**Centrelink debts and overpayments transcript**

Our priority is to help you get the right payment at the right amount, but sometimes overpayments happen.

If they do, we’re here to help. An overpayment is when you’re paid more than you’re eligible for.

We may notice this after you tell us of a change or after we do a review. Common life events, such as moving house, starting a relationship or changes to your work or study load, can affect your payment.

It’s important to let us know about any changes as soon as possible.

If you need to repay money, we’ll always send you a letter explaining:

* **why** you owe us money
* **how much** you need to repay
* and **when** you need to start repaying the money.

If you don’t understand why you’ve been overpaid, you can ask us for an explanation. If you disagree with the debt, you can ask for a review.

There are a number of ways to repay money you owe. But remember, you don’t need to pay it all at once.

If you’re currently a Centrelink customer, we’ll deduct money from your regular payment until your debt’s been repaid.

You don’t need to do anything.

If you don’t get a Centrelink payment any more, you’ll need to either:

* repay the money in full
* or, set up a payment arrangement.

Make sure you do this before your due date. If you don’t, we may need to take further action. The easiest way to manage repaying money is using the Money You Owe service in your Centrelink online account or Express Plus app.

You can use the service to set up and view payment arrangements, as well as change how much we deduct.

If you’re having trouble repaying your debt, please call us. We can work with you and find an option that best suits your situation.

For more information go to **servicesaustralia.gov.au/debts**