family receiving a payment with a parental income test. The reduction is also shared with any Family Tax Benefit children (page 55) in the family.

- For example, if a family has 2 recipients of Youth Allowance (both aged 18 or over, away from home), each recipient's rate is reduced by 10 cents for each dollar above the parental income free area. If the dependants attract different rates of payment, the reduction is shared based on each dependant's share of the total maximum rate for all family members.
- The parental income test generally doesn't apply if parent/s receive an income support payment (including Department of Veterans' Affairs income support payments) at a rate above nil. The maintenance income test may still apply.

Maintenance income test

- Each dollar of maintenance (for example, child support) received over the maintenance income free area reduces the rate of payment by 50 cents for each child attracting maintenance, up to a capped amount. It doesn't reduce the rate of payment for children who don't attract maintenance.
- The maintenance income free area depends on the number of children in the family attracting maintenance, and the payments (if any) they attract.

Parents receiving maintenance for:	Maintenance income free area (per year)
One Youth Allowance recipient	\$1,752.00
One Youth Allowance recipient and at least one Family Tax Benefit child	\$584.00
More than one Youth Allowance recipient but no Family Tax Benefit children	\$1,752.00 for the first child, plus \$584.00 for each additional child (total amount is shared equally between children)

The Youth Allowance maintenance income test reduction applies on top of any Family Tax Benefit Part A maintenance income test reduction (page 4) for other children in the family.

Module G – Income test for ABSTUDY Living Allowance

Personal income test

- Applies to recipients aged 16 or over and independent Australian Apprentices aged under 16.
- The income free area is \$480 per fortnight. Income up to this amount has no effect on the rate of payment.
- Each dollar of income between \$480 per fortnight and \$575 per fortnight reduces the rate of payment by 50 cents.
- Each dollar of income above \$575 per fortnight reduces the rate of payment by 60 cents.
- This reduction applies until the income limits are reached (where the rate of payment is nil).
- Income Bank credits (page 52) reduce assessable income.
- The first \$9,174 of a merit and equity based scholarship is exempt from income testing.

Status	Income free area	Income limit
	Per fortnight	
Aged under 22		
Single, aged under 18, at home	\$480	\$1,057.17
Single, aged 18 or over, at home	\$480	\$1,152.50
Single or partnered, away from home	\$480	\$1,445.50
Single, with dependent children	\$480	\$1,711.84
Partnered, with dependent children	\$480	\$1,529.67
Aged 22 or over		
Single, no dependent children	\$480	\$1,624.50
Single, with dependent children	\$480	\$1,709.34
Single, aged 60 or over	\$480	\$1,720.34
Partnered, with or without dependent children	\$480	\$1,523.50

Income limits are calculated based on typical total rates, but they may vary depending on a person's circumstances. For example, they may be higher if the person receives additional fortnightly supplements, such as Rent Assistance.

Partner income test

- Applies to independent recipients. See Module I (page 52).

Parental income

- Parental income may reduce a dependent recipient's rate of payment. To calculate the reduction, we apply a parental income test and a maintenance income test. This amount is then compared to any reduction from the personal income test, and the larger reduction is applied.
- The parental income test and maintenance income test are similar to those for Youth Allowance (page 50), but there are some differences. For more information based on your circumstances go to servicesaustralia.gov.au/abstudy or call us on the ABSTUDY line (page 56).

Module H – Income test for Austudy

Personal income test

- The income free area is \$480 per fortnight. Income up to this amount has no effect on the rate of payment.
- Each dollar of income between \$480 and \$575 reduces the rate of payment by 50 cents.
- Each dollar of income above \$575 reduces the rate of payment by 60 cents.
- This reduction applies until the income limits are reached (where the rate of payment is nil).
- Income Bank credits (page 52) reduce assessable income.
- The first \$9,174 of a merit and equity based scholarship is exempt from income testing.

Status	Income free area	Income limit
	Per fortnight	
Single or partnered, no dependent children	\$480	\$1,445.50
Single, with dependent children	\$480	\$1,711.84
Partnered, with dependent children	\$480	\$1,529.67
Special rates for long term income support recipients		
Single	\$480	\$1,630.00
Partnered	\$480	\$1,529.67

Income limits are calculated based on typical total rates, but they may vary depending on a person's circumstances. For example, they may be higher if the person receives additional fortnightly supplements, such as Rent Assistance.

Partner income test

- See Module I (page 52).

Module I – Partner income test

The partner income test applies to partnered recipients (page 55) of JobSeeker Payment, Parenting Payment, Youth Allowance, ABSTUDY Living Allowance, Austudy and Special Benefit. It applies in addition to the personal income test for these payments.

Recipients must always report their partner's income, regardless of the amount.

The partner income test differs depending on a couple's circumstances.

Partner receiving income support allowance

In general, if a person's partner also receives an income support allowance (for example, JobSeeker Payment, Parenting Payment, Youth Allowance, ABSTUDY Living Allowance, Austudy or Special Benefit), the partner's income won't affect the person's payment.

Partner receiving income support pension

If a person's partner receives an income support pension (Age Pension, Disability Support Pension or Carer Payment), we use half of the couple's combined income when applying the personal income test.

Partner not receiving payment

If a person's partner doesn't receive an income support payment, the partner's income won't affect the person's payment until it reaches the partner income free area. Each dollar of partner income above the partner income free area reduces the person's rate of payment by 60 cents.

Status	Partner income free area	
	Per fortnight	
Partner aged 22 or over	\$1,196	
Partner aged under 22, no dependent children	\$1,117	
Partner aged under 22, with dependent children	\$1,201	

The partner income test works differently for some payments.

- For Special Benefit recipients, each dollar of partner income above the partner income free area reduces the rate of payment by one dollar.
- For ABSTUDY Living Allowance recipients aged 22 or over, each dollar of partner income above the partner income free area (\$1,196 per fortnight) reduces the rate of payment by 50 cents. The partner income free area is higher for recipients with dependent children.

These values are a guide only. Please contact us for more information based on your circumstances.

Work Bonus

The Work Bonus is an income test concession for Age Pension recipients who are working. It is also available to Disability Support Pension and Carer Payment recipients of Age Pension age.

Under the Work Bonus, the first \$300 of employment income (and self-employment income) is excluded from the pension income test each fortnight. Any unused amounts can be accrued to offset future employment income, up to a maximum of \$7,800. Accrued amounts don't expire.

Note: from 1 December 2022 to 31 December 2023, a one-off, temporary credit of \$4,000 applies to Work Bonus accrual balances. The maximum accrual balance increases to \$11,800 over this period.

The Work Bonus is applied automatically, and is calculated on an individual basis – it can't be shared by a couple.

Transitional pensioners (page 14) don't have access to the Work Bonus.

For more information go to servicesaustralia.gov.au/workbonus

Working Credit

Working Credit is an income test concession that helps working age income support recipients keep more of their payment when they work. It is available to recipients of JobSeeker Payment, Youth Allowance (job seeker) and Parenting Payment, and recipients of Disability Support Pension and Carer Payment, if under Age Pension age.

Recipients accrue Working Credits for each dollar of income below \$48 per fortnight. When they work, their credits increase the amount of employment income they can earn before their payment is reduced. Credits accrue up to a maximum of \$1,000 (\$3,500 for Youth Allowance (job seeker) recipients).

For more information go to servicesaustralia.gov.au/workingcredit

Income Bank

Income bank is an income test concession that helps students and Australian Apprentices keep more of their income support payment when they work. It is available to recipients of Youth Allowance (student), ABSTUDY Living Allowance and Austudy.

Recipients accrue Income Bank credits for each dollar of income below \$480 per fortnight, which is the income free area for their payment. When they work, their credits increase the amount of employment income they can earn before their payment is reduced. Credits accrue up to a maximum of \$12,000 for students, and \$1,000 for Australian Apprentices.

For more information go to servicesaustralia.gov.au/incomebank

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CROSS-PAYMENT INFORMATION

Indexation

Payment rates and thresholds are periodically adjusted in line with living cost increases to maintain their value over time. This process is known as indexation.

Different payment rates and thresholds are indexed on different dates throughout the year. The release of this publication usually coincides with these dates.

1 January

- Youth Allowance
- Austudy
- ABSTUDY Living Allowance (under 22) and ABSTUDY supplementary assistance
- Disability Support Pension (youth rates)
- Youth Disability Supplement
- Assistance for Isolated Children
- Carer Allowance
- Double Orphan Pension
- Pharmaceutical Allowance
- Mobility Allowance
- Student Scholarships

20 March

- Age Pension
- Disability Support Pension (adult rates)
- Carer Payment
- JobSeeker Payment
- Parenting Payment
- Farm Household Allowance
- ABSTUDY Living Allowance (22 or over)
- Rent Assistance
- Pension Supplement
- Utilities Allowance

1 July

- Family Tax Benefit (and related supplements)
- Child Care Subsidy
- Essential Medical Equipment Payment
- Pension income and asset thresholds
- Allowance asset value limits
- Parenting Payment (Single) income threshold
- Paid Parental Leave income limit
- Deeming thresholds

20 September

- Age Pension
- Disability Support Pension (adult rates)
- Carer Payment
- JobSeeker Payment
- Parenting Payment
- Farm Household Allowance
- ABSTUDY Living Allowance (22 or over)
- Rent Assistance

- Pension Supplement
- Telephone Allowance
- Utilities Allowance
- Commonwealth Seniors Health Card income limits

Paid Parental Leave rates are updated on 1 July each year in line with national minimum wage orders.

Some supplementary payments are not indexed (for example, Energy Supplement, Remote Area Allowance, Pensioner Education Supplement and Carer Supplement).

Some amounts are not indexed, but change as a result of indexation. For example, income limits are based on payment rates and income thresholds. While they are not indexed themselves, they change whenever payment rates or income thresholds change.

Waiting periods

Ordinary waiting period

The ordinary waiting period is a one week waiting period applied to claimants of JobSeeker Payment, Youth Allowance (job seeker) and Parenting Payment.

The waiting period generally starts after a person's other waiting periods have ended, if applicable.

A person may be exempted from having to serve the waiting period in certain circumstances. For more information go to servicesaustralia.gov.au

Liquid assets waiting period

The liquid assets waiting period applies to claimants of JobSeeker Payment, Youth Allowance and Austudy.

The length of the waiting period varies between 1 week and 13 weeks, depending on the amount of liquid assets a person has when claiming. The waiting period may start before a person makes a claim for payment in certain circumstances.

Length of waiting period (weeks)	Liquid assets amounts	
	Single (no dependent children)	Single (with dependent children) or partnered
0	Up to \$5,499	Up to \$10,999
1	\$5,500 to \$5,999	\$11,000 to \$11,999
2	\$6,000 to \$6,499	\$12,000 to \$12,999
3	\$6,500 to \$6,999	\$13,000 to \$13,999
4	\$7,000 to \$7,499	\$14,000 to \$14,999
5	\$7,500 to \$7,999	\$15,000 to \$15,999
6	\$8,000 to \$8,499	\$16,000 to \$16,999
7	\$8,500 to \$8,999	\$17,000 to \$17,999
8	\$9,000 to \$9,499	\$18,000 to \$18,999
9	\$9,500 to \$9,999	\$19,000 to \$19,999
10	\$10,000 to \$10,499	\$20,000 to \$20,999
11	\$10,500 to \$10,999	\$21,000 to \$21,999
12	\$11,000 to \$11,499	\$22,000 to \$22,999
13	\$11,500 or more	\$23,000 or more

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In certain circumstances, the waiting period may be waived or reduced, or a person may be exempted from having to serve it. Full time tertiary students can reduce their amount of liquid assets by certain deductions for expenses related to their course of study, such as course fees, text books and software.

For more information go to servicessaustralia.gov.au

Taxable and non-taxable payments

Taxable

- Age Pension, Disability Support Pension (for people of Age Pension age), Carer Payment (if carer or person being cared for is of Age Pension age), Farm Household Allowance, Parental Leave Pay, Dad and Partner Pay, Parenting Payment, JobSeeker Payment, Special Benefit, Youth Allowance, Youth Disability Supplement (Youth Allowance and ABSTUDY recipients aged between 16 and 21), Austudy payment, ABSTUDY Living Allowance, basic Pension Supplement (except for recipients of Disability Support Pension under Age Pension age), Approved Program of Work Supplement, Education Entry Payment and Coronavirus Supplement.

Non-taxable

- Disability Support Pension (if under Age Pension age), Carer Payment (if carer and person being cared for are both under Age Pension age), Family Tax Benefit Part A (including Rent Assistance, Multiple Birth Allowance), Family Tax Benefit Part B, Double Orphan Pension, Carer Allowance, Youth Disability Supplement (Disability Support Pension recipients aged under 21, ABSTUDY and Youth Allowance recipients aged under 16), Carer Supplement, Child Disability Assistance Payment, Fares Allowance, Pharmaceutical Allowance, Remote Area Allowance (offsets the Zone Tax Rebate), Rent Assistance, Telephone Allowance, Utilities Allowance, Energy Supplement, Assistance for Isolated Children Scheme allowances, Student Start-up Loan, Language, Literacy and Numeracy Supplement, Pensioner Education Supplement, Essential Medical Equipment Payment, ABSTUDY supplementary benefits (except for School Fees Allowance (boarding) and Additional Assistance (regular payment)), Pension Bonus Scheme, Home Equity Access Scheme (formerly Pension Loans Scheme), Child Care Subsidy, Crisis Payment, tax-exempt Pension Supplement, basic Pension Supplement (for recipients of Disability Support Pension under Age Pension age), Tertiary Access Payment, COVID-19 Disaster Payment and Economic Support Payment.

There are special rules around the tax treatment of payments made during a bereavement period.

Definitions

Income support payment

Income support payments provide fortnightly assistance with a person's living costs.

For the purposes of this Guide, we classify the following payments as income support payments: Age Pension, Disability Support Pension, Carer Payment, JobSeeker Payment, Parenting Payment, Youth Allowance, ABSTUDY Living Allowance, Austudy, Special Benefit and Farm Household Allowance.

ABSTUDY Living Allowance is administered under guidelines outside of the *Social Security Act 1991*.

Adjusted taxable income

Adjusted taxable income is used in the income tests for Family Tax Benefit, Child Care Subsidy, Parental Leave Pay, Dad and Partner Pay, Carer Allowance and Tertiary Access Payment. It's also used in the parental income tests for Youth Allowance, ABSTUDY Living Allowance and Additional Boarding Allowance, and to determine eligibility for the Commonwealth Seniors Health Card. Income support payments are assessed differently (page 47).

While the components may vary between these uses, adjusted taxable income can include:

- taxable income
- foreign income
- tax-exempt foreign income
- total net investment losses
- reportable fringe benefits
- reportable superannuation contributions
- certain tax free pensions or benefits
- deemed amounts from account based income streams.

Amounts of child support a person pays are deducted from their adjusted taxable income in the income tests for Family Tax Benefit, Child Care Subsidy, Parental Leave Pay, Dad and Partner Pay and Carer Allowance, and for the parental income tests for Youth Allowance, ABSTUDY Living Allowance and Additional Boarding Allowance. Partner income can also affect a person's adjusted taxable income.

For more information go to servicessaustralia.gov.au/adjustedtaxableincome

Family Tax Benefit child

In general, a child is a Family Tax Benefit child of an adult if they:

- are aged 0 to 15, or
- are aged 16 to 19 (up until the end of the calendar year they turn 19) and in full-time secondary study (some exemptions may apply), and
- are in the adult's care for at least 35% of the time, and
- meet the residence requirements (page 2), and
- don't receive an income support payment (such as Youth Allowance), labour market program payment, or prescribed educational scheme payment (such as ABSTUDY, unless aged 16 or over, receiving ABSTUDY and boarding away from home to attend full-time secondary study).

For more information go to servicesaustralia.gov.au/ftb

Independence

We assess young people as being either dependent or independent when working out their entitlement to certain payments.

For Youth Allowance (page 24) and ABSTUDY (page 26), the parental income test and maintenance income test don't apply to independent recipients. The payment rate for recipients of youth rates of Disability Support Pension (page 16) depends on whether they are assessed as dependent or independent.

A person is considered independent if they are aged 22 or over.

A person aged under 22 can be considered independent in certain circumstances, including if they:

- are or were married or in a registered relationship, or in a long term de facto relationship
- have or had a dependent child
- have supported themselves through work for a substantial period since leaving school
- have been assessed as having a partial capacity to work – Youth Allowance (job seeker) only
- have parents who can't look after them
- are orphaned.

For more information about independence, and more examples of circumstances where we assess a person as independent, go to servicesaustralia.gov.au or contact us on the relevant payment line (page 56).

Definition of a partner

References in this guide to a partner apply if we consider a person a member of a couple. We consider a person to be a member of a couple if they are either:

- married, or
- in a registered relationship, or
- in a de facto relationship.

We may consider a person a member of a couple even if they're not physically living with their partner. For example, their partner may fly-in fly-out or live away for work, like military or oil rig workers.

For more information go to servicesaustralia.gov.au/moc

Australian resident

An Australian resident is a person who is residing in Australia and is:

- an Australian citizen, or
- the holder of a permanent visa, or
- the holder of a protected Special Category Visa.

Special Category Visa (SCV) holder

A Special Category Visa (SCV) holder is a New Zealand citizen who enters Australia on a New Zealand passport and is issued an SCV (subclass 444) on arrival.

A protected SCV holder is an SCV holder who:

- was in Australia as an SCV holder on 26 February 2001, or
- lived in Australia for 12 months in the 2 years before 26 February 2001, or
- was residing in Australia on 26 February 2001 but temporarily absent (conditions applied), or
- commenced or recommenced residing in Australia within 3 months of 26 February 2001 and were subsequently assessed as holding protected status (time limit applied).

An SCV holder who does not meet the definition of protected SCV holder is a non-protected SCV holder.

Specified temporary visa holder

Holders of the following specified temporary visas may qualify for certain payments even though they are not considered an Australian resident:

- subclass 060 – Bridging F
- subclass 070 – Bridging (Removal Pending)
- subclass 309 – Partner (Provisional)
- subclass 449 – Humanitarian Stay (Temporary)
- subclass 785 – Temporary Protection
- subclass 786 – Temporary (Humanitarian Concern)
- subclass 790 – Safe Haven Enterprise
- subclass 820 – Partner

Contact us

By phone

Charges for calls from a home phone to 13 numbers from anywhere in Australia are 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 a home phone are free. But charges may apply to calls from public and mobile phones.

Centrelink phone self service

The Centrelink phone self service has 2 lines.

Self service line **136 240**

The self service line gives Services Australia customers options relevant to the Centrelink payment they're on. This could include accessing payment information, applying for an advance payment or completing a review of Rent Assistance.

Reporting line **133 276/13 EARN**

The reporting line is for Services Australia customers who need to report fortnightly to get their payment. They can report their income and update their obligation details.

For more information go to servicesaustralia.gov.au/selfservice

Centrelink phone lines

Use the Phone us triage tool to find the right Centrelink number on servicesaustralia.gov.au/phoneus

Older Australians line **132 300**

Talk to us about:

Age Pension
Bereavement assistance
Centrelink debts and overpayments
Commonwealth Seniors Health Card
Information on financial matters
Pensioner Concession Card
Home Equity Access Scheme.

Disability, sickness and carers line **132 717**

Talk to us about:

Carer Allowance
Carer Payment
Centrelink debts and overpayments
Disability Support Pension
Mobility Allowance
Essential Medical Equipment Payment.

Crisis Payment line **132 850**

Talk to us about Crisis Payment for:

Family and domestic violence
Forced to leave home due to other extreme circumstances
Release from prison or psychiatric confinement
Humanitarian entrants

Employment services line **132 850**

Talk to us about:

Assurance of Support for visa applicants
Centrelink debts and overpayments
JobSeeker Payment
Social work services
Special Benefit
Special Benefit and Employment Services Providers.

Farmer assistance hotline **132 316**

Talk to us about Farm Household Allowance.

Families line **136 150**

Talk to us about:

Child Care Subsidy
Dad and Partner Pay
Double Orphan Pension
Family Tax Benefit
Parental Leave Pay
Parenting Payment.

Youth and students line **132 490**

Talk to us about:

Austudy
Centrelink debts and overpayments
Low Income Health Care Card
Pensioner Education Supplement
Youth Allowance.

ABSTUDY line Freecall™ **1800 132 317**

Assistance for isolated children line **132 318**

Australian apprenticeships line **133 633**

BasicsCard balance enquiry line Freecall™ **1800 057 111**

BasicsCard general enquiry line Freecall™ **1800 132 594**

Talk to us about:

BasicsCards
Income Management
Reporting lost or stolen BasicsCards.

Cashless Debit Card Hotline Freecall™ **1800 252 604**

Child Support Enquiry Line **131 272**

1800 241 272

Grandparent, Foster and

Kinship Carer Adviser Line **1800 245 965**

International services line **131 673**

International free call numbers

These numbers may not be free from mobile phones or public phones:

Austria **0800 295 165**

Canada **1888 2557 493**

China (north) **10 800 6100 427**

includes the provinces of Beijing, Tianjin, Hebei, Shanxi, Inner Mongolia, Heilongjiang, Liaoning, Jilin, Shandong and Henan.

China (south) all other provinces. **10 800 2611 309**

Denmark **8088 3556**

Germany **0800 1802 482**

Greece **0080 0611 26209**

India **000 800 61 01098**

Indonesia **001 803 61 035**

Ireland **1800 200 333**

Italy	800 781 977
Korea, Republic of	003 081 32326
Netherlands	0800 0224 364
New Zealand	0800 441 248
Philippines	1800 1611 0046
Poland	00 800 6111 220
Portugal	800 861 122
Singapore	800 6167 015
Spain	900 951 547
Thailand	001 800 611 4136
Turkey	00 800 6190 5703
United Arab Emirates	800 061 04319
United Kingdom	0800 169 5865
USA	1866 3433 086
All other countries	+613 6222 3455
Foreign income line Freecall™	1800 050 041
Indigenous call centre Freecall™	1800 136 380

Talk to us about Centrelink debts and overpayments.

Multilingual phone service	131 202
Services Australia general phone numbers	
Fraud tip-off line	131 524
Feedback and complaints line Freecall™	1800 132 468
Online services support hotline	132 307
National relay service	1800 555 660
TTY Enquiries Freecall™	1800 810 586

TTY is only for people who are deaf or who have a hearing or speech impairment. A TTY phone is required to use this service.

Other options

In a service centre

If a customer doesn't have a computer at home, they can visit one of our service centres and use our self service terminals. They can create a myGov account and link their online accounts. They can use the terminals to do their Centrelink, Medicare and Child Support business.

Agents and Access Points

Customers can access our services from one of over 230 Access Points and 340 Agents in rural, regional and remote Australia. Agents and Access Points provide free self-help facilities where they can conduct their business with us.

Customers can go to servicesaustralia.gov.au for more information about payments and services or call the '13' or '1800' number listed that is most relevant to their situation.

National Business Gateway

Businesses can call the gateway on **131 158**.

Complaints and feedback

If a customer has feedback or a complaint about our service they can talk to our Customer Relations staff on **Freecall™ 1800 132 468**.

If a customer isn't happy with the outcome of a complaint they can contact the Commonwealth Ombudsman by calling **1300 362 072** or going to ombudsman.gov.au

Payment and Service Finder

Payment Finder is an interactive online tool to help customers find payments relevant to their circumstances. Go to servicesaustralia.gov.au/paymentfinder

General information

Dates benefits are payable

We make most payments from, or after, the date a person makes their claim. So the sooner they submit their claim the quicker we can pay them.

Making a claim for payment

Generally, a person must be in Australia on the day a claim for a payment or card is made (some exemptions may apply, including where claiming under an international social security agreement).

Separated couples

Partnered people may receive certain single rates of payment if they are in respite care, or if they are separated from their partner due to illness or imprisonment.

Payment method

We generally make payments into a bank, credit union or building society account. Some exemptions may apply.

Reviews and appeals

If a customer disagrees with a decision we make about their payment, they can ask for an explanation or apply for a formal review of the decision.

If a customer disagrees with the outcome of a formal review, they can ask the Administrative Appeals Tribunal to review the decision.

Go to servicesaustralia.gov.au/reviewsandappeals for more information.

Bereavement support

We have payments and services for people who experience the loss of someone close to them, such as a partner, a child or someone they are caring for. For more information, resources and support go to servicesaustralia.gov.au/bereavement

Disclaimer

The information contained in this publication is accurate as at 1 January 2023. It's intended only as a guide to payments available.

