



# How to avoid a debt: top 5 things to tell Services Australia

Are you getting Youth Allowance, Austudy or Pensioner Education Supplement? If your circumstances change, tell Services Australia within 14 days to avoid owing money.

## 1 You've stopped studying

You need to be doing an approved course with an approved education provider to get a student payment. If you stop studying or take a break from studying, you may no longer be eligible for your student payment.

## 2 Your income changed

To make sure you get paid the right amount, you need to report your gross income every 14 days. This is your income before tax. If you have a partner, you need to report their income too. You may get a debt or your payment could stop if you:

- report your income late
- get income and don't report it
- report the wrong amount.

**You can report your income online using your Centrelink online account or the Express Plus Centrelink mobile app.**

## 3 Your rent amount changed

Your payment could be different if your rent amount changes or you stop paying rent.

This includes other changes to your home situation, such as you:

- change address
- move back to your parents' home
- start living with a different parent or guardian
- start living with a partner.

## 4 You've dropped a subject

Most people need to be studying full time to get a student payment. If you've dropped a subject, this might mean you're no longer full time. Full time means you're studying at least 75% of your course's full time study load.

Your uni or TAFE may work this out using credit points, hours of study or equivalent full time study load (EFTSL).

You can check through your uni, TAFE or student portal what your current full time study load is. If it's less than 75% you may not be eligible for a student payment.

## 5 You've had other changes in your circumstances

You could get more or less of your payment or you may need to claim a different payment if things change.

This could include things like:

- you become sick or injured and can't study
- your parents' or guardians' income changes, they move in with a partner or separate
- your partner starts or stops working.

**Tell Services Australia about changes online using your Centrelink online account or the Express Plus Centrelink mobile app.**

Find out what other changes you need to report, at [servicessaustralia.gov.au/notifychanges](https://servicessaustralia.gov.au/notifychanges)

### For more information

Go to [servicessaustralia.gov.au/higher-education](https://servicessaustralia.gov.au/higher-education)