

s22-out of scope



Special Benefit (SpB) available funds test 003-08030040

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## **Background**

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This document outlines how to apply the available funds test when assessing a customer's eligibility for SpB.

## **Purpose**

SpB aims to provide income support for people who, due to reasons beyond their control, are:

- in financial hardship
- unable to earn a sufficient livelihood for themselves and their dependants, and
- unable to receive any other income support payment or benefit

The available funds test looks at the customer and partner's available funds. These are also called liquid funds. They are funds that can be easily and ready utilised.

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## **Applying the available funds test**

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**Long term available funds test**

Use this test when the customer is likely to need income support for more than 13 weeks. The test may include the value of realisable assets or avoidable expenses.

**Short term available funds test**

This is not often used. However, it would apply when the customer is likely to need income support for less than 13 weeks. Consider the customer's liquid assets when applying the test.

If their liquid assets exceed the \$5,000 available funds test at claim, SpB will be precluded for a period.

**Example**

A customer is waiting for their pension or allowance claim to be finalised and they are in financial hardship. The test could be applied for a period of less than 13 weeks. There are no reviews as the test applies for the set period, and SpB will stop on a set date.

The [References](#) page contains more information and examples in the Guide to Social Security Law.

The [Resources](#) page contains examples and links for seeking support.

**Related links**

[Eligibility and new claim procedures for Special Benefit \(SpB\)](#)

[Processing Special Benefit \(SpB\) claims](#)

[Special Benefit \(SpB\) reviews](#)

## Process

SpB processing teams only.

This document outlines how to apply the available funds test when assessing a customer's eligibility for SpB.

### Applying the available funds test for SpB claims and reviews

Step	Action
1	<p><b>Check which available funds test applies</b></p> <ul style="list-style-type: none"> <li>For an SpB claim, if the customer is likely to need income support for: <ul style="list-style-type: none"> <li>more than 13 weeks, <a href="#">go to Step 2</a></li> <li>less than 13 weeks, <a href="#">go to Step 8</a></li> </ul> </li> <li>For an SpB review, <a href="#">go to Step 2</a></li> </ul>
2	<p><b>Long term available funds test</b></p> <p>Check the customer's (and partner's) available funds.</p> <p>If the customer's review or bank statements indicate their combined savings are more than \$5,000 check/update:</p> <p>s47E(d)</p>

	<p>See the <a href="#">References</a> page for help with liquid funds and exceptional and unforeseen expenses.</p> <p>Staff should <a href="#">seek support</a> if needed.</p>
3	<p><b>One-off support payments</b></p> <p>Customers may receive one-off support payments from the Australian Red Cross or immediate needs support packages funded by the State Government.</p> <p>s47E(d)</p>
4	<p><b>FTB arrears</b></p> <p>s47E(d)</p>
5	<p><b>Bank statements and proof of other income</b></p> <p>Bank statements can help to confirm ongoing eligibility. However, they are not usually current at the review date, so follow the process below.</p> <p>s47E(d)</p>

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**Providing evidence**

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**6 Are available funds below \$5,000?**

- **Yes**, continue to process the claim or review. Procedure ends here
- **No**, [go to Step 7](#)

**7 Available funds over \$5,000**

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Proceed to finalise the claim or review.

Procedure ends here.

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### **Short term available funds test**

This test is used when the customer is likely to need income support for less than 13 weeks. It will not be used often as most customers need longer term support.

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If SpB is granted using this test:

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- There are no reviews or issues to follow-up, unless the customer advises their circumstances have changed and they now need longer term support. They may contact to advise this before the Eligibility End Date or when payment stops. Investigate if they meet requirements for the long term available funds test

Record details on a **DOC** including:

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[Continue to process the SpB claim.](#)

## References

### Policy

[Social Security Guide, 3.7.1, SpB - qualification & payability](#)

[Social Security Guide, 3.7.1.50, Short & long term categories of SpB](#)

[Social Security Guide, 3.7.1.60, Short term available funds test for SpB](#)

[Social Security Guide, 3.7.1.70, Long term available funds test for SpB](#)

[Social Security Guide, 1.1.L.60, Liquid funds \(SpB\)](#)

[Social Security Guide, 1.1.E.140, Exceptional or unforeseen expenses \(SpB\)](#)

### Legislation

Links to the Federal Register of Legislation site go to a 'Series' page. Select the 'Latest' version..

[Social Security Act 1991, section 729, Qualification for Special Benefit](#)

## Resources

### Contact details

[Level 2 Policy Help Desk](#)

[Technical Support Line](#)

### Examples

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Item	Description
1	s47E(d)

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