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## Australian Government

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### Services Australia

#### Determining a person's priority needs for Income Management 103-01040010

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#### Background

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This document outlines how Income Management funds are to be used to meet the priority needs of the customer and their dependents.

#### Priority needs

A customer's priority needs must be reviewed throughout the period of Income Management. This is to identify any changes to their priority needs and Income Management expenses are updated accordingly. These reviews take place when:

- a change in the customer's circumstances, for example change of address
- a [Work Item](#) is raised indicating priority needs must be checked
- the customer requests a review of their priority needs
- a [State or Territory Child Protection Authority](#) requests a review of priority needs
- requests for priority needs expenses do not match the current priority needs workflow

#### Basic items to be considered

While an individual and their dependent's circumstances will differ and change from time to time, Service Officers must consider how the following basic items are to be paid when assessing a person's priority needs:

- School Meals Program (if applicable)
- food, including basic personal hygiene and basic household item
- housing, for example, rent, loan repayments
- utilities, for example, electricity, gas, water, sewerage
- clothing and footwear
- medical needs

It is generally appropriate for at least part of a person's income managed funds to be used for food, including School Meals Program (if available).

### **Guiding principles of Income Management**

There are 4 guiding principles that should be used in all decisions about the use of income managed funds.

- While Services Australia has authority to make decisions about a customer's income managed payments, a customer should also have significant input into these decisions. A key objective of Income Management is to help customers meet their priority needs
- If a customer has funds in their Income Management account and the agency is aware of an unmet priority need of the customer, their partner, children and/or other dependents, the agency must take action to meet that need
- Income managed funds cannot be unreasonably withheld from a person. If current and reasonably foreseeable priority needs have been met and a customer seeks access to unspent funds (other than for an excluded good or service), the request cannot be unreasonably refused
- If a customer has children, the agency must have regard to the best interests of those children and/or dependents in deciding how income managed funds should be used

The [Resources](#) page contains useful links to the Managing your money, Rent vs buy calculator, and No Interest Loan Scheme web pages and relevant intranet pages. There is also a list of questions which may be used as a guide when deciding about a customer's priority needs.

### **Related links**

[Priority needs and expense allocation](#)

[Initial offer or replacement of BasicsCard](#)

[Income Management customers accessing funds while travelling](#)

[Changes to Income Management priority needs](#)

[Coding Income Management expenses](#)

[Urgent payment requests from Income Management customers](#)

[Payment of fines from income managed funds](#)

[Payment of School Meals Program \(SMP\) expenses from Income Management funds or Centrepay](#)

[Transitioning new Rent Deduction Scheme \(RDS\) instruction to Income Management](#)

[Updating an existing Rent Deduction Scheme \(RDS\) deduction for a customer who has commenced Income Management](#)

### **Process**

This document outlines how Income Management funds are to be used to meet the priority needs of the customer and their dependents.

**On this page:**

[Assessing priority needs](#)

[Allocation of funds to meet priority needs](#)

[Centrepay and Rent Deduction Scheme](#)

[Payments for housing](#)

[Funds to pay advance payment, debts and fines](#)

[Motor vehicle purchase and travel expenses](#)

[Miscellaneous expenses](#)

**Assessing priority needs**

Table 1: This table contains information to assist Service Officers in identifying a customer's priority needs and ensuring these are met as part of an ongoing review of Income Management.

Item	Description
1	<p><b>Meeting priority needs</b> + Read more ...</p> <p>Service Officers must complete the <b>s47E(d)</b> <a href="#">workflow</a> when:</p> <ul style="list-style-type: none"> <li>• a <a href="#">Work Item</a> has been raised that indicates priority needs review is required due to a change in circumstances</li> <li>• the customer requests a review of their priority needs</li> <li>• updating customers' Income Management expenses and the priority needs differ from the last recorded priority needs discussion</li> </ul> <p>When determining if a person's priority needs are being met, Service Officers must consider information readily available on the customer's record (for example, accommodation details, children in care, age of children.). Service Officers should also review any voluntary deductions (Centrepay and Rent Deduction Scheme payments). The customer may elect to change the voluntary deductions to Income Management expenses or maintain/vary/cease the deductions.</p> <p><b>Note:</b> under the <b>Child Protection Income Management (CPIM)</b> measure, the referring authority or social worker may recommend where income managed funds should be directed. Social workers who assess customers as Vulnerable for the <b>Vulnerable Welfare Payment Recipient (VWPR)</b> measure, can also recommend where income managed funds could be directed. <b>s47E(d)</b></p>

	<p><b>Note:</b> priority needs assessments should be conducted by Service Officers trained in Income Management. If staff are not trained in Income Management, they should follow the below, and if required:</p> <ul style="list-style-type: none"> <li>• seek assistance from a specialised Service Officer (if available) or a Service Support Officer, or</li> <li>• contact the <a href="#">Technical Support Line</a> (select 'Income Management' option) for assistance</li> </ul>
2	<p><b>School Meals Program</b> + Read more ...</p> <p>The School Meals Program is a basic item, but allocations are <b>not</b> compulsory.</p> <p>See <a href="#">Payment of School Meals Program (SMP) expenses from Income Management funds or Centrepay</a>.</p>
3	<p><b>Where priority needs have not been met</b> + Read more ...</p> <p>In some cases, a Service Officer may not be satisfied that a person has met their priority needs. <b>s47E(d)</b></p> <p style="padding-left: 40px;">In this case, the onus is on the customer to show how they are meeting that priority need.</p> <p>If the Service Officer is not satisfied that a priority need is being met, under the legislation action must be taken to allocate the customer's income managed funds to certain priority needs. In these cases, the customer's details should be referred to an Income Management social worker for an independent evaluation of the situation.</p> <p>To locate an Income Management social worker: <b>s47E(d)</b></p>

	s47E(d)
4	<p><b>Priority needs</b> + Read more ...</p> <p>Although there is no hierarchy when determining how a person's income managed funds should be used to pay for priority needs, Service Officers should consider how the basic items of a customer and their dependants will be met.</p> <p>The full list of priority needs is:</p> <ul style="list-style-type: none"> <li>• food</li> <li>• non-alcoholic beverages</li> <li>• clothing</li> <li>• footwear</li> <li>• basic personal hygiene items</li> <li>• basic household items</li> <li>• housing - including: <ul style="list-style-type: none"> <li>○ rent</li> <li>○ home loan repayments</li> <li>○ repairs and maintenance</li> </ul> </li> <li>• household utilities - including: <ul style="list-style-type: none"> <li>○ electricity</li> <li>○ gas</li> <li>○ water</li> <li>○ sewerage</li> <li>○ garbage collection</li> <li>○ telephone</li> </ul> </li> <li>• rates and land tax</li> <li>• health - including: <ul style="list-style-type: none"> <li>○ medical, nursing, dental or other health services</li> <li>○ pharmacy items</li> <li>○ the supply, alteration or repair of artificial teeth</li> <li>○ the supply, alteration or repair of an artificial limb (or part of a limb), artificial eye or hearing aid</li> </ul> </li> </ul>

	<ul style="list-style-type: none"> <li>○ the supply, alteration or repair of a medical or surgical appliance</li> <li>○ the testing of eyes</li> <li>○ the prescribing of spectacles or contact lenses</li> <li>○ the supply of spectacles or contact lenses</li> <li>○ the management of a disability</li> <li>• child care and development</li> <li>• education and training</li> <li>• funeral expenses</li> <li>• public transport services, where the services are used wholly or partly for purposes in connection with any of the above needs</li> <li>• items required for the purposes of the person's employment, including: <ul style="list-style-type: none"> <li>○ a uniform or other occupational clothing</li> <li>○ protective footwear</li> <li>○ tools of trade</li> </ul> </li> <li>• the acquisition, repair, maintenance or operation of the following that is used wholly or partly for purposes in connection with any of the above needs: <ul style="list-style-type: none"> <li>○ a motor vehicle</li> <li>○ a motorcycle</li> <li>○ a bicycle</li> </ul> </li> <li>• anything specified in a legislative instrument made by the Minister</li> </ul>
5	<p><b>Excluded goods and services</b> + Read more ...</p> <p>Excluded goods and services are <b>not</b> priority needs and cannot be paid from income managed funds under any circumstances.</p> <p>Excluded goods and services are:</p> <ul style="list-style-type: none"> <li>• alcoholic beverages</li> <li>• <a href="#">home brew concentrate</a></li> <li>• <a href="#">home brew kits</a></li> <li>• tobacco products</li> <li>• pornographic material</li> <li>• a gambling service</li> </ul>

	<ul style="list-style-type: none"> <li>any goods or services specified in a legislative instrument made by the Minister</li> </ul> <p><b>Note:</b> 'playing cards' are <b>not</b> an excluded item and can be purchased with income managed funds if the customer's and their dependents' current and reasonably foreseeable future priority needs have been met and there are income managed funds in excess of priority needs expenses available.</p>
6	<p><b>Complex households and families</b> + Read more ...</p> <p>s47E(d)</p> <p>In these cases, Service Officers must ensure that consent is obtained from a customer for their income managed funds to be used to pay an expense that relates to another person's responsibility (for example, a household bill that is in another person's name). If the customer is also responsible for children, Service Officers should collect any relevant details on the household arrangements to ensure that the priority needs of the children are being met.</p> <p>Service Officers must only discuss matters which affect other income managed individuals with the consent of those other individuals - see Privacy Considerations under Income Management in <a href="#">References</a>.</p>

### Allocation of funds to meet priority needs

Table 2: This table describes how income managed funds can be used to meet a customer's priority needs.

Item	Description
1	<p><b>Income Management funds exceed the cost of priority needs</b> + Read more ...</p> <p>If a customer's <b>current priority needs are less</b> than the amount that is income managed, the remaining balance of funds will be held in the customer's Income Management account. The customer can elect to:</p> <ul style="list-style-type: none"> <li>access these funds as required on a one off basis (for example, immediate transfer to BasicsCard or one off payment to a Third Party Organisation)</li> <li>accrue funds to assist in the purchase of large ticket items (for example, fridge, washing machine, motor vehicle, motor vehicle registration etc.)</li> </ul> <p>A customer's income managed funds cannot be unreasonably withheld. If the customer's and their dependents' <b>current and reasonably foreseeable future priority needs</b> have been met, and there are income managed funds more than priority needs expenses available, a request by a customer to access unspent</p>

	<p>funds for non-priority needs (other than an excluded good or service), cannot be unreasonably refused.</p>
2	<p><b>Fortnightly available funds</b> + Read more ...</p> <p>The <b>s47E(d)</b> screen calculates the regular fortnightly available Income Management funds. The available balance is based on the customer's expected credits (maximum future entitlements which do not consider any earnings the customer may declare) and debits (regular expenses) over the next 14 days (today + 13 days).</p> <p>When setting up regular expenses for the customer, Service Officers must not allocate more than 100% of the fortnightly available balance.</p>
3	<p><b>Income Management funds do not meet full cost of priority needs</b> + Read more ...</p> <p>If priority needs require more funds than have been set aside for Income Management, the customer will need to use their discretionary funds (non-income managed funds) to meet the difference.</p> <p>In these cases, if the third party is a Centrepay organisation, Service Officers should advise the customer of the option to set up a Centrepay deduction from their discretionary funds to meet the difference. See <a href="#">Centrepay customer interactions</a>.</p>
4	<p><b>Customer is in a non-payment period</b> + Read more ...</p> <p>A customer in a non-payment period can still access their income managed funds as normal if their Income Management account has a credit balance and the allocations are for priority needs.</p> <p>There are 3 likely scenarios for an income managed customer entering a non-payment period:</p> <ul style="list-style-type: none"> <li>• If the customer has a nil balance remaining in their Income Management account, they will need to be informed that allocations will not be made for the non-payment period</li> <li>• If the customer has a small balance that would soon be fully used if their normal deductions remain in place, they should be encouraged to re-prioritise their allocations by modifying existing deductions (for example, lowering the dollar amount of deductions), or make alternative personal arrangements to meet these priority needs</li> <li>• If the customer has a large balance and has existing allocations in place, these deductions should be maintained, unless the customer advises to cease or change the existing allocations</li> </ul> <p>When the non-payment period ceases, new Income Management allocations will need to be created for the customer in line with their priority needs, or any suspended allocations resumed, on the advice of the customer.</p>



	<p>If the customer cannot be contacted to discuss the implications of the non-payment period, existing allocations should be maintained but expenses will fail to be paid if there are insufficient funds available. The customer should be advised of any failed expenses when they next contact the agency.</p>
5	<p><b>Unable to allocate funds to a Third Party Organisation (TPO) + Read more ...</b></p> <p>Services Australia has the ability to allocate funds to TPOs using a variety of methods including:</p> <ul style="list-style-type: none"> <li>• Scheduled Transfer</li> <li>• BPAY</li> <li>• credit card payment</li> </ul> <p>Uncontracted TPOs are under no obligation to accept a payment of income managed funds from the agency. Contracted TPOs are also under no obligation to accept urgent allocations of income managed funds, for example, by credit card.</p> <p>When it is not possible to make a payment to a TPO, the agency is required to explore other alternatives with the customer. This would include nearby merchants that will accept an income managed payment and who provide equivalent goods or services. <a href="#">National Business Gateway (NBG)</a> will conduct this investigation.</p> <p><b>No other alternatives</b></p> <p>If there are no other alternatives and the customer requires funds for food, fuel or urgent travel expenses, NBG will engage with the TPO and attempt to negotiate a suitable arrangement for the allocation of income managed funds to meet the customer's needs.</p> <p>If, after this engagement, it is still not possible to meet essential needs such as food, fuel or urgent travel expenses, the agency can consider making a Restricted Direct Payment (RDP) to the customer to meet their need.</p> <p>See <a href="#">Restricted Direct Payments (RDP)</a>.</p>
6	<p><b>Imprisonment and Prison release + Read more ...</b></p> <p><b>Imprisonment</b></p> <p>If a customer is imprisoned, their payments are:</p> <ul style="list-style-type: none"> <li>• suspended if the period of imprisonment is 13 weeks or less</li> <li>• cancelled if the period of imprisonment is more than 13 weeks</li> </ul> <p>Once the customer is imprisoned, they do not receive any further income support payments, and no further funds are credited to their Income Management account.</p> <p>If the customer's Income Management account has a credit balance, these funds will be available to them for their priority needs. However, it is highly likely that imprisonment will have changed the customer's priority needs and regular</p>

	<p>deductions from the Income Management account should be ceased pending contact and instructions from the customer.</p> <p>If the customer's payment is cancelled and they were income managed under:</p> <ul style="list-style-type: none"> <li>• a compulsory measure of Income Management, Income Management will automatically end</li> <li>• Voluntary Income Management, the agreement will be terminated and Income Management ended</li> </ul> <p>Any remaining funds in the customer's Income Management account are to be disbursed. See <a href="#">Disbursement of funds when Income Management ends</a>.</p> <p><b>Prison release</b></p> <p>When a person leaves prison, they may be entitled to a Crisis Payment (CrP).</p> <p>Customers under 25 <b>may</b> be automatically triggered for Youth VWPR enhanced Income Management if they are receiving a CrP due to prison release and live in a location offering Vulnerable Welfare Payment Recipient (VWPR) enhanced Income Management.</p> <p>Customers determined as suitable for Youth VWPR also need to satisfy other <a href="#">eligibility criteria</a>.</p> <p>Customers not falling under the automatically triggered youth VWPR measure, receiving a prison release Crisis Payment (CrP) will not have this payment subject to enhanced Income Management.</p> <p>If a CrP is sought on release from prison and the person has ceased to be subject to Income Management, if there is a residual amount in their Income Management account, this residual amount should be considered a liquid asset.</p> <p>If a customer reclaims and is granted an income support payment upon release from prison and was previously income managed under a compulsory measure of Income Management, Service Officers should investigate whether the customer meets the eligibility requirements for that measure under enhanced Income Management.</p> <p>If a customer was previously income managed under a Voluntary Income Management measure, they can request to commence on Voluntary enhanced Income Management.</p>
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### Centrepay and Rent Deduction Scheme

Table 3: This table provides information about the interaction between Income Management funds and Centrepay and Rent Deduction Scheme payments.

Item	Description
1	<b>Centrepay deductions</b> + Read more ...

	<p>A customer being income managed can voluntarily request Centrepay deductions be made from their discretionary funds. When setting up a Centrepay deduction for a customer, Service Officers must ensure the customer understands that funds will be deducted from their discretionary funds and not their income managed funds.</p> <p>Customers can elect to pay a Third Party Organisation (TPO) through:</p> <ul style="list-style-type: none"> <li>• an income managed expense</li> <li>• Centrepay from discretionary funds</li> </ul> <p>In some cases, the amounts payable may be the same or similar. Service Officers should not cancel either of the expenses unless a discussion is held with the customer. Customers may decide with a TPO to pay funds separately. For example, rent via an income managed expense and electricity via Centrepay.</p>
2	<p><b>Changes to payments to State Housing Authorities + Read more ...</b></p> <p>Customers paying rent to State Housing Authorities (SHA) can do so via deductions from their income managed (IM) funds, deductions from their discretionary funds or a combination of both.</p> <p>Periodically, a customer's rent obligations increase, and the following processes should be followed.</p> <p><b>Deductions from IM funds</b></p> <p>At the customer's request a Service Officer should update a customer's IM rent deduction to the State Housing Authority.</p> <p><b>Deductions from discretionary funds</b></p> <p>With customer consent the State Housing Authority will increase the rent deduction made using discretionary funds.</p> <p><b>Combination of IM and discretionary</b></p> <p>If the customer wishes to increase their SHA rent deduction and have it coded from a combination of both discretionary and IM funds, <b>s47E(d)</b></p> <p>Use <b>s22, s47E(d)</b> - select <b>s47E(d)</b> , use <b>s47E(d)</b></p> <p>. Include the following information:</p> <ul style="list-style-type: none"> <li>• new total amount that the customer needs to pay</li> <li>• the date from when the new amount applies</li> <li>• a breakdown of the amounts that the customer would like deducted from each component of their payment (income managed and discretionary funds), and</li> <li>• that the Service Officer has checked to ensure the customer has sufficient funds to enable the request to be actioned</li> </ul>

## Payments for housing

Table 4: This table provides information about what should be considered, how income managed funds can be used, and what information is required to process an expense request for housing costs.

Item	Description
1	<p><b>Housing Costs - General</b> + Read more ...</p> <p><b>Housing is a basic item</b></p> <p>To help determine the amount to set aside for housing costs, Service Officers can use the following questions as a guide:</p> <p style="color: red;">s47E(d)</p> <p>Complex living arrangements, and the contributions made by different members of a household may need to be considered when making housing payments. For example, one person may be responsible for paying the rent, while another pays for the food. If a request to pay rent on regular basis is above the amount payable by the customer as verified on the <span style="color: red;">s47E(d)</span> screen, the reason for this must be included in any <span style="color: red;">s47E(d)</span> or <b>DOC</b>. Other than in these complex living arrangements, customers cannot pay more than the amount verified on the <span style="color: red;">s47E(d)</span> screen as this can potentially result in the customer accessing income managed funds as cash.</p> <p>Before requesting a regular or one off payment for housing costs, Service Officers must ensure the following:</p> <ul style="list-style-type: none"> <li>• the customer's Income Management available balance and level of unallocated income managed funds have been checked to ensure there are sufficient funds to pay the expense</li> <li>• the customer's priority needs have been reviewed <ul style="list-style-type: none"> <li>○ for a regular expense, the <span style="color: red;">s47E(d)</span> <a href="#">workflow</a> must be completed</li> <li>○ for a one off expense, the <span style="color: red;">s47E(d)</span> <a href="#">workflow</a> must reflect the customer's current circumstances</li> </ul> </li> <li>• the <span style="color: red;">s47E(d)</span> screen aligns with the customer's expense request</li> <li>• where rent is payable to <b>commercial landlords</b> or <b>community organisations</b>, expenses can be set up without verification of rent. However, customers should be encouraged to provide verification as soon as possible, (unless they are exempt from the requirement), as they may be</li> </ul>

	<p>eligible for Rent Assistance. For more information, see <a href="#">Rent Assistance (RA) verification</a></p> <ul style="list-style-type: none"> <li>• additional consideration is given when requests are received for housing costs for vulnerable customers or customers who are homeless or at risk of homelessness</li> </ul> <p>Additional information is also required depending on where housing costs are to be paid:</p> <ul style="list-style-type: none"> <li>• customers who are homeless or at risk of homelessness - see <a href="#">Item 2</a></li> <li>• Mortgage/home loan payments - see <a href="#">Item 3</a></li> <li>• Rent payments to private landlords or primary/head tenants - see <a href="#">Item 4</a></li> <li>• Accommodation payments to family members - see <a href="#">Item 5</a></li> </ul>
2	<p><b>Housing Costs - customers who are homeless or at risk of homelessness or are unable to verify rent</b> + Read more ...</p> <p>s47E(d)</p> <p>This is often the case for customers experiencing <a href="#">homelessness</a>.</p> <p>When considering expense allocations, social worker and <a href="#">Income Management Contact Officer (IMCO)</a> recommendations should be taken into account.</p> <p>If the request is to pay a primary/head tenant, Service Officers as part of their priority needs assessment, should document discussions that have resulted in this arrangement being the most appropriate option for the customer.</p> <p>For example, some vulnerable and VWPR customers do not have formalised rent arrangements in place and it may be determined that payment to the primary/head tenant is the most suitable arrangement in the customer's circumstances (it is only a short term arrangement, or this arrangement is required to secure the customer's accommodation).</p> <p>These discussions should occur before creating an Expense Request and should be detailed in the s47E(d) notes.</p> <p>In these circumstances, the s47E(d) screen must reflect the amount of the expense being requested. s47E(d)</p> <p><b>Note:</b> s47E(d) unless they are specifically exempt from the requirement. It is the referring Service Officers responsibility to assess a customer's entitlement for RA. See <a href="#">Rent Assistance (RA) verification</a>.</p>

	<p>Create an <b>s47E(d)</b> (via the <b>s47E(d)</b> screen) which will be mapped to NBG to finalise.</p> <p>The <b>s47E(d)</b> must include the following details:</p> <ul style="list-style-type: none"> <li>• if verification of rent cannot be provided, all known details of the customer's housing situation</li> <li>• if payment is to a primary/head tenant a summary of why this is the most suitable arrangement for the customer</li> <li>• third party's name (include details of third party, for example, owner, primary tenant, house mate, landlord etc.)</li> <li>• third party's contact telephone number</li> <li>• relationship of customer to the third party (for example, friend, family member, flatmate)</li> <li>• third party's bank account details including Bank State Branch (BSB)</li> <li>• whether the third party is on Income Management</li> <li>• if the expense request is for arrears of rent, the full amount of arrears and the period to which this applies is to be included</li> </ul> <p><b>Note:</b> reference to the above information is to be included in the <b>s47E(d)</b> .</p> <p><b>s47E(d)</b></p> <p><b>Note:</b> all requests for accommodation payments to a family member or third party who is income managed should be processed by NBG Service Support Officers only.</p>
3	<p><b>Housing Costs - Mortgage/home loan payments</b> + Read more ...</p> <p>Customers wanting to use their Income Management funds to pay their mortgage or home loan can do so if:</p> <ul style="list-style-type: none"> <li>• they are on 'Manual IM'</li> <li>• they have sufficient funds to pay the expense</li> <li>• the <b>s47E(d)</b> screen confirms the customer resides within the property</li> <li>• documentation has been provided and scanned onto the customer's record (bank statements, loan contracts, etc.)</li> <li>• the mortgage/account is in the customer's name</li> <li>• the requested amount is the minimum scheduled repayment amount</li> <li>• the customer's priority needs have been reviewed:</li> </ul>

	<ul style="list-style-type: none"> <li>○ for a regular expense, the <b>s47E(d)</b> <a href="#">workflow</a> must be completed</li> <li>○ for a one off expense, the <b>s47E(d)</b> <a href="#">workflow</a> must reflect the customer's current circumstances</li> </ul> <p>All other payment options should be reviewed before commencing with the request, such as discretionary funds.</p> <p>Once all checks and actions have been completed create an <b>s47E(d)</b> (via the <b>s47E(d)</b> screen) which will be mapped to NBG to finalise.</p> <p>The <b>s47E(d)</b> must include the following details:</p> <ul style="list-style-type: none"> <li>• bank account details, including name in which account is held</li> <li>• minimum scheduled repayment amount</li> <li>• frequency of payment for example, one off or regular allocation</li> <li>• if the requested payment is for arrears, include the amount and period of arrears</li> <li>• method of payment including full account details and name of the financial institution</li> <li>• if possible, written authorisation from the customer for Services Australia to contact the financial institution on their behalf</li> <li>• contact numbers for both the financial institution and the customer</li> </ul> <p>If the customer wants to pay above the minimum scheduled repayment amount, they will need to use their discretionary funds.</p>
4	<p><b>Housing Costs - rent payments to <b>s47E(d)</b></b></p> <p>+ Read more ...</p> <p><b>s47E(d)</b></p> <p>Before assessing that <b>s47E(d)</b> is the most appropriate option for the customer, Service Officers should explore the possibility of the customer paying for other priority needs (food, clothing, utilities etc.) from income managed funds and meeting rental expenses from discretionary funds.</p>

s47E(d)

The above discussions should occur **before creating** an s47E(d) and should be detailed in the s47E(d) notes.

If the customer's s47E(d) screen does not show current accommodation details:

- income managed funds cannot be used to pay rent indefinitely. The s47E(d) screen should be updated as soon as possible, even if verification is not provided.
- discretionary funds may need to be used to pay the rent until documentation is provided
- if contact with the private landlord or primary/head tenant cannot be made, a one off payment may be made pending receipt of the documentation
- one off payments are not to continue for the long term
- Before creating an s47E(d), the following checks must be completed: The customer has sufficient funds to pay the expense
- The customer's s47E(d) screen has been checked to ensure it has been correctly updated with the customer's current accommodation details
- If possible, the rent certificate should be scanned onto the customer's record. **Note:** even if the customer is not eligible for Rent Assistance, when a request is made for income managed funds to be used to pay for accommodation, a rent certificate should be lodged for verification purposes. See [Item 2](#) if the customer cannot provide verification
- The amount requested to be paid by the customer does not exceed the amount verified on the s47E(d) screen. **Note:** if a request to pay rent on a regular basis is above the amount payable by the customer as indicated on the s47E(d) screen due to complex living arrangements, the reason for this must be included in the s47E(d). Regular expense requests for rent should not exceed the verified amount paid by the customer as this could result in the customer accessing the funds as cash
- The customer's priority needs have been reviewed:
  - for a regular expense, the s47E(d) [workflow](#) must be completed
  - for a one off expense, the s47E(d) [workflow](#) must accurately reflect the customer's current circumstances

**Note:**



- Payments to s47E(d) are made via scheduled transfer to the bank details provided in the Expense Request.
- Scheduled transfers are commenced and varied by **NBG only**
- A region lock (s47E(d)) will prevent commencements and variations for payments to landlords and s47E(d) by scheduled transfer, by Service Officers outside of NBG
- Network staff can cancel the expense at any time if requested by the customer. Cancellation requests should not be sent to NBG for processing

Once all checks and actions have been completed, to commence a new regular or one-off expense, in Customer First, launch the Expense Management Summary workflow. Create an s47E(d). This is automatically mapped to NBG to action.

**Existing private landlord or primary/head tenant:**

- Select the private landlord's or primary/head tenant's organisation Customer Reference Number (CRN) beginning with 555 (via the s47E(d) screen)
- Select s47E(d).

**New s47E(d)** : The s47E(d) must include the following details:

- a summary of why payment of rent to a s47E(d) is the most suitable arrangement for the customer, that is, why payment cannot be made directly to the landlord (if applicable)
- s47E(d) details:
  - phone number and fax number if applicable
  - bank account details including Bank State Branch (BSB)
  - relationship to the customer (for example, relative, flat mate, no relation etc.)
  - whether they are income managed

**Note:** if details are not known, this must be included in the s47E(d). Where persons are not to be contacted, the reason for this must also be included
- if the expense request is for arrears of rent, include the full amount of arrears and the period to which this applies

**Varying an existing allocation:**


Send a s47E(d) to NBG, use s47E(d) - select s47E(d), use s47E(d). Complete

	<p>the <b>landlord</b> or <b>s47E(d)</b> CRN and details of what is to be varied (old amount, new amount, delivery date, new bank details etc.).</p> <p>All instances of requests for accommodation payments to a family member or third party who is income managed must only be processed by <b>NBG</b> Service Support Officers.</p>
5	<p><b>Housing Costs - Accommodation payments to</b> <b>s47E(d)</b> + Read more ...</p> <p>Accommodation payments to <b>s47E(d)</b></p> <p>For example, the Service Officer has explored the possibility of the customer paying for other priority needs (food, clothing, utilities, or meeting the board component of their rental cost if paying board and lodgings) from income managed funds and meeting part or all of their rental expense from discretionary funds.</p> <p>These discussions should occur before creating an <b>s47E(d)</b> and should be detailed in the <b>s47E(d)</b> notes.</p> <p>If the customer wants to proceed with a request for rent or board and/or lodgings to be paid to a <b>s47E(d)</b> :</p> <ul style="list-style-type: none"> <li>the <b>s47E(d)</b> screen must be current, and</li> <li>a rent certificate should be lodged for verification purposes, even where the customer is not eligible to receive rent assistance (see <a href="#">Item 2</a> if the customer cannot provide verification).</li> </ul> <p>Create an <b>s47E(d)</b> (via the <b>s47E(d)</b> screen) which will be mapped to NBG to finalise.</p> <p>Requests for rent payments or board and/or lodgings to a <b>s47E(d)</b> must complete all relevant checks and follow the process outlined in <a href="#">Item 4</a>, including all <b>s47E(d)</b> details.</p> <p><b>NBG Only:</b> all requests for accommodation payments to a family member or third party who is income managed should be processed by NBG Service Support Officers.</p>

#### Funds to pay advance payment, debts and fines

Table 5: This table shows information about how fines, advance payments and debts are dealt with and identifies periods of suspension.

Item	Description
1	<b>Lump sum repayment of an advance payment</b> + Read more ...

	<p>Customers can request to make a <a href="#">lump sum repayment towards advance payments</a>. <a href="#">Discuss the reason for making the lump sum advance repayment</a> with the customer to ensure the repayment is appropriate and will not place them in hardship.</p> <p>Customers may request income managed funds be used to pay a lump sum towards reducing the balance of their advance payment. A lump sum payment can only be made where consideration is given to:</p> <ul style="list-style-type: none"> <li>• the appropriateness of the repayment</li> <li>• the customer's and their dependents current and reasonably foreseeable priority needs have been met, and</li> <li>• there are income managed funds more than priority needs expenses available</li> </ul> <p>Ask the customer to consider any hardship issues when paying online or via the Express Plus Centrelink mobile application.</p> <p> A lump sum repayment of an advance can be made via the customers Centrelink online account or Express Plus Centrelink mobile app using a debit or credit card. Staff can also assist customers to make a repayment using debit or credit card using the staff assisted workflow in Customer First.</p> <p>Service Officers can make a lump payment from a customer's income managed funds. To do this:</p> <ul style="list-style-type: none"> <li>• In Customer First launch the <b>s47E(d)</b> workflow</li> <li>• Select <b>s47E(d)</b> options</li> <li>• Select the <b>s47E(d)</b> expense drop down and enter the details</li> </ul>
2	<p><b>Existing Centrelink debts</b> + Read more ...</p> <p><b>s47E(d)</b></p> <p>Customers can use income managed funds more than priority needs expenses to make lump sum payments towards a Centrelink debt if:</p> <ul style="list-style-type: none"> <li>• the customer's and their dependents' current and reasonably foreseeable priority needs have been met, and</li> <li>• there are income managed funds more than priority needs expenses available</li> </ul> <p>Debt repayments from income managed funds do not replace standard withholding arrangements and are in addition to these payments.</p>

	<p>If a customer wants to proceed with payment of a Centrelink debt from income managed funds:</p> <ul style="list-style-type: none"> <li>• In Customer First launch the <b>s47E(d)</b> workflow</li> <li>• Create an <b>s47E(d)</b> using Centrelink Debt (CRN 555087275H) as the Third Party Organisation (TPO) which will be mapped to NBG</li> </ul>
3	<p><b>Existing non-Centrelink debts to a financial institution, individual or credit card</b> + Read more ...</p> <p>Private debts or amounts owing such as, Personal Loans and credit cards, can be paid from income managed funds if they relate to a priority need being met. It does not matter if the debt was incurred before the customer commenced Income Management.</p> <p>The customer should pay other debts not relating to priority needs from their discretionary income, however, these debts may be paid from income managed funds if:</p> <ul style="list-style-type: none"> <li>• the customer's and their dependents' current and reasonably foreseeable priority needs have been met, and</li> <li>• there are income managed funds more than priority needs expenses available</li> </ul> <p>If the customer has requested payment of a personal loan which incorporates a re-draw facility, no more than the minimum monthly payment can be made as this would allow the customer to access funds as cash.</p> <p><b>Note:</b> there is a risk that regular payments towards a customer's debt could <b>s47E(d)</b></p> <p>When approving the payment of a debt from income managed funds, the balance of the debt must be verified and the target amount coded when setting up the expense.</p> <p>If a customer requests payment of a non-Centrelink debt from income managed funds:</p> <ul style="list-style-type: none"> <li>• In Customer First, launch the <b>s47E(d)</b> workflow</li> <li>• Create an <b>s47E(d)</b> using the financial institution (bank or credit union), or person's name if the loan is to an individual, as the Third Party Organisation. This will map to NBG to finalise</li> <li>• Customers are to provide additional information when they request income managed funds be used for <a href="#">non-Centrelink debts</a> and this must be recorded in the payment request</li> </ul>
4	<p><b>Guidelines for approving Income Management payments to</b> <b>s47E(d)</b> + Read more ...</p>

	<p>Services Australia should assess requests for Income Management payments to <b>s47E(d)</b> on a case by case basis and apply the following principles when making decisions about whether to approve the payment or not.</p> <p><b>Note:</b> <b>s47E(d)</b></p> <p><b>Purchasing second hand goods</b></p> <p>If the customer is requesting payment to purchase an item, the Service Officer should determine if the item being purchased is one that the customer previously lodged with the <b>s47E(d)</b>.</p> <p><b>s47E(d)</b> If the customer is simply wishing to purchase second hand goods and is <b>s47E(d)</b>, then standard processing applies. Approval should be given for the purchase under existing Income Management policy.</p> <p><b>s47E(d)</b></p> <p><b>s47E(d)</b></p> <p>There are, however, situations where the customer may have entered into the arrangement before becoming subject to Income Management. In these cases, consider the following factors:</p> <ul style="list-style-type: none"> <li>• Are the customer's and their dependents' priority needs met? Payment of these debts must only be considered when current and reasonably foreseeable priority needs are met and there are income managed funds available</li> <li>• Was the arrangement put in place prior to the customer becoming subject to Income Management? If yes, this would indicate that the arrangement is not being used solely for the purpose of gaining access to income managed funds as cash</li> <li>• Is there a history of behaviour that indicates the customer is using the arrangement to avoid Income Management?</li> <li>• What was the cash used for? Did the customer use the cash to meet their daily living expenses or to meet their priority needs?</li> </ul> <p><b>s47E(d)</b></p> <p>After completing an <b>s47E(d)</b> (via the <b>s47E(d)</b> screen) for the requested payment, referral by NBS (by email) to the Income Management Policy helpdesk must be made prior to the approval/rejection of these payments being made under the <b>s47E(d)</b></p>
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	<p><b>s47E(d)</b> category. It is not required when the customer is simply purchasing second hand goods.</p> <p><b>Indication of financial literacy issues</b></p> <p>If a request is made by the customer to use a <b>s47E(d)</b> this may indicate financial literacy issues or may be evidence that the customer is under financial stress. A full assessment is required of the customer's priority needs and a referral should be considered to a Financial Management Program Services or financial counselling in addition to offering the customer a referral to a social worker.</p>
5	<p><b>Fines + Read more ...</b></p> <p>Fines are generally not priority needs. Fines can, however, be paid from a customer's income managed funds if the Service Officer is satisfied that the customer's and their dependents' current reasonably foreseeable future priority needs are met and there are income managed funds more than priority needs expenses available. See <a href="#">Payment of fines from income managed funds</a>.</p>

#### Motor vehicle purchase and travel expenses

Table 6: This table provides information about using IM funds to purchase a motor vehicle and other travel expenses, and additional information required to process an expense request.

Item	Description
1	<p><b>Purchase of vehicles + Read more ...</b></p> <p>Priority needs include the acquisition, maintenance or operation of a motor vehicle, a motorcycle, or a bicycle, that is used wholly or partly for purposes in connection with any other priority need.</p> <p>Motor vehicles and motorcycles can also be purchased using income managed funds on the principle that a customer's and their dependents' current and reasonably foreseeable priority needs are met and there are income managed funds in excess of priority needs expense available.</p> <p>Customers can use income managed funds to purchase new or second hand vehicles from licensed motor vehicle traders or from private sellers.</p> <p>As this is a large purchase for a customer, Service Officers should briefly <b>summarise</b> the following key points and fully <b>DOC</b> their discussions with the customer. <b>Note:</b> 'Discussion as per OB 103-01040010' is <b>not</b> sufficient information to include in the <b>DOC</b>.</p> <p>Advise the customer to:</p> <ul style="list-style-type: none"> <li>• <b>Do their homework:</b> Suggest they shop around to ensure the vehicle is the best possible value for money</li> </ul>

	<ul style="list-style-type: none"> <li>• <b>Affordability:</b> Remind the customer they must also be able to afford things like transfer fees/stamp duty, car registration and insurance and the ongoing costs of running a car</li> <li>• <b>Private sellers:</b> Recommend the customer contact the Personal Property Securities Register (PPSR) (previously known as Register of Encumbered Vehicles (REVS)) to check for any money owed on the vehicle or whether it has been stolen <ul style="list-style-type: none"> <li>○ phone PPRS on 1300 007 777 or,</li> <li>○ visit their website - see the <a href="#">Resources</a> page for the link</li> </ul> </li> <li>• <b>Warranty:</b> Customers should be aware of any warranty provided, remembering a vehicle purchased from a private seller has no warranty</li> <li>• <b>Drivers licence:</b> Remind the customer of their responsibility to have a valid driver's licence if they will be driving the vehicle</li> </ul> <p><b>Note:</b> if the customer is purchasing a vehicle from a private seller, additional checks may be required. See <a href="#">Item 1 Purchase of goods from private sellers, in the Managed funds</a> table.</p>
2	<p><b>Payments to Translink Go Cards (QLD) + Read more ...</b></p> <p>The Translink Go Card is used to access public transport in Queensland.</p> <p>Income managed funds cannot be used to top up the Go Card directly as <b>s47E(d)</b></p> <p>Customers who request payment to a Go Card from income managed funds should be advised that discretionary funds should be used and top-up payments can be accessed at manned railway stations, selected newsagents, Translink Fare Machines located in railway stations, via the internet using a credit card or by calling Translink direct with credit card details.</p> <p>If a customer has used their discretionary funds to top up their Go Card, they may be able to be reimbursed this amount from their income managed funds provided there are sufficient funds available and suitable verification of payment can be provided.</p> <p>Verification would need to be the form of a credit card statement confirming the top up amount, or a receipt of a Go Card top up from the Retailers, Train Stations or Translink Fare Machines matching the customer's Go Card. All verification must be scanned on to the customer's record.</p> <p>If a customer wants to request reimbursement of a Go Card top up from income managed funds, create an <b>s47E(d)</b> (via the <b>s47E(d)</b> screen) which will map to NBG to finalise.</p>
3	<p><b>Customer travels away from home + Read more ...</b></p>


	<p>A customer's priority needs may differ if they are away from their home base. See <a href="#">Income Management customer travelling away from home</a>.</p>
4	<p><b>Customer travel by airline, rail, bus or ferry/boat</b> + Read more ...</p> <p>Travel costs may be paid from a customer's income managed funds if the Service Officer is satisfied the customer's and their dependents' basic items are being met and there are income managed funds available.</p> <p>Customers are to provide additional information when they request income managed funds be used for <a href="#">travel by airline, rail, bus or ferry/boat</a> and this must be recorded in the payment request.</p> <p>Depending on the method of payment, customers may be required to pay additional costs associated with credit card fees. They may also wish to purchase travel insurance. When completing an <b>s47E(d)</b> Service Officers are prompted to 'warm' transfer the customer to NBG who will process the payment.</p> <p>For more information, see the 'Expense Request and documentation' Process table in <a href="#">Coding Income Management Expenses</a>.</p>

#### Miscellaneous expenses

Table 7: This table provides information to assist in determining whether IM funds can be used to pay for the purchase of goods and services from private sellers and miscellaneous expenses.

Item	Description
1	<p><b>Purchase of goods from private sellers</b> + Read more ...</p> <p>Customers may seek to spend their income managed funds on purchases from private sellers.</p> <p><b>Private sales</b> - while it is not possible to describe all situations the onus is on the customer to satisfy the agency that the arrangement is legitimate. The Service Officer should take the following factors into consideration when requesting these payments:</p> <p><b>s47E(d)</b></p>



	<p><b>s47E(d)</b> will be automatically mapped to NBG once it has a status of registered.</p> <p>Service Officers must:</p> <ul style="list-style-type: none"> <li>include all factors considered as above, goods to be purchased and seller details in the <b>s47E(d)</b></li> <li>select <b>s47E(d)</b> (Private Seller)</li> </ul> <p> If a purchase is being made from a private seller, NBG will <b>s47E(d)</b></p> <p>When completing an <b>s47E(d)</b> for the requested purchase the <b>NBG</b> Service Officer <b>must</b> record full details of their consideration in the <b>s47E(d)</b>.</p> <p>If the value of the purchase is greater than \$1,000 APS 5/6 approval is also needed. The Service Officer making the payment is responsible for obtaining approval and recording details of the APS 5/6 approval in the <b>s47E(d)</b>.</p> <p>If both the purchaser and seller are income managed, regardless of the amount, the <b>NBG</b> APS 5/6 must forward the request to the Income Management Policy helpdesk for approval.</p>
2	<p><b>Phone expenses</b> + Read more ...</p> <p>Under Social Security Act 1991, section 124TH(h), expenses associated with fixed-line telephones are a priority need. The way a customer pays for fixed line home or community phones may include bills or pre-paid cards. A customer can therefore use income managed funds to purchase pre-paid phone cards for their fixed home phones, or for fixed line community phones.</p> <p><b>Mobile phones</b></p> <p>Mobile phones, SIM cards or credit for mobile phones are not priority needs. However, mobile phones are not an excluded item and may be purchased using income managed funds if the Service Officer is satisfied that the customer's and their dependents' current and reasonably foreseeable future priority needs are met and there are income managed funds more than priority needs expenses available.</p>
3	<p><b>Firearms, ammunition and hunting knives</b> + Read more ...</p> <p>Firearms and ammunition are considered to be a priority need only if a person can demonstrate that such items are necessary for employment. Firearms and ammunition are not considered to be a priority need in relation to food gathering. Hunting knives are not a priority need. Under Section 123TH of the Social Security (Administration) Act basic household items are priority needs. Basic household items include cutlery and kitchen utensils but not knives used for hunting.</p> <p><b>Note:</b> under <b>Child Protection Income Management (CPIM)</b>, the priority needs of the children should be considered paramount. This means, even where necessary</p>

	<p>for employment, the purchase of firearms, ammunition and knives must be thoroughly scrutinised and discussed with the relevant <a href="#">State or Territory Child Protection Authority</a> case manager.</p> <p>Firearms, ammunition and hunting knives are not excluded items and may be purchased using income managed funds if the Service Officer is satisfied that the customer's and their dependents' current and reasonably foreseeable future priority needs are met and there are income managed funds more than priority needs expenses available.</p>
4	<p><b>Lay-by purchases</b> + Read more ...</p> <p>A lay-by is essentially a contract between a customer and a retailer whereby the customer pays for goods over a period of time rather than upfront.</p> <p>In most lay-by agreements the customer will pay an initial deposit followed by regular payments. The goods are held by the retailer until the customer has paid the full price of the goods.</p> <p>Lay-by payments can be made using the BasicsCard or via deductions from a customer's Income Management account to the TPO.</p> <p>When approving such payments, Service Officers should encourage the customer to fully familiarise themselves with the lay-by terms and conditions they have agreed to.</p> <p>Service Officers may also refer customers to relevant consumer protection organisations if there are any disputes between the retailer and the customer around the operation of the agreement.</p>
5	<p><b>Purchase of Christmas hampers</b> + Read more ...</p> <p>Customers <b>cannot</b> use their income managed funds for the purchase of Christmas hampers from Chrisco Hampers, Castle Hampers, Hamper King or other similar companies.</p> <p>This is because the hampers can contain prohibited items.</p> <p>Customers can, however, use discretionary funds or other income to purchase the hampers.</p>
6	<p><b>Purchase of Readers Digest subscriptions</b> + Read more ...</p> <p>Customers <b>cannot</b> use their income managed funds to buy subscriptions directly from Reader's Digest however, as subscriptions are not an excluded good for the purpose of income management, the agency can set up a regular RDP to facilitate the payments.</p> <p>Alternatively, customers can use their discretionary funds or other income to make the purchase.</p>

7	<p><b>Purchase of fireworks</b> + Read more ...</p> <p>Customers can use available income managed funds to pay for fireworks if the Service Officer is satisfied that the customer's and their dependents' current and reasonably foreseeable future priority needs are met and there are income managed funds more than priority needs expenses available.</p> <p>Payments can be made using the customer's BasicsCard or by payment to a TPO.</p> <p>Services Australia must not promote BasicsCard merchants who are selling fireworks. Service Officers can provide customers with a list of BasicsCard merchants, but this will not indicate which merchants may be selling fireworks.</p>
8	<p><b>Attendance at Show Days and Agricultural Society Days</b> + Read more ...</p> <p>Customers can use available income managed funds, if the customer's and their dependents' current and reasonably foreseeable priority needs are met, to pay for:</p> <ul style="list-style-type: none"> <li>• travel to and from Agricultural Society Days</li> <li>• accommodation costs while attending the Society Day</li> <li>• entry to the Society Day</li> </ul> <p>Funds may be issued via:</p> <ul style="list-style-type: none"> <li>• a transfer to the BasicsCard - local arrangements are often put in place to enable customers to purchase tickets through BasicsCard merchants</li> <li>• a one-off payment to a Third Party Organisation (TPO) that sells entry tickets</li> <li>• an online credit card payment via the relevant Agricultural Society's website or</li> <li>• a Restricted Direct Payment (RDP) where no other option of payment is available. The amount of the RDP <b>must not exceed</b> the entry fees payable</li> </ul> <p>Customers can access priority needs while in town using their BasicsCard at approved BasicsCard merchants or by contacting the agency to make arrangements for payment via another method.</p> <p>Customers should make arrangement for sufficient funds to be transferred onto their BasicsCard <b>before they travel</b> by calling 1800 132 594 or accessing self-service.</p> <p>Service Officers must <b>DOC</b> the customer's record when making an allocation for the Society Day entry tickets to identify when a customer is making multiple purchases. If it is apparent that multiple tickets are being purchased over time, then a more detailed assessment of the customer's priority needs may be required or a referral to a senior officer.</p> <p>Other show related purchases the customer wishes to make, such as rides or show bags, should be paid from their discretionary funds. However, if a customer requests to access unspent income managed funds to spend at a show, Service</p>

	Officers should assess suitability for a <a href="#">Restricted Direct Payment</a> , ensuring priority needs continue to be met.
9	<p><b>Gift Cards</b> + Read more ...</p> <p>Gift cards can be purchased from income managed funds if the following can be confirmed:</p> <ul style="list-style-type: none"> <li>• the customer's and their dependents' priority needs are being met</li> <li>• the gift card cannot be redeemed for cash, and</li> <li>• the gift card cannot be used to purchase prohibited items</li> </ul> <p>If the above cannot be confirmed, customers can use discretionary funds or their income to purchase gift cards.</p>
10	<p><b>Consumer leases and alternatives</b> + Read more ...</p> <p>Although customers can choose to make payments to a consumer lease from their income managed funds, Service Officers should be aware of alternative options available to the customer which may provide better value for money.</p> <p>The <a href="#">Resources</a> page contains links to help customers make a decision about consumer leases and alternatives which include:</p> <ul style="list-style-type: none"> <li>• using the Rent vs buy calculator</li> <li>• lay-by</li> <li>• No Interest Loan (NILs)</li> <li>• applying for an advance payment (if eligible)</li> </ul>
11	<p><b>Payments towards Funeral Insurance</b> + Read more ...</p> <p>Customers <b>cannot</b> use their income managed funds to directly pay for funeral insurance however, as funeral insurance is not an excluded good for the purpose of income management, the agency can set up a regular RDP to facilitate the payments.</p> <p>Alternatively, customers can use their discretionary funds or other income to make the purchase.</p>

## References

## Policy

[Social Security Guide 11.1.3.50 Priority needs under income management](#)

[Social Security Guide 11.1 Income management framework](#)

[Social Security Guide 11.1.3.110 Privacy considerations under income management](#)

[Social Security Guide 11.1.7 Deciding income management expenditure](#)

## **Legislation**

Links to the Federal Register of Legislation site go to an 'All versions' page. Select the 'Latest' version.

[Social Security \(Administration\) Act 1999](#)

- section 123TH, Priority needs
- section 123TI, Excluded goods and excluded services
- section 123WA, Income management accounts
- section 123YI, Crediting of account-general
- section 123YA, Priority needs - application of Income Management account
- section 123YB, Secretary must have regard to the best interests of children

[Social Security \(Administration\) \(Excluded Goods - section 123TI\) Specification 2010 - home-brew kits and concentrate specified as excluded goods](#)

## **Resources**

### **Contact details**

[Income Management Policy helpdesk](#)

[Technical Support Line](#)

### **Services Australia website**

[Managing your money](#) contains useful information and resources

[Rent v buy calculator](#)

### **External websites**

[No Interest Loans Scheme](#) is available to low income earners with a Pensioner Concession Card (PCC) or Health Care Card (HCC)

### **Intranet links**

[Income Management](#)

[National Business Gateway \(NBG\)](#)

### **Decision making**

### **Priority needs**

This table contains questions to ask in regards to a customer's priority needs. The list is not exhaustive, the questions are not compulsory and are to be used as a guide only.

Category	Questions
1	<p><b>Food</b> + Read more ...</p> <p>s47E(d)</p> <p>It is not mandatory for a customer to have a regular expense for food however they must demonstrate how this priority need is met.</p>
2	<p><b>Housing and rent</b> + Read more ...</p> <p>s47E(d)</p> <p>It is not mandatory for a customer to have a regular expense for rent or housing however they must demonstrate how this priority need is met.</p>
3	<p><b>Utilities</b> + Read more ...</p> <p>s47E(d)</p> <p>It is not mandatory for a customer to have regular expenses for utilities however they must demonstrate how this priority need is met.</p>

## Training & Support

Add the course number to the s47E(d) field in the s47E(d) in ESSentials:

- s47E(d) - Income Management Overview
- s47E(d) - Identification and Eligibility for IM