

s22 (out of scope)



Australian Government

Services Australia

Urgent payments due to expenses associated with a funeral 003-10010010

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Background

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This document explains the process to follow when customers request an urgent payment because of expenses associated with a funeral.

Requesting an urgent payment to attend a funeral

Customers can request an urgent payment to attend the funeral of a family member. For Aboriginal and/or Torres Strait Islander peoples, this includes extended family members and ceremonies of cultural importance about the deceased. See [Cultural considerations when someone dies](#) for further information.

The customer may be requesting funds to:

- travel to the funeral (and return home)
- contribute to the cost of the funeral and other associated events, such as decorating the church or catering for the wake
- ceremonial day, to unveil or open a tombstone in a Torres Strait Islander community

The funeral does not need to be unforeseen for the customer to be eligible for help. For example, the customer may have known the date of the funeral a few days or weeks before requesting help.

Customers cannot use their Centrelink online account or Phone self service to request payments associated with a funeral. Requests must be assessed by a Service Officer. Customers will be advised to contact a Service Officer to have their request assessed.

When a customer requests an urgent payment

Contact with customers

Customers requesting an urgent payment are presenting with financial hardship and seeking support. Give extra care and consideration as they are contacting at a difficult and upsetting time.

See [Answering calls in Centrelink](#) for how to support the customer. This also applies to face-to-face contacts.

Offering other help

Service Officers must explore [other forms of assistance](#) with the customer, before assessing a request for an urgent payment.

The priority is to help remedy the customer's emergency circumstances. If this can be done by giving them access to other assistance, rather than reducing their future payments, this will place the customer in a better financial position next fortnight.

Eligibility

Customers are eligible for an urgent payment if they:

- are in [severe financial hardship](#) and need assistance to attend the funeral of a family member
- will not be placed in [further financial hardship by the urgent payment](#)
- receive an [eligible pension or allowance](#). If they are [receiving an ineligible payment](#), they cannot be granted an urgent payment and the payment should be denied and [alternative assistance offered](#)
- are not receiving [weekly payments](#)
- have not received an urgent payment on the same day
- have not requested one urgent payment and one reconsideration on the same day
- **s47E(d)**

Collecting information for an urgent payment

When a customer requests an urgent payment due to expenses associated with a funeral, they must provide the following information:

- Name of the person who has passed away
- Relationship to the customer
- Date and location of the funeral
- Amount required

Definition of family member

The term 'family member' is defined under [social security law](#) as being:

- their partner or parent/guardian
- their sister, brother or child
- their grandparent
- any other person who, in the opinion of the Secretary should be treated as one of the relevant person's relations described above, for example an aunt may have raised the person and should be treated as the mother

Culturally and Linguistically Diverse (CALD) and Aboriginal and Torres Strait Islander customers may have extra expenses associated with a funeral. These customers can have diverse cultural, ceremonial, linguistic and religious norms. Service Officers must respect these when helping customers during a time of bereavement. For more information see [Cultural considerations when someone dies](#).

For Aboriginal and Torres Strait Islander customers, see [Meaning of extended family member](#).

Meaning of extended family member

Extended family

When assessing urgent payment requests from Aboriginal and Torres Strait Islander customers, 'family member' includes **extended family**. The structures of Aboriginal and Torres Strait Islander families reflect cultural values and kinship responsibilities. The customer's kinship relationship with the deceased person does not have to be by genealogy.

Aboriginal and Torres Strait Islander kinship and extended family is different to non-Indigenous versions of extended family where the family members are directly related

through grandparents, aunties, uncles, and cousins. For Aboriginal and Torres Strait Islander kinship, relationships can be a cultural responsibility to someone who is not directly related.

Service Officers must be aware and respectful of the cultural diversity and extended family concept among Aboriginal and Torres Strait Islander peoples.

Kinship

Aboriginal and Torres Strait Islander kinship systems are diverse and can be very complex. Kinship systems define people's relationship with each other, and their social and cultural roles, rights, responsibilities, and obligations.

Kinship systems influence who a person marries, their role at funerals, how people care for children, and how day-to-day life is structured and managed.

For example, a female or male may have an obligation to care for the children of their siblings. The children may refer to their uncle and aunty as their 'father' or 'mother' and their cousins as 'brothers' or 'sisters'. The children may also have a specific role to play at their funeral.

Kinship systems may vary across communities, but they serve similar functions. They play a significant role in many Aboriginal and Torres Strait Islander communities today.

Cultural awareness for Aboriginal and Torres Strait Islander funerals

It is important to understand the cultural obligations and impacts for Aboriginal and Torres Strait Islander customers:

- immediate family members **may not be able to mention the name of the deceased person.** This means they may have to ask other relatives or friends to call on their behalf or attend an interview with the customer
- it may be offensive to the customer for the Service Officer to say the name of the deceased person. If unsure, ask the customer if it is appropriate to use the deceased person's name. If the customer is not comfortable with this, avoid using the deceased person's name wherever possible
- Aboriginal and/or Torres Strait Islander customers may have to attend a number of funerals within a short time
- often during the mourning period, all other personal and family matters will not be a priority. For example, a customer may fail to attend an interview because the funeral is considered the priority

- a funeral set to occur in an Aboriginal or Torres Strait Islander community can often be changed at the last minute due to cultural negotiations and/or considerations. For example, discussions about the country the person should be buried in

For Aboriginal and Torres Strait Islander peoples, a funeral includes any ceremonies of cultural importance about the deceased, for example sorry business.

See [Cultural considerations when someone dies](#) for further information.

The [Process](#) page has information that Service Officers must consider.

Sorry Business for Aboriginal and Torres Strait Islander funerals

Sorry Business is an important cultural practice for Indigenous Australians. It involves mourning the loss of a community member, and undertaking cultural responsibilities and obligations to attend funerals, and participate in events and ceremonies. Indigenous Australians have clear cultural obligations to be involved in Sorry Business relating to the death of immediate family and extended family with kinship ties.

The timeframe for mourning is important and can last days, months or more depending on beliefs or the status of the person who has passed away.

Sorry Business can last many months for Indigenous Australians.

Confirming funeral details

Do not contact the funeral director to confirm details for any funeral. If there is information provided on the funeral director's website, this can be used as verification.

Other than the advice from the customer, Service Officers must confirm the details of the funeral by checking any of the following:

- Ryerson Index - funeral notices only appear on this site if they have been included in the daily newspaper
- MYTributes
- Websites operated by the Funeral Director showing details of the funeral
- for **Indigenous funerals**, the Indigenous Funeral Notices intranet page. The Indigenous and Remote Servicing Branch updates this page. **Do not** contact an [Indigenous Services Officer \(ISO\)](#) for more details about a funeral listed on the page. This page has the most up to date information

The [Resources](#) page links to the above sites.

[Follow the relevant process](#) to gather information to confirm funeral details.

If a funeral cannot be confirmed, deny the request for an urgent payment.

Cost of travel

One of the main reasons customers seek assistance is the costs associated with travel to the funeral.

Staff should discuss with the customer the expected cost for travel to attend the funeral.

The customer should be encouraged to apply for another urgent payment to return home if they need funds after the funeral. This gives more assurance that the urgent payment will be used for travel, and avoids customers being without funds to return home.

When deciding whether to pay for one way or return travel, multiple factors will require consideration, such as:

- the location of the funeral and if the customer will be able to easily contact Services Australia to make the second request
- whether the customer will be returning home on the same day

For a **funeral in NSW**, the customer can be directed to the [Transport for New South Wales - The Aboriginal Funeral Transport Program](#). This helps the customer with transport, fuel subsidies and bus hire and can remove the need for an urgent payment. This is limited assistance and customers must meet the requirements and it does take time to arrange.

Urgent payment amount

The amount of the payment should be limited to the amount the customer requires to meet their immediate need.

The amount payable is a minimum amount of \$20 and is the **smallest** of:

- available funds calculated by the system
- the amount requested by the customer, or
- the minimum amount required to meet the immediate hardship need

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Assessing urgent payment requests

See [Urgent payment requests](#) for:

- delegation for decision making

- payment methods
- customers on weekly payments
- customers with a history of requesting urgent payments
- customer aggression or counterproductive behaviour

The [Resources](#) page has links to confirm funerals, useful external websites, contact details, EBT factsheet, and examples.

Related links

[Urgent payment requests](#)

[Processing urgent payment requests](#)

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

[Urgent payments for enhanced Income Management](#)

[Urgent payments due to exceptional and unforeseen or extraordinary circumstances](#)

[Alternative assistance for customers applying for immediate payment](#)

[Authenticating a Centrelink customer](#)

[Customer aggression - Managed Service Plan \(MSP\)](#)

[Customer aggression - Reporting and recording incidents](#)

[Customer disagrees with an urgent payment decision](#)

[Immediate methods of payment](#)

[Immediate payments](#)

[Personalised Services](#)

[Specialist staff for Indigenous customers](#)

[Change of circumstances for JobSeeker Payment \(JSP\)](#)

[Change of circumstances or absences for carer and/or care receiver](#)

[Change of circumstances for ABSTUDY customers](#)

[Change of circumstances for Age Pension customers](#)

[Change of circumstance for Youth Allowance \(YA\)](#)

[Change of circumstance for Parenting Payment \(PP\)](#)

[Change of circumstances for Austudy customers](#)

Process

This page has the process to follow when customers request an urgent payment due to expenses associated with a funeral. The urgent payment will be approved or denied based on the information provided by a customer. An urgent payment request is made with a Service Officer who is [fully trained](#) in urgent payments.

On this page:

[Urgent payment request](#)

[Non-Indigenous funerals - gathering information to assess the urgent payment request](#)

[Indigenous funerals - gathering information to assess the urgent payment request](#)

[Review circumstances for the urgent payment](#)

Urgent payment request

Table 1: customer contact, basic eligibility checks and considering other assistance.

Step	Action
1	<p>Check customer circumstances + Read more ...</p> <p>Customer requests an urgent payment due to expenses associated with a funeral.</p> <p>Separate procedures apply for:</p> <ul style="list-style-type: none"> • Urgent payment due to exceptional and unforeseen or extraordinary circumstances • Urgent payment due to Centrelink delay • Urgent payment due to holiday processing <p>If appropriate, follow the relevant process for customers:</p>

	<ul style="list-style-type: none"> • on Farm Household Allowance (FHA). Transfer the customer to the Farmer Assistance hotline. If hotline staff are not trained in urgent payments, they should lodge a Local Peer Support (LPS) request • on Income Management (benefit type INM) may be able to use income managed funds rather than an urgent payment • on enhanced Income Management (benefit type EIM) may be able to use enhanced IM rather than an urgent payment • on a Managed Service Plan (MSP) • with a history of requesting urgent payments • on weekly payments <p>Go to Step 2.</p>
2	<p>Check the s 47E (d) screen + Read more ...</p> <p>Before discussing an urgent payment, Service Officers must:</p> <ul style="list-style-type: none"> • Complete Proof of Record Ownership (PORO). See Authenticating a customer • Consider the effect of the nominee or third party arrangement. A correspondence nominee is the only type of nominee or third party that can apply for an urgent payment on the customer's behalf. The payment can only be made to the customer when a request is received from a correspondence nominee or the customer themselves • Review the s 47E (d) screen first <ul style="list-style-type: none"> ○ Check for any Messages and Circumstance details that may help with determining possible eligibility. <p>Customers must be receiving an eligible Centrelink payment. An urgent payment cannot be granted for an ineligible payment type.</p> <p>If the customer is not receiving an eligible payment:</p> <ul style="list-style-type: none"> • Record details on a Note/DOC of the decision to deny payment • See Processing urgent payment requests

	<p>Per day a customer is only entitled to:</p> <ul style="list-style-type: none"> • one urgent payment request (including any requests using self service), and • one reconsideration of an urgent payment request <p>Customers cannot apply for an urgent payment due to expenses associated with a funeral via self service.</p> <p>Is this the first request for an urgent payment today?</p> <ul style="list-style-type: none"> • Yes, go to Step 3 • No: <ul style="list-style-type: none"> ◦ If the customer made a request today and they disagree with the decision, they can ask for the decision to be reconsidered. See Customer disagrees with an urgent payment decision. Procedure ends here ◦ If a request and a reconsideration of that decision has been made today, the request is denied, see Customer disagrees with an urgent payment decision. Procedure ends here ◦ If the customer is only requesting an explanation of the decision, annotate the existing rejection Note/DOC with details of contact. Procedure ends here
3	<p>Explore other assistance + Read more ...</p> <p>Explore other assistance options with the customer/nominee before proceeding with an urgent payment request.</p> <p>Staff must:</p> <ul style="list-style-type: none"> • explore other assistance before discussing the urgent payment request • include in the urgent payment Note/DOC details of what was discussed <p>This may be (this is not an exhaustive list):</p> <ul style="list-style-type: none"> • if the funeral service is being live streamed. This may be able to be confirmed on the Funeral Director's website

	<ul style="list-style-type: none"> referrals to community organisations, such as the appropriate land council corporations or trust for the community referrals to accommodation assistance <p>Indigenous customers attending a funeral in NSW may be eligible for the Aboriginal Funeral Transport - Sorry Business initiative. The approval process for this assistance can take several days.</p> <p>Note: do not refer customers to the National Indigenous Australians Agency (NIAA) for financial help with funeral expenses, as they do not provide this. The NIAA regional offices may be able to refer customers to organisations that may be able to help, but they do not provide the financial assistance themselves.</p> <p>Has the customer accepted the offer of other assistance?</p> <ul style="list-style-type: none"> Yes: <ul style="list-style-type: none"> Urgent payment is not required s 47E (d) Procedure ends here No: <ul style="list-style-type: none"> s 47E (d) Go to Step 4
4	<p>Check the customer has available funds + Read more ...</p> <p>An urgent payment is paid in arrears. It is limited to the number of days between the 'date paid to' and the date on which the payment is being processed.</p> <p>The available amount is less regular deductions, for example, debt repayments, tax, Centrepay, immediate payment deduction. This leaves enough funds to meet these commitments.</p> <p>Details of the available urgent payment amount are shown under the s 47E (d) screen.</p>

	<p>Make sure there are sufficient funds remaining at the end of the entitlement period to meet their regular expenses.</p> <p>Does the customer have enough funds available to meet their immediate need?</p> <ul style="list-style-type: none"> • Yes, go to Step 5 • No: <ul style="list-style-type: none"> ○ The customer is not eligible for an urgent payment, deny the urgent payment request ○ Record the decision to deny the payment. See Processing urgent payment requests ○ Procedure ends here
5	<p>Check if a change of circumstance may prevent the urgent payment from being repaid in full in the current fortnight + Read more ...</p> <p>Check if the customer has or may have a change of circumstance that will reduce their payment rate within the same fortnight that the urgent payment is being granted.</p> <p>Ask the customer if they will have earnings or any change of circumstance in this fortnight, which may cause their rate to reduce and prevent the urgent payment from being recovered in full within this payment period.</p> <p>If the customer confirms they will have a rate effecting change of circumstance and the Service Officer considers this would affect the urgent payment recovery:</p> <ul style="list-style-type: none"> • deny the urgent payment • record the reason for this decision using the s 47E (d) workflow. See Processing urgent payment requests <p>Refer to relevant change of circumstances Operational Blueprints, specific to the customer's payment type for further information. See Background for links.</p> <p>See Table 3 of Urgent payments due to exceptional and unforeseen or extraordinary circumstances for change of circumstances examples.</p>

	<p>Has the customer had a change of circumstance that may prevent the urgent payment from being repaid in full in the current fortnight?</p> <ul style="list-style-type: none"> • Yes: <ul style="list-style-type: none"> ○ The customer is not eligible for an urgent payment, deny the urgent payment request ○ Explore other assistance with the customer ○ Record the decision to deny payment. See Processing urgent payment requests ○ Procedure ends here • No, go to Step 6
6	<p>ABSTUDY + Read more ...</p> <p>Is the customer receiving ABSTUDY?</p> <ul style="list-style-type: none"> • Yes, go to Step 7 • No: <ul style="list-style-type: none"> ○ Indigenous funerals, see Table 3 ○ non-Indigenous funerals, see Table 2
7	<p>Check eligibility for Fares Allowance (FAA) + Read more ...</p> <p>Some ABSTUDY students have an entitlement to FAA (even if not in receipt of Living Allowance) and may be eligible for FAA to travel to the funeral and return to their term address under the Compassionate travel for ABSTUDY.</p> <p>If they can access pre-booked FAA (and so not incur travel expenses), there may not be a need for an urgent payment from their ABSTUDY living allowance.</p> <p>See:</p> <ul style="list-style-type: none"> • Authorising and coding pre-booked Fares Allowance (FAA) entitlements for ABSTUDY and ABSTUDY Pensioner Education Supplement (PES) • Processing Fares Allowance and Away from Base entitlements in advance or reimbursements

	<p>Can the customer access FAA rather than an urgent payment?</p> <ul style="list-style-type: none"> • Yes: <ul style="list-style-type: none"> ○ Transfer the customer to the ABSTUDY main business line for further assistance regarding FAA ○ Procedure ends here • No: <ul style="list-style-type: none"> ○ Indigenous funerals, see Table 3 ○ non-Indigenous funerals, see Table 2
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Non-Indigenous funerals - gathering information to assess the urgent payment request

Table 2

Step	Action
1	<p>Determining the relationship between the customer and the deceased + Read more ...</p> <p>To be eligible for an urgent payment due to expenses associated with a funeral, the deceased must be Immediate Family of the customer.</p> <p>Immediate Family</p> <p>The term 'family member' is defined under social security law as being:</p> <ul style="list-style-type: none"> • their partner or parent/guardian • their sister, brother or child • their grandparent • any other person who, in the opinion of the Secretary should be treated as one of the relevant person's relations described above, for example an aunt may have raised the person and should be treated as the mother <p>In special circumstances, an Indigenous customer may be required to attend a non-Indigenous funeral, where due to Indigenous kinship and extended family rules, the customer should be assessed under the Indigenous funeral criteria.</p>

	<p>s 47E (d)</p> <p>Is the deceased Immediate Family of the customer?</p> <ul style="list-style-type: none"> • Yes, and they are considered: <ul style="list-style-type: none"> ◦ Immediate Family go to Step 2 ◦ to be an extended family member under Indigenous kinship, see Table 3 > Step 1 • No: <ul style="list-style-type: none"> ◦ The customer does not qualify for this type of urgent payment ◦ If assistance is needed, the customer may be eligible for an Urgent payment due to exceptional and unforeseen or extraordinary circumstances ◦ Procedure ends here
2	<p>Gather information during customer contact + Read more ...</p> <p>Gather information from the customer about the funeral. Ask the customer for the following basic information:</p> <ul style="list-style-type: none"> • Name of the person who has passed away • Relationship to the customer • Date and location of the funeral • Amount required <p>Note: when gathering information from Culturally and Linguistically Diverse (CALD) customers, respect their cultural, linguistic and religious norms.</p> <p>The funeral does not need to be unforeseen for the customer to be eligible for assistance. For example, the customer may know the date of the funeral a few days or weeks before requesting assistance.</p> <p>If the customer is:</p>

	<ul style="list-style-type: none"> • a job seeker, consider if they may be eligible for a temporary exemption from any mutual obligation requirements. See Exempting a job seeker from mutual obligation requirements due to special circumstances • in receipt of concession card and/or free travel pass (pension), discuss their travel options • in receipt of Carer Payment and the Care receiver is not travelling with the customer, and the absence will be greater than 24 hours, code a Temporary Cessation of Care (respite) <p>Go to Step 3.</p>
3	<p>Verify funeral details + Read more ...</p> <p>If the customer provides documentary evidence, such as a newspaper notice or social media post, details should be confirmed.</p> <p>To help with verifying the funeral details, use:</p> <ul style="list-style-type: none"> • Ryerson Index • MyTributes • websites operated by the Funeral director showing details of the funeral (this does not include social media sites if they cannot be confirmed as being operated by the funeral director) <p>When attempting to verify a funeral, staff must not contact the funeral director to confirm or enquire about a funeral.</p> <p>Can the funeral be verified?</p> <ul style="list-style-type: none"> • Yes, go to Step 4 • No: <ul style="list-style-type: none"> ○ The customer is not eligible for an urgent payment, deny the urgent payment request ○ Explore other assistance with the customer ○ Record the decision to deny payment. See Processing urgent payment requests

	<ul style="list-style-type: none"> ○ Procedure ends here
4	<p>What type of assistance is required? + Read more ...</p> <p>Customers may request assistance with both funeral costs and travel and this should be included in the one payment amount, not paid as separate payments.</p> <p>If the customer needs assistance with:</p> <ul style="list-style-type: none"> • costs associated with the funeral, go to Step 5 • travel to or from the funeral, go to Step 6
5	<p>Assistance with cost of the funeral and other associated expenses + Read more ...</p> <p>Assistance could be requested to help with:</p> <ul style="list-style-type: none"> • cost of the funeral • purchase food for the wake • flowers for the funeral • specific clothing for the funeral <p>The amount paid should be reasonable but should not place the customer in financial hardship so they cannot meet their regular expenses.</p> <p>If the payment will increase the customer's hardship, or they are not eligible for the amount requested, discuss with the customer to explain the situation before denying the request.</p> <p>s 47E (d)</p> <p style="text-align: right;">However, make sure the amount paid does not leave the customer in further financial hardship.</p> <p>Go to Step 6.</p>
6	<p>Assistance with cost of travelling to the funeral + Read more ...</p> <p>Discuss with the customer the cost required for travel to attend the funeral.</p>

	<p>When deciding whether to pay for one way or return travel, multiple factors will require consideration, such as:</p> <ul style="list-style-type: none"> • the location of the funeral and if the customer will be able to easily contact Services Australia to make the second request • whether the customer will be returning home on the same day <p>The customer cannot be granted a second urgent payment on the same day for the return travel.</p> <p>Where the return payment is not being paid with the initial urgent payment, tell the customer to contact Centrelink to apply for another urgent payment to return home if they need funds after the funeral. This provides more assurance that the customer will use the urgent payment for travel and avoids the customer being without funds to return home.</p> <p>If the customer could not reasonably travel to the funeral destination from their current location in time for the funeral, consider denying the payment.</p> <p>Service officers should not calculate the fuel usage and costs associated with travel. Service officers should accept the customer's requested amount.</p> <p>Go to Step 7.</p>
7	<p>Negotiating the payment method + Read more ...</p> <p>Consider which payment method will best meet the customer's need.</p> <p>See urgent payment methods.</p> <p>Go to Step 8.</p>
8	<p>Coding outcome of application for urgent payment + Read more ...</p> <p>Do not ask the customer to provide verification of their current location or current bank balances as part of the urgent payment request.</p> <p>Is the Service Officer satisfied that the deceased person is the customer's family member and that the funeral arrangements have been confirmed?</p> <ul style="list-style-type: none"> • Yes, payment to be approved. See Table 4 • No:

	<ul style="list-style-type: none"> ○ The customer is not eligible for an urgent payment, deny the urgent payment ○ Explore other assistance with the customer ○ Record the decision to deny the urgent payment. See Processing urgent payment requests ○ Procedure ends here
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Indigenous funerals - gathering information to assess the urgent payment request

Table 3

Step	Action
1	<p>Cultural awareness for Aboriginal and Torres Strait Islander funerals + Read more ...</p> <p>Service Officers must respect and consider cultural impacts for Indigenous customers, including:</p> <ul style="list-style-type: none"> • immediate family members may not be able to mention the name of the deceased person. This means they may have to ask other relatives or friends to call on their behalf or attend an interview with the customer • it may be offensive to the customer for the Service Officer to say the name of the deceased person. If unsure, ask the customer if it is appropriate to use the deceased person's name. If the customer is not comfortable with this, avoid using the deceased person's name wherever possible • the customer may only be able to provide the deceased person's last name, initials or location • cultural diversity among Indigenous families is known as 'the Extended Family'. This means being raised in an extended family system, whose significant kinship categories go far beyond the nuclear family, and reinforces Indigenous people's orientation • Aboriginal and/or Torres Strait Islander customers may have to attend a number of funerals within a short time

	<ul style="list-style-type: none"> • often during the mourning period, all other personal and family matters will not be a priority. For example, a customer may fail to attend an interview because the funeral is considered the priority • a funeral set to occur in an Aboriginal or Torres Strait Islander community can often be changed at the last minute due to cultural negotiations and/or conflicts. For example, discussions about the country the person should be buried in • cultural importance of Sorry Business <p>For Aboriginal and Torres Strait Islander peoples, a funeral includes any ceremonies of cultural importance about the deceased, for example sorry business.</p> <p>Sorry Business</p> <p>Sorry Business is an important Aboriginal cultural practice. It describes an important time of mourning the death of a community member and involves the whole community. The timeframe for mourning is important and can last days, months or more depending on beliefs or the status of the person who has passed away.</p> <p>Sorry Business can last many months.</p> <p>An Indigenous Services Officer (ISO) is unable to provide proof or confirmation of kinship and should not be contacted to do so.</p> <p>Aboriginal and Torres Strait Islander customers may need to contribute towards the cost of the funeral or provide support to the grieving family. They may be expected to:</p> <ul style="list-style-type: none"> • travel to attend the funeral (and return home) • contribute towards the cost of the funeral • cover the cost of the funeral of an Aboriginal or Torres Strait Islander person when there are expectations of community responsibility <p>Go to Step 2.</p>
2	<p>Determining the relationship between the customer and the deceased + Read more ...</p>

To be eligible for an urgent payment due to expenses associated with a funeral, the deceased **must** be either Immediate Family or Extended Family of the customer.

Service Officers should establish:

- details about the relationship of the customer to the deceased and the funeral itself (there is no need for written confirmation of the customer's kinship relationship to the deceased person)
- the family relationships, kinship or cultural obligations that require the customer to attend the funeral

Relationship to the deceased:

- **Immediate Family** - The term 'family member' is defined under social security law as being:
 - their partner or parent/guardian
 - their sister, brother or child
 - their grandparent
 - any other person who, in the opinion of the Secretary should be treated as one of the relevant person's relations described above, for example an aunt may have raised the person and should be treated as the mother
- **Extended Family**
 - When assessing urgent payment requests from Aboriginal and Torres Strait Islander customers, 'family member' includes extended family. This refers to the customer's kinship relationship with the deceased person and is not defined by genealogy
 - Service Officers should be aware of the cultural diversity among Aboriginal and/or Torres Strait Islander families, through extended family relationships. Indigenous kinship and extended family are different to non-Indigenous versions of extended family where the family members are directly related through grandparents,

	<p>aunties, uncles, and cousins. This is not necessarily the case for Aboriginal and/or Torres Strait Islander kinship relationships</p> <ul style="list-style-type: none"> • Kinship <ul style="list-style-type: none"> ○ Aboriginal and Torres Strait Islander kinships are diverse and can be very complex. Kinship systems define people's relationships with each other and their social and cultural roles, rights, responsibilities and obligations ○ Kinship systems influence who a person marries, their role at funerals, how people care for children and how day-to-day life is structured and managed ○ Kinship is more than just a social hierarchy. It goes back to belonging and connection to Country. Traditional kinship systems may vary across communities but they serve similar functions. They play a significant role in many Aboriginal and Torres Strait Islander communities today <p>Do not ask the customer to provide evidence to show the family connection.</p> <p>Is the deceased either Immediate Family or the Extended Family of the customer?</p> <ul style="list-style-type: none"> • Yes, go to Step 3 • No: <ul style="list-style-type: none"> ○ The customer does not qualify for this type of urgent payment ○ If assistance is needed, assess the customer for an Urgent payment due to exceptional and unforeseen or extraordinary circumstances
3	<p>Gather information during customer contact + Read more ...</p> <p>Gather information from the customer about the funeral. A funeral includes any ceremonies of cultural importance about the deceased, for example Sorry Business.</p> <p>Ask the customer for the following basic information:</p>

	<ul style="list-style-type: none"> • Name of the person who has passed away (respect the cultural sensitivities when using the deceased person's name) see Aboriginal and Torres Strait Islander naming conventions • Relationship to the customer (respect and follow the meaning of 'the extended family') • Date and location of the funeral (be aware this includes ceremonies of cultural importance about the deceased, for example Sorry Business) • Amount required <p>If the customer is:</p> <ul style="list-style-type: none"> • a job seeker, consider if they may be eligible for a temporary exemption from any mutual obligation requirements. See Exempting a job seeker from mutual obligation requirements due to special circumstances • in receipt of concession card and/or free travel pass (pension), discuss their travel options • in receipt of Carer Payment and the Care receiver is not travelling with the customer, and the absence will be greater than 24 hours, code a Temporary Cessation of Care (respite) <p>Go to Step 4.</p>
4	<p>Verify funeral details + Read more ...</p> <p>If the customer provides documentary evidence, such as a newspaper notice or social media post, details should be confirmed.</p> <p>To help with verifying the funeral/ceremonial details, use:</p> <ul style="list-style-type: none"> • Indigenous Funeral Notices intranet page • Indigenous Community Events page • Ryerson Index • MyTributes • websites operated by the Funeral Director showing details of the funeral (this does not include social media sites if they cannot be confirmed as being operated by the funeral director)

	<p>If the funeral or ceremony is not listed on any of these pages and the customer cannot provide verification, attempt to verify the funeral details by:</p> <ul style="list-style-type: none"> • contacting a local community organisation • checking office locator for the nearest service centre and liaise with the local Indigenous Service Officer, where possible <p>When attempting to verify a funeral, staff:</p> <ul style="list-style-type: none"> • must not contact the funeral director to confirm or enquire about a funeral • must not contact the Indigenous community organisation, local community or an Indigenous Service Officer for more details about a funeral already listed on the Indigenous Funeral Notices page <p>Note: staff must Request an Indigenous Funerals Notice or update the Indigenous Community Event Notices when they have successfully verified a funeral and it is not showing on either of these pages, or the information needs updating.</p> <p>Can the funeral be verified?</p> <ul style="list-style-type: none"> • Yes, go to Step 5 • No: <ul style="list-style-type: none"> ○ The customer is not eligible for an urgent payment, deny the urgent payment request ○ Explore other assistance with the customer ○ Record the decision to deny the request. See Processing urgent payment requests ○ Procedure ends here
5	<p>What type of assistance is required? + Read more ...</p> <p>Customers may request assistance with both funeral costs and travel and this should be included in the one payment amount, not paid as separate payments.</p> <p>If the customer needs assistance with:</p>

	<ul style="list-style-type: none"> • the cost of the funeral and other associated expenses, go to Step 6 • travel to or from the funeral, go to Step 7
6	<p>Assistance with cost of the funeral and other associated expenses + Read more ...</p> <p>Assistance could be requested to help with</p> <ul style="list-style-type: none"> • cost of the funeral • purchase food for the wake • flowers for the funeral • specific clothing for the funeral <p>The amount paid should be reasonable but should not place the customer in financial hardship so they cannot meet their regular expenses.</p> <p>s 47E(d)</p> <p>However, make sure the amount paid does not leave the customer in further financial hardship.</p> <p>Go to Step 8.</p>
7	<p>Assistance with cost of travelling to the funeral + Read more ...</p> <p>Discuss with the customer the cost required for travel to attend the funeral.</p> <p>When deciding whether to pay for one way or return travel, multiple factors will require consideration, such as:</p> <ul style="list-style-type: none"> • the location of the funeral and if the customer will be able to easily contact Services Australia to make the second request • whether the customer will be returning home on the same day <p>The customer cannot be granted a second urgent payment on the same day for the return travel. See Resources page for examples.</p> <p>Where the return payment is not being paid with the initial urgent payment, tell the customer to contact Centrelink to apply for another urgent payment to return home if they need funds after the funeral. This provides more assurance</p>

	<p>that the customer will use the urgent payment for travel and avoids the customer being without funds to return home.</p> <p>If the customer could not reasonably travel to the funeral destination from their current location in time for the funeral, consider denying the payment.</p> <p>Indigenous customers in New South Wales (NSW) attending a funeral in NSW (only) may be eligible for the Aboriginal Funeral Transport - Sorry Business initiative. The approval process for this assistance can take several days. See the Resources page for a link to the Transport for NSW website.</p> <p>Service officers should not calculate the fuel usage and costs associated with travel. Service officers should accept the customer's requested amount.</p> <p>Go to Step 8.</p>
8	<p>Negotiating the payment method + Read more ...</p> <p>Consider which payment method will best meet the customer's need.</p> <p>See urgent payment methods.</p> <p>Go to Step 9.</p>
9	<p>Coding outcome of application for urgent payment + Read more ...</p> <p>Do not ask the customer to provide verification of their current location or current bank balances as part of the urgent payment request.</p> <p>Is the Service Officer satisfied the deceased person is the customer's family member (including extended family member) and that the funeral arrangements have been confirmed?</p> <ul style="list-style-type: none"> • Yes, payment to be approved. See Table 4 • No: <ul style="list-style-type: none"> ◦ The customer is not eligible for an urgent payment, deny the urgent payment request ◦ Explore other assistance with the customer ◦ Record the decision to deny the urgent payment. See Processing urgent payment requests

	<ul style="list-style-type: none"> ○ Procedure ends here
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Review circumstances for the urgent payment

Table 4

Step	Action
1	<p>Check the number of recent urgent payments to the customer + Read more</p> <p>...</p> <p>Make sure the customer will not be adversely affected by an urgent payment by being placed in further financial hardship.</p> <p>Consider any other urgent payments that have been issued in the entitlement period.</p> <p>Use the s 47E (d) function on the s 47E (d) screen to check the number of urgent payments the customer has received in the last rolling 12 months.</p> <p>Use the s 47E (d), to select the period to view. The s 47E (d) can be up to 12 months in the past.</p> <p>Previous urgent payment requests will show in the s 47E (d)</p> <p>Exclude any urgent payments due to:</p> <ul style="list-style-type: none"> • departmental delay • costs associated with a funeral • holiday processing <p>Do not record a DOA DOC on the customer's record regarding their Urgent Payment history.</p> <p><u>Go to Step 2.</u></p>
2	<p>Severe financial hardship + Read more ...</p> <p>Ask the customer about their current financial circumstances to decide if they are in severe financial hardship.</p>

	<p>A customer applying for an urgent payment is considered to be in severe financial hardship when:</p> <ul style="list-style-type: none"> • as a single person, their liquid assets are less than the maximum fortnightly payment rate (including add-ons) for the payment they are receiving • as a member of a couple, their liquid assets are less than twice the maximum fortnightly payment rate (including add-ons) for the payment they are receiving <p>Is the customer experiencing severe financial hardship?</p> <ul style="list-style-type: none"> • Yes, go to Step 3 • No: <ul style="list-style-type: none"> ◦ The customer is not eligible for an urgent payment, deny the urgent payment request ◦ Record the decision to deny payment. See Processing urgent payment requests ◦ If the customer asks for the decision to be reconsidered, see Customer disagrees with an urgent payment decision ◦ Procedure ends here
3	<p>Check if a change of circumstance that may prevent the urgent payment from being repaid in full in the current fortnight + Read more ...</p> <p>Check if the customer has or may have a change of circumstance that will reduce their payment rate within the same fortnight that the urgent payment is being granted.</p> <p>Ask the customer if they will have earnings or any change of circumstance in this fortnight, which may cause their rate to reduce and prevent the urgent payment from being recovered in full within this payment period.</p> <p>If the customer confirms they will have a rate affecting change of circumstance and the Service Officer considers this would affect the urgent payment recovery:</p> <ul style="list-style-type: none"> • deny the urgent payment

	<ul style="list-style-type: none"> record the reason for this decision using the s 47E (d) workflow. See Processing urgent payment requests <p>Refer to relevant change of circumstances Operational Blueprints, specific to the customer's eligible payment type for further information.</p> <p>See Background for links.</p> <p>See Table 3 of Urgent payments due to exceptional and unforeseen or extraordinary circumstances for change of circumstances examples.</p> <p>Has the customer had a change of circumstance that may prevent the urgent payment from being repaid in full in the current fortnight?</p> <ul style="list-style-type: none"> Yes: <ul style="list-style-type: none"> The customer is not eligible for an urgent payment, deny the urgent payment request Explore other assistance with the customer Record the decision to deny payment. See Processing urgent payment requests If the customer asks for the decision to be reconsidered, see Customer disagrees with an urgent payment decision Procedure ends here No, go to Step 4
4	<p>Available funds + Read more ...</p> <p>The s 47E(d) workflow will calculate the available funds (accrued entitlement).</p> <ul style="list-style-type: none"> An urgent payment is paid in arrears and is limited to the number of days between the 'date paid to' and the date on which the payment is being processed The available amount will be less deductions, for example, debt repayments, tax, Centrepay, immediate payment deduction. This leaves enough funds to meet these commitments <p>The customer's available funds will display:</p>

	<ul style="list-style-type: none"> • on the s 47E (d) screen and • in the s 47E (d) workflow <p>Does the customer have enough funds available to meet their immediate need?</p> <ul style="list-style-type: none"> • Yes, go to Step 5 • No: <ul style="list-style-type: none"> ◦ The customer is not eligible for an urgent payment, deny the urgent payment request ◦ Explore other assistance with the customer ◦ Record the decision to deny payment. See Processing urgent payment requests ◦ If the customer asks for the decision to be reconsidered, see Customer disagrees with an urgent payment decision ◦ Procedure ends here
5	<p>Reviewing the amount to be paid + Read more ...</p> <p>Take care when approving an urgent payment that the customer can afford to have that amount recovered in full from their next payment without it causing further financial hardship.</p> <p>The amount payable is a minimum of \$20 and the smallest of:</p> <ul style="list-style-type: none"> • available funds calculated by the system • the amount the customer requested, or • the minimum amount it will cost to meet the customer's immediate hardship need <p>s 47E (d)</p> <p>However, consider if it will place them in future financial hardship.</p> <p>Before offering an urgent payment consider:</p> <ul style="list-style-type: none"> • If paid, how will the customer meet their regular ongoing expenses such as rent, food, utilities on their next payday? Reduce the amount offered

	<p>or deny the request if the customer is not able to meet their regular ongoing expenses</p> <ul style="list-style-type: none"> • Does the customer history indicate they are struggling to meet regular ongoing expenses or appear to be in a crisis cycle? Consider a referral to help the customer build their financial capability or completing a weekly payment assessment <p>Go to Step 6.</p>
6	<p>Effect of urgent payment on customer + Read more ...</p> <p>Discuss with the customer and confirm they understand:</p> <ul style="list-style-type: none"> • any money the customer receives for the urgent payment will reduce their next fortnightly payment, and • ensure they are able to meet their regular expenses with the reduced funds received on their regular payday <p>When determining the urgent payment amount remember the minimum amount to be paid is \$20 and also consider:</p> <ul style="list-style-type: none"> • many stores may have a minimum purchase amount to use EFTPOS • ATMs issue a minimum of \$20 • EBT cards can only be issued in denominations of \$20 or \$50 as these are the amounts available at ATMs <p>Will receiving the urgent payment extend the customer's financial hardship or make it worse?</p> <ul style="list-style-type: none"> • Yes: <ul style="list-style-type: none"> ◦ The customer is not eligible for an urgent payment, deny the urgent payment request ◦ Explore other assistance with the customer ◦ Record the decision to deny payment. See Processing urgent payment requests • No, the customer is eligible for an urgent payment. See Processing urgent payment requests

References

Policy

[Social Security Guide 8.4.2.10 Urgent Payments](#)

s 47E (d)

For the policy relating specifically to Fares Allowance (FAA) for compassionate travel, see:

[ABSTUDY Policy Manual 89.5 Compassionate Travel](#)

Note: there is no legislation for ABSTUDY.

Legislation

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

[Social Security Act 1991, section 23 \(14\) and \(15\), definition of 'family member'](#)

Resources

Links for verifying funerals

[The Ryerson Index](#) to search for funeral, death or obituary notices in Australian newspapers.

[MyTributes](#)

[Indigenous Funeral Notices](#) - SharePoint page.

Intranet links

[Indigenous Funeral Notices](#)

[Indigenous and Remote Servicing Branch](#)

Office Locator

[Office Locator](#) - for information about methods of payment available and notes for each service centre

Useful websites

[Transport for New South Wales - The Aboriginal Funeral Transport Program](#)

[Infoxchange Service Seeker](#)

An extensive electronic health, welfare and community services directory. It has up-to-date information on housing, counselling, education and training, youth, health and financial services.

[Ask Izzy](#)

A location based online directory. It helps to link customers with services such as housing, food, material items, health services, emergency funds, counselling, legal advice and life skills and education.

[Moneysmart - Indigenous information - paying for funerals](#)

Links to community agencies, corporations and organisations by state.

[13YARN](#)

Contact details

[Farmer Assistance hotline](#)

[Office Locator](#) for local community organisation contact details

EBT factsheet

[How to use your Electronic Benefits Transfer Card factsheet \(13240\)](#)

Examples of urgent payment requests

s 47E (d)

s 47E (d)

s 47E (d)

Training & Support

Add the course number to the ~~s 47E~~ field in the **s 47E (d)** in ESSentials:

- **s 47E (d)** - Urgent Payment Overview
- **s 47E (d)** - Urgent Payments
- **s 47E (d)** - Urgent Payment refresher

- **s 47E (d)** - Immediate payments

Service Delivery Faculty - [Urgent Payment SharePoint](#)

This page has all the training staff need to help customers with:

- immediate payments
- urgent payments
- weekly payments
- hardship advances
- anticipated payment

Training includes interactive modules, simulations, VODs and a range of post training resources.