Australian Government
Services Australia

centrelink

Notes for Income estimate request Advice of income estimate for family assistance

When to use this form

Use this form to provide a family assistance income estimate.

Read these **Notes** before completing this **Income Estimate request**.

Online account

If you **do not** currently receive Family Tax Benefit (FTB) or Child Care Subsidy (CCS), you can upload this form to your Centrelink online account.

If you **do** receive FTB or CCS, you can update your family income using your Centrelink online account through myGov or the Express Plus Centrelink mobile app.

- **Centrelink online account**
  1. Sign in to **my.gov.au** and go to **Services**, then select **Centrelink**.
  2. If you **are** currently receiving FTB or CCS, select **my family**, then **family assistance**, then **family income estimate** from the family assistance menu.
     Or, if you **are not** currently receiving FTB or CCS, select **documents and appointments**, then **upload documents**, and follow the prompts.

If you do not have a myGov account, go to **my.gov.au** and create one. For help, go to **servicesaustralia.gov.au/onlineguides**

For more information

Go to **servicesaustralia.gov.au/families** or visit one of our service centres.

Call us on **136 150**.

For more information about how to lodge documents online, go to **servicesaustralia.gov.au/centrelinkuploaddocs**

For help completing this form online, go to **servicesaustralia.gov.au/onlineguides**

Information in your language

We can translate documents you need for your claim or payment for free.

To speak to us in your language, call **131 202**.

Hearing and speech assistance

If you have a hearing or speech impairment, you can use:

- the National Relay Service **1800 555 660**, or
- our TTY service on **1800 810 586**. You need a TTY phone to use this service.

For more information about help with communication, go to **servicesaustralia.gov.au** and search ‘other support and advice’.

Keep these Notes (pages 1 to 7) for your information.

About your Family Tax Benefit income estimate

You should take a full year view of your family's financial circumstances when estimating your income. Your payments will be balanced at the end of each financial year see below for more details.

If you (and/or your partner) are no longer entitled to receive Family Tax Benefit Part A payments fortnightly, you (and/or your partner) may also lose access to additional supplements or services, including but not limited to Rent Assistance, a Health Care Card or the lower threshold of the Medicare Safety Net.

If you (and/or your partner) are no longer entitled to receive Family Tax Benefit Part A and Part B payments fortnightly, your Family Tax Benefit may be cancelled.

Providing an income estimate

Why your income details are important

- If your Family Tax Benefit is paid fortnightly, we use your (and/or your partner's) estimate of your annual family income for the current financial year to work out your fortnightly rate.
- The rate of Child Care Subsidy you can get is based on your (and/or your partner's) family income estimate and the type of childcare service you use.

Where you are asked to estimate your income, it is important to do it as accurately as possible to reduce the risk of being overpaid.

Your family assistance payments will be balanced after the end of the financial year

A checking process occurs after the end of the financial year. The amount of Family Tax Benefit and/or Child Care Subsidy you received through the year will be checked against the amount you should have received, based on your actual annual family income. This is done after you (and/or your partner) have lodged a tax return and had your income details confirmed by the Australian Taxation Office (ATO) or have advised us that you (and/or your partner) are not required to lodge an income tax return.

Family Tax Benefit Part A and Part B supplement payments are available at the end of the financial year once your payments have been balanced. To receive the Family Tax Benefit Part A supplement, a combined adjusted taxable income limit of $80,000 or less applies.

If you overestimated your annual family income and are underpaid during the year, your Family Tax Benefit and/or your Child Care Subsidy will be topped up to your actual entitlement after the end of the financial year.

If you have been paid too much, you will have to pay back any Family Tax Benefit and/or Child Care Subsidy you should not have been paid. Any money you owe may be recovered from your tax refund and/or future family assistance payments, including arrears, lump sum, top up and end of year supplement payments even if you have a current payment arrangement in place with us.

To receive Family Tax Benefit top-up payments and end of year supplement payments, you (and/or your partner) must lodge a tax return and have your income details confirmed by the ATO, or tell us that you are not required to lodge, within 12 months of the end of the financial year during which you received the payments.

Family Tax Benefit including top-up payments and end of year supplement payments may also be used to offset a tax debt, if you have one.

If you underestimate your income for 2 consecutive financial years and you are found to have no entitlement to Family Tax Benefit for those years when your income is confirmed by the ATO, you may not be able to receive Family Tax Benefit as fortnightly instalments.

What is adjusted taxable income?

For more information about taxable income, go to **ato.gov.au**

Adjusted taxable income consists of:

- taxable income
- exempt reportable fringe benefits
- reportable fringe benefits
- reportable superannuation contributions
- total net investment losses
- tax free pensions or benefits
- foreign income
- tax exempt foreign income
- **less** child support you have paid.

Taxable income

Taxable income = gross income, less allowable deductions.

Taxable income is the amount remaining after you take away all your allowable deductions from your assessable or gross income. Even if you do not expect to or are not required to lodge a tax return for the 2026–27 financial year, any income you earn in the financial year is still considered taxable income and you should include it in your estimate.

Your gross income may include the following:

- money from employment
- Parental Leave Pay
- Disaster Recovery Allowance
- business income
- rental income
- interest
- dividends
- partnership* and trust distributions
- income support payments, for example, pensions and benefits**
- capital gains on disposal of assets
- superannuation withdrawals † (Do **not** include First Home Super Saver Scheme amounts.)
- eligible termination payment(s)
- income from banks, credit unions, building societies
- overtime, bonuses, pay rises and maternity payments

Allowable deductions which should be taken away from your gross income include:

- deductions for work-related expenses
- expenses incurred for business purposes and gifts
- donations to eligible charities and organisations

Parental Leave Pay is **not** an income support payment, and any Parental Leave Pay you receive **must be included** in your estimate of taxable income for family assistance purposes.

Parental Leave Pay is counted as income for calculating the rate of income support payments. We will include this in the income calculation of your income support payment for you.

ABSTUDY is not an income support payment, however some components, for example, Living Allowance, are taxable and should be included in your estimate of taxable income for family assistance purposes. For more information, go to **servicesaustralia.gov.au/abstudy**

* Partnership—means that income from the partnership which is declared to the ATO as partnership income. If you and your partner jointly own a rental property, this is not regarded as being a partnership unless the income from the property is reported to the ATO as partnership income. Each co-owner's share of the income and expenses stated in their individual tax returns must be provided to us when claiming family assistance and updating income estimates.

** See **Australian Government pensions or benefits** table on page Notes—**4**

† Superannuation withdrawals under the First Home Super Saver Scheme are not counted as taxable income for family assistance and child support payments.

An income support payment is any of the following **Australian Government pensions or benefits:

- Age Pension
- Austudy
- Carer Payment
- Disability Support Pension
- Disability Support Pension (Blind)
- Department of Veterans' Affairs Service Pension, Income Support Supplement, Veteran Payment or Defence Force Income Support Allowance
- Farm Household Allowance
- JobSeeker Payment
- Parenting Payment
- Special Benefit
- Special Needs Pension
- Youth Allowance
- Youth Disability Supplement (paid with Youth Allowance or ABSTUDY living Allowance)

If a tax return is lodged, your taxable income is the income shown on the assessment notice from the ATO for you (and/or your partner). Last year's assessment notice amount may help you estimate your taxable income for the current year.

Reporting income for income support payments and estimating income for family assistance is different. If you (and/or your partner) receive an income support payment, for example, Parenting Payment or JobSeeker Payment, you also need to report your income details separately to make sure any income support payments are correct.

Reportable fringe benefits

Reportable fringe benefits are provided by your employer and are counted as part of your income. Reportable fringe benefits are non-cash benefits you receive (or assign to someone else) from your employment. The value of any reportable fringe benefits will be recorded on your payment summary for the financial year ending 30 June 2027 and will relate to fringe benefits received between 1 April 2026 and 31 March 2027. You can ask your employer to tell you the amount that is expected to be shown on your payment summary.

For more information, go to **servicesaustralia.gov.au/familyincomeestimate**

Examples of reportable fringe benefits provided by employers:

- helping you pay your rent or home loan
- providing a car
- paying your health insurance premiums
- providing a home phone
- paying your child(ren)'s school fees
- paying your child care expenses

An employer's contribution to a complying superannuation fund is not a fringe benefit.

Exempt reportable fringe benefits

Exempt reportable fringe benefits are any reportable fringe benefits received from a not-for-profit organisation which is eligible for a fringe benefits tax exemption under section 57A of the *Fringe Benefits Tax Assessment Act 1986*. You should check with your employer's payroll area if you are not sure if you receive exempt reportable fringe benefits.

All other reportable fringe benefits

Any reportable fringe benefits received from all other employers that are not eligible for a fringe benefits tax exemption.

Reportable superannuation contributions

Any reportable superannuation contributions are included as income and used to work out your family assistance. Reportable superannuation are personal superannuation contributions made by you or on your behalf by your employer that you will claim as a tax deduction.

These are above those required by law, for example, an industrial award or the superannuation guarantee. If you have reportable superannuation contributions, you need to make sure this income is declared to us as part of your family income estimate.

If you do not know if this applies to you, contact your employer, financial adviser or the ATO.

Total net investment losses

The value of any net investment losses is added back to your estimated annual income. If you expect to make a loss from rental property income, investment income or both, you need to give details of the total amount of losses. Record losses from investment earnings, not capital losses.

> For example:
>
> Tony expects to make a net loss of $3,000 on a rental property, but expects to have net income of $1,000 from investments. The total net investment loss Tony must record is $3,000. Annette expects to make a loss from rental property income of $4,500 and a loss from investment income of $1,200. The total net investment loss Annette must record is $5,700.
>
> As there are 2 different investment types, Tony cannot use the net income from the financial investment to reduce the rental property loss for family assistance purposes.

How do I work out my total net investment loss?

If you expect to make a loss from rental property income, investment income or both, you need to give us the details of the total amount of losses. It is important you only record losses from investment earnings, not capital losses.

A capital loss is the difference between the purchase price and sale price, where an asset is sold for less than it was purchased for. Investment earnings include taxable and tax exempt interest, dividends and rental income.

If you do not know if this applies to you, contact your accountant, financial adviser or the Australian Taxation Office.

Tax free pensions or benefits

Income from tax free pensions and benefits that you (and/or your partner) receive through Services Australia or the Department of Veterans' Affairs must be included in your estimate of annual income for family assistance purposes.

Tax free pensions or benefits do not include Family Tax Benefit, Bereavement Payment, Rent Assistance, Remote Area Allowance, Carer Allowance, Language, Literacy and Numeracy Supplement or Pharmaceutical Allowance (paid by either Services Australia or the Department of Veterans' Affairs).

Services Australia tax free pensions include:

- Disability Support Pension paid to a person who is not old enough to receive the Age Pension
- Youth Disability Supplement paid with Disability Support Pension
- Carer Payment where both the carer and the person being cared for are not old enough to receive the Age Pension.

Department of Veterans' Affairs tax free pensions include:

- Invalidity Service Pension where the recipient is not old enough to receive the Age Pension
- Disability Compensation Payment, War Widow's and War Widower's Pensions
- Special Rate Disability Pension paid under the *Military Rehabilitation and Compensation Act (2004)* (MRCA)
- Partner Service Pension where both the carer, and the veteran being cared for, are under Age Pension age and the veteran has died and received an Invalidity Service Pension at the time of death
- Permanent Impairment as defined in the MRCA
- Wholly Dependent Partner.

If you are not sure what type of payment you get from the Department of Veterans' Affairs, you should contact them on 1800 VETERAN (**1800 838 372**).

Foreign income

Any income earned, derived or received from sources outside Australia that you (and/or your partner) receive for which you do not have to pay Australian tax is counted as foreign income. Foreign income is included in your estimate of annual income for family assistance purposes.

Newly arrived residents should include foreign income earned in the 2026–27 financial year before arriving in Australia when estimating their income for the 2026–27 financial year. You should use the exchange rate applicable to convert foreign income amounts into Australian dollars. For more information on foreign income and exchange rates, go to **servicesaustralia.gov.au/familyoverseasincome**

Tax exempt foreign income

Tax exempt foreign income is any income for qualifying service on a particular approved project (under section 23AF of the *Income Tax Assessment Act 1936)* and/or foreign service (under section 23AG of the *Income Tax Assessment Act 1936)* for a continuous period of 91 days or more. If you (and/or your partner) receive this type of income, it will be recorded on your (and/or your partner's) payment summary. If you (and/or your partner) expect to pay Australian tax on any foreign income, include this amount in your (and/or your partner's) taxable income component.

Child support you pay

Child support includes:

- private child support—any amount you (and/or your partner) pay directly to another person (either as a result of a court order or a private agreement)
- any child support you (and/or your partner) pay through us
- non-cash child support—for example school fees, rent/mortgage payment
- other amounts—which are not part of a property settlement.

You (and/or your partner) should keep proof of the child support you (and/or your partner) pay as you (and/or your partner) may be asked to show evidence of your (and/or your partner's) claim.

The full amount you (and/or your partner) pay for child support is subtracted from your (and/or your partner's) estimate of annual income.

When you may need to give us a new estimate of your annual family income

A new annual estimate for family assistance is required when circumstances change, for example, returning to work, commencing a relationship with a new partner, every time your (and/or your partner's) income changes, a new financial year and if you (and/or your partner) stop receiving a government pension or benefit.

Adjusting your future payments

A change in your estimate during the financial year may result in an overpayment. Your ongoing Family Tax Benefit instalment payment(s) will be adjusted automatically to avoid or reduce a projected Family Tax Benefit overpayment, until the end of the financial year.

Adjusting your payment choices

If your income is hard to estimate, or things have changed, you can reduce your chance of getting overpaid by:

- increasing your Child Care Subsidy withholdings percentage. You can change it online up to twice a year
- choosing to get part or all of your Family Tax Benefit after the end of the financial year. You can change your Family Tax Benefit payment choice as many times as you like throughout the year.

Tips to help you (and/or your partner)

1. **Get to a reasonable starting point for your income estimate.**

   Start with what you are earning this financial year.

2. **Think about things that may change.**

   Will there be any changes that will affect your work or pay?

   Will you have additional income from:
   - working overtime
   - changing casual work, shift work or contract work
   - pay rises
   - lump sum payment(s)
   - receiving a redundancy payout
   - child support
   - Parental Leave Pay
   - changing jobs
   - returning to work
   - work bonuses
   - business or self-employment
   - other income, for example, capital gains or commissions.

   Will your annual family income for this financial year increase, decrease or stay the same?

3. **Keep your estimate up-to-date.**

   You can notify a change in your annual family income estimate:
   - by logging into your Centrelink online account through myGov
   - by using the Express Plus Centrelink mobile app
   - by calling **136 150** Monday to Friday, between 8 am and 5 pm (local time).

Keep these Notes (pages 1 to 7) for your information.

This page has been left blank intentionally.

Australian Government
Services Australia

centrelink

Income estimate request
Advice of income estimate for family assistance (FA088)

Filling in this form

You can complete this form on your computer using Adobe Acrobat Reader, or you can print it.

For help on how to fill in our forms, go to **servicesaustralia.gov.au/formhelp**

If you have a printed form:
- Use black or blue pen.
- Print in BLOCK LETTERS.

Your details

1 Your Customer Reference Number (if known)

2 Your name

Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Mx ☐ Other

Family name

First given name

Second given name

3 Your date of birth (DD MM YYYY)

4 Your daytime phone number (including area code)

5 Your permanent address

Postcode

6 Your postal address (if different to above)

Postcode

7 **Read** this before answering the following question.

Provide at least one phone number we can contact you on during business hours and an email address.

Providing a mobile phone number or an email address means you may receive SMS or emails from us. To read the terms and conditions, go to **servicesaustralia.gov.au/em**

Your contact details

Home phone number (including area code)

Mobile phone number

Work phone number (including area code)

Email

Questions continue on the next page

CLK0FA088 2607

Family Tax Benefit income details

8 Use the following table to estimate your (and/or your partner's) taxable income for Family Tax Benefit for 1 July 2026 to 30 June 2027.
Your estimated annual income for Family Tax Benefit should be based on your (and/or your partner's) income components as listed below.
If you do not receive income from any of the following sources, write **$0** in the appropriate boxes.

For more information, see 'Providing an income estimate' on pages Notes—**2** to **6** in the **Notes**.

		You	Your partner
A	**Estimated taxable income from salary and wages**	$	$
B	**Estimated taxable income from Australian Government pensions or benefits** (include the taxable payments you received from Centrelink and or other government agencies and departments)	$	$
C	**Other estimated taxable income**	AUD	AUD
	Total estimated taxable income (total of A + B + C) =	$	$

9 Provide details of how much you (and/or your partner) expect to receive from any of the following in the 2026–27 financial year
If you do not receive income from any of the following sources, write **$0** in the appropriate boxes.

For more information, see 'What is adjusted taxable income?' on page Notes—**3** in the **Notes**.

		You	Your partner
A	**Exempt reportable fringe benefits**	Estimated amount $	Estimated amount $
B	**All other reportable fringe benefits**	Estimated amount $	Estimated amount $
C	**Reportable superannuation contributions**	Estimated amount $	Estimated amount $
D	**Total net investment losses**	Estimated amount – $	Estimated amount – $
E	**Tax free pensions and benefits** (include the tax free payments you received from Centrelink and or other government agencies and departments)	Estimated amount $	Estimated amount $
F	**Foreign income**	Estimated amount AUD	Estimated amount AUD
G	**Tax exempt foreign income**	Estimated amount AUD	Estimated amount AUD
H	**Child support you (and/or your partner) have paid**	Estimated amount $	Estimated amount $

Privacy notice

10 You need to read this

Privacy and your personal information

The privacy and security of your personal information is important to us, and is protected by law. We collect this information so we can process and manage your applications and payments, and provide services to you. We only share your information with other parties where you have agreed, or where the law allows or requires it. For more information, go to **servicesaustralia.gov.au/privacypolicy**

Declaration

11 I declare that:

- the information I have provided in this form is complete and correct.

I understand that:

- it is my responsibility to make sure this income estimate is as accurate as possible throughout the financial year
- the hours of subsidised childcare I can get is based on my family's recognised participation details. It is my responsibility to update my family's recognised participation details separately if they have changed
- if my family's combined actual income is more than $80,000 at the end of the financial year, I will not receive the Family Tax Benefit Part A supplement
- if I underestimate my income and I am then found to have no entitlement to Family Tax Benefit Part A or Part B for two consecutive years after the balancing of my payments has occurred, I may no longer be able to receive Family Tax Benefit as fortnightly payments
- any money I owe will need to be paid back.
- if I owe money to Services Australia, some or all of the amount owed may be recovered from my tax refund and/or my Centrelink payments, including Family Tax Benefit arrears, lump sum, top up and end of year supplement payments even if I am making regular repayments
- my Family Tax Benefit top up payments and end of year supplement payments can also be used to offset a tax debt
- Services Australia can make relevant enquiries to make sure that I receive the correct entitlement
- giving false or misleading information is a serious offence.

Signature

On completion of this form,
print and sign by hand

Date (DD MM YYYY)

Returning this form

Return this form and any supporting documents:

- **online** using your Centrelink online account. For more information, go to **servicesaustralia.gov.au/centrelinkuploaddocs**
- by post to
  Services Australia
  Families
  PO Box 7802
  CANBERRA BC ACT 2610
- in person at one of our service centres.

Clear