

A guide to Australian Government payments

20 September 2026 to 31 December 2026

On behalf of the Department of Social Services, the Department of Agriculture, Fisheries and Forestry, the National Emergency Management Agency, the Department of Education and the Department of Health, Disability and Ageing.

The information in this publication is general and does not cover the support and related rules for people in all situations. Rates may change if there is a change in a person's circumstances, or in legislation. Contact us on the relevant payment line for detailed information based on individual circumstances.

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FAMILIES

Family Tax Benefit Part A

Family Tax Benefit Part A is a supplementary payment to assist low and middle income families with the direct costs of raising dependent children. It is paid for each eligible child in the family and can be paid in fortnightly instalments or as an annual lump sum.

For more information, go to servicessaustralia.gov.au/ftb or call us on the Families line (page 60).

Basic conditions of eligibility

- Claimant must have a Family Tax Benefit child (page 58).
- Can be paid to a parent, guardian or an approved care organisation.
- Only one member of a couple can receive payment. Eligibility follows the child, not the parent.

Residence requirements

- Claimant must be an Australian resident (page 59), an SCV holder (page 59) residing in Australia, the holder of a specified temporary visa (page 59), or an eligible Pacific Australia Labour Mobility scheme worker or family member (page 59).
- The child must also meet these requirements or must be living with the claimant.
- A newly arrived resident's waiting period (page 57) of 52 weeks applies to claimants. Some exemptions may apply.
- May be paid for up to 6 weeks of a recipient or child's temporary absence from Australia. However, specified temporary visa holders may only be paid in limited circumstances.

Payment rates and methods of payment

Family situation	Per fortnight	Per year
Maximum rates		
Each child aged 0 to 12	\$235.48	\$7,110.20
Each child aged 13 to 19	\$306.46	\$8,960.75
Each child aged 0 to 19, in an approved care organisation	\$75.60	\$1,971.00
Base rate		
Each child aged 0 to 19	\$75.60	\$2,941.90

Annual amounts (except for the approved care organisation rate) include the end of year supplement (\$970.90 per child), while the fortnightly amounts do not. Eligible families may also receive Energy Supplement (page 38).

- Parents caring for a child for 35% to 65% of the time may share these rates with another carer or carers.
- Parents caring for a child for 14% to 34% of the time can't receive these rates, but may be able to receive Rent Assistance, a Health Care Card, Remote Area Allowance, Child Care Subsidy and the lower threshold of the Medicare Safety Net.

- Families can submit a claim up to 3 months before the expected birth of the child or when the child is expected to enter their care.
- Families can choose to have their payments made either fortnightly or as a lump sum after the end of the financial year. Families with outstanding tax returns or related debts may not be able to receive their payments fortnightly.
- For families claiming after the end of a financial year:
 - the claimant must submit the claim within 12 months after the end of that year, and
 - the claimant and their partner must lodge an income tax return, or notify us of their income if they are not required to lodge an income tax return, within 12 months after the end of that year.
- For families receiving fortnightly instalments, the recipient and their partner must lodge an income tax return, or notify us of their income if they are not required to lodge an income tax return, within 12 months after the end of the financial year. If they don't, they must repay any amounts they have received.
- Call us on the Families line (page 60) if there are circumstances preventing you from submitting your claim or lodging your income tax return.

End of year supplement

The Family Tax Benefit Part A end of year supplement (\$970.90 per child) is paid after the end of the financial year.

To be eligible for the end of year supplement:

- a family must have a combined adjustable taxable income (page 58) of \$80,000 or less, and
- the recipient and their partner must lodge an income tax return, or notify us of their income if they are not required to lodge an income tax return, within 12 months after the end of the financial year.

The end of year supplement may be used to offset overpayments.

Multiple Birth Allowance

Multiple Birth Allowance is a supplementary payment to help with the extra costs associated with births of triplets or more. It is paid as part of Family Tax Benefit Part A and doesn't require a separate claim.

Families with at least 3 children born during the same multiple birth may be eligible until the children turn 16, or if at least 3 of the children are in full-time study, until the end of the calendar year in which they turn 18.

Family situation	Per fortnight	Per year
Triplets	\$203.70	\$5,310.75
Quadruplets or more	\$271.32	\$7,073.70

Supplementary support

Families receiving Family Tax Benefit Part A are often also eligible for Family Tax Benefit Part B (page 4).

The table below outlines some other common forms of supplementary support for Family Tax Benefit Part A recipients, if they meet the eligibility criteria.

Payments	Available to:
Parental Leave Pay (page 10)	recipients with a newborn or newly adopted child.
Newborn Supplement and Newborn Upfront Payment (page 4)	
Parenting Payment (page 12)	recipients with principal care of a young child.
Child Care Subsidy (page 7)	recipients with a child in approved child care.
Rent Assistance (page 37)	recipients renting in the private rental market or community housing. Go to servicessaustralia.gov.au/rentassistance for more information about eligibility and related rules.

Concession cards	Automatically issued to:
Health Care Card (page 44)	lower income families.

For more information about payments and services based on individual circumstances, go to servicessaustralia.gov.au/paymentfinder

Family Tax Benefit advance

Families may also be able to access a lump sum Family Tax Benefit advance if their fortnightly rate of Family Tax Benefit Part A is at least the base rate for one child, and if repayment of the advance will not cause them to suffer financial hardship. Up to 7.5% of a family's annual Family Tax Benefit Part A entitlement may be paid in advance at any one time, up to a \$1,430.46 limit.

Go to servicessaustralia.gov.au/advancepayments for more information about eligibility and related rules.

Immunisation and health check requirements

To meet the immunisation requirements, a child must be up to date with their early childhood vaccinations, on a catch-up schedule according to the current Australian Immunisation Handbook or have a valid exemption. Families have their rate reduced for each child not meeting the immunisation requirements.

Health check requirements also apply to families where the recipient or their partner receive an income support payment and who have a child that turns 4 during the financial year. These families have their rate reduced if their child hasn't had a health check by the time they turn 5, or if the family hasn't told us the child has had their health check.

The rate reduction for not meeting either requirement is \$36.54 per fortnight. The reduction also applies to lump sum claims.

Assets test

- No assets test.

Income test

The rate of payment depends on a family's combined annual adjusted taxable income (page 58). Families receiving fortnightly instalments provide an estimate of their income for the financial year. To reduce or avoid overpayment, families can elect to be paid at a lower rate throughout the year. The income test doesn't apply to families where a parent receives certain income support payments (including certain Department of Veterans' Affairs payments) at a rate above nil.

In most cases, the rate is calculated using 2 income tests. The test that results in the higher rate applies.

Maximum rate income test

- Income up to \$69,131 per year has no effect on the rate of payment.
- Each dollar of income between \$69,131 and \$123,078 reduces the maximum rate of payment by 20 cents.
- Each dollar of income above \$123,078 reduces the maximum rate of payment by 30 cents.

Base rate income test

- Income up to \$123,078 per year has no effect on the rate of payment.
- Each dollar of income above \$123,078 reduces the base rate of payment by 30 cents.

Annual income limits above which Family Tax Benefit Part A may not be paid

Number of children		Aged 13 to 19			
		0	1	2	3
Aged 0 to 12	0		\$129,648	\$140,379	\$167,012
	1	\$129,648	\$136,218	\$160,844	\$187,477
	2	\$136,218	\$154,675	\$181,308	\$207,941
	3	\$148,507	\$175,140	\$201,772	\$228,405

Income limits vary depending on a family's circumstances and may be higher if they receive additional supplements, such as Energy Supplement or Rent Assistance. Please contact us for more information based on your circumstances.

How maintenance affects Family Tax Benefit

A person's rate may be affected if they or their partner receive child support or spousal maintenance from a former partner, or if they don't take reasonable action to obtain child support.

For more information, go to servicessaustralia.gov.au/csandftba or call us on the Families line (page 60).

Maintenance action test

If a person or their partner cares for children from a previous relationship, they can apply for a child support assessment by going to servicessaustralia.gov.au/childsupportassessment or by calling us on the Child Support Enquiry Line (page 60).

If they don't take reasonable action to obtain child support, or seek an exemption from this requirement, they may only receive the base rate of Family Tax Benefit Part A for the children.

For more information, or if there are circumstances that make it difficult for you to apply for child support from the other parent, including family and domestic violence or because the children's parentage is unknown, call us on the Families line (page 60).

Maintenance income test

- Each dollar of maintenance received over the maintenance income free area may reduce the maximum rate by 50 cents for each child attracting maintenance. It doesn't reduce the base rate or the rate for children who don't attract maintenance.

Family situation	Maintenance income free area (per year)
Single parent, or one of a couple receiving maintenance	\$2,080.50
Couple, each receiving maintenance	\$4,161.00
For each additional child, add	\$693.50

Newborn Supplement and Newborn Upfront Payment

Newborn Supplement provides a temporary fortnightly increase to Family Tax Benefit Part A to help families with the costs of a newborn or adopted child. Newborn Upfront Payment provides an initial lump sum to assist with immediate costs.

Families receiving Family Tax Benefit Part A are automatically assessed for eligibility if they aren't accessing Parental Leave Pay for the child.

For more information, go to servicessaustralia.gov.au/newbornsupplement or call us on the Families line (page 60).

Basic conditions of eligibility

- Payable in addition to Family Tax Benefit Part A for a child who is:
 - aged less than one and in the care of a parent, or
 - aged less than one and becomes entrusted to the care of a non-parent carer for a continuous period of at least 13 weeks, or
 - any age and becomes entrusted to care through the process of adoption, and the adopting parent or their partner is eligible for Family Tax Benefit Part A within 12 months of the child's entrustment to care.
- Families can't receive both Newborn Supplement and Parental Leave Pay (page 10) for the same child. For multiple births (for example, twins or triplets), Parental Leave Pay may be paid for one child and Newborn Supplement for the other child or children, or Newborn Supplement may be paid for each child.

Payment rates and methods of payment

Family situation	Newborn Supplement (over 13 weeks)	Newborn Upfront Payment	Total (over 13 weeks)
First child (and each child in a multiple birth)	\$2,125.76	\$708	\$2,833.76
Subsequent children	\$709.80	\$708	\$1,417.80

- Newborn Supplement is paid fortnightly with Family Tax Benefit Part A for up to 13 weeks, or as part of a lump sum claim after the end of the financial year. If paid fortnightly, the first instalment includes Newborn Upfront Payment.

Family Tax Benefit Part B

Family Tax Benefit Part B is a supplementary payment to assist single parent families, non-parent carers and some couple families with one main income earner. It is paid per family, based on the age of the youngest child, and can be paid in fortnightly instalments or as an annual lump sum.

For more information, go to servicessaustralia.gov.au/ftb or call us on the Families line (page 60).

Basic conditions of eligibility

- Claimant must:
 - have a Family Tax Benefit child (page 58) aged under 13, or
 - have a Family Tax Benefit child aged 13, up to the end of the calendar year they turn 18, and be a single parent, a grandparent or a great-grandparent.
- Only one member of a couple can receive payment. Eligibility follows the child, not the parent.
- Family Tax Benefit Part B can't be paid to a person or their partner for any days or periods they receive Parental Leave Pay (page 10).

Residence requirements

- Claimant must be an Australian resident (page 59), an SCV holder (page 59) residing in Australia, the holder of a specified temporary visa (page 59), or an eligible Pacific Australia Labour Mobility scheme worker or family member (page 59).
- The child must meet the above requirements or must be living with the claimant.
- May be paid for up to 6 weeks of a recipient or child's temporary absence from Australia. However, specified temporary visa holders may only be paid in limited circumstances.

Payment rates and methods of payment

Family situation	Per fortnight	Per year
Youngest child aged under 5	\$200.34	\$5,701.30
Youngest child aged 5 to 18	\$139.86	\$4,124.50

Annual amounts include the end of year supplement (\$478.15 per family), while the fortnightly amounts do not. Eligible families may also receive Energy Supplement (page 38).

- Parents caring for a child for 35% to 65% of the time may share these rates with another carer or carers.
- Parents caring for a child for 14% to 34% of the time can't receive these rates, but may be able to receive Rent Assistance, a Health Care Card, Remote Area Allowance, Child Care Subsidy and the lower threshold of the Medicare Safety Net.
- Families can submit a claim up to 3 months before the expected birth of the child or when the child is expected to enter their care.
- Families can choose to have their payments made either fortnightly or as a lump sum after the end of the financial year. Families with outstanding tax returns or related debts may not be able to receive their payments fortnightly.
- For families claiming after the end of a financial year:
 - the claimant must submit the claim within 12 months after the end of that year, and
 - the claimant and their partner must lodge an income tax return, or notify us of their income if they are not required to lodge an income tax return, within 12 months after the end of that year.
- For families receiving fortnightly instalments, the recipient and their partner must lodge an income tax return, or notify us of their income if they are not required to lodge an income tax return, within 12 months after the end of the financial year. If they don't, they must repay any amounts they have received.
- Call us on the Families line (page 60) if there are circumstances preventing you from submitting your claim or lodging your income tax return.

End of year supplement

The Family Tax Benefit Part B end of year supplement (\$478.15 per family) is paid after the end of the financial year.

To be eligible for the end of year supplement, the recipient and their partner must lodge an income tax return, or notify us of their income if they are not required to lodge an income tax return, within 12 months after the end of the financial year.

The end of year supplement may be used to offset overpayments.

Assets test

- No assets test.

Income test

The rate of payment depends on a family's annual adjusted taxable income (page 58). Families receiving fortnightly instalments provide an estimate of their income for the financial year. To reduce or avoid overpayment, families can elect to defer their payment throughout the year.

Single families

- Single parents receive the maximum rate if they receive certain income support payments (including certain Department of Veterans' Affairs payments) or if their annual income is \$124,327 or less. If their income is above this amount, Family Tax Benefit Part B is not paid to the family.

Couple families

- The higher earner must have an annual income of \$124,327 or less. If their income is above this amount, Family Tax Benefit Part B is not paid to the family.
- The lower earner can have an annual income of up to \$7,154 and still receive the maximum rate. Each dollar of income above this amount reduces the rate of payment by 20 cents. Income support payments count as income towards this test.

The rate of payment reaches nil at the income limits in the table below.

Annual income limits above which Family Tax Benefit Part B may not be paid

Family situation	Age of youngest child	Higher earner	Lower earner
Single families	Aged under 5	\$124,327	n/a
	Aged 5 to 18	\$124,327	n/a
Couple families	Aged under 5	\$124,327	\$35,661
	Aged 5 to 18	\$124,327	\$27,777

Income limits vary depending on a family's circumstances and may be higher if they receive Energy Supplement. Please contact us for more information based on your circumstances.

Family Tax Benefit Bereavement Payment

Family Tax Benefit can be paid for a child who dies, either as a lump sum payment, or fortnightly for up to 14 weeks.

For more information, go to servicessaustralia.gov.au/bereavement or call us on the Families line (page 60).

Stillborn Baby Payment

Stillborn Baby Payment is a lump sum payment available for families who experience the loss of their baby as a result of stillbirth. It provides assistance with the extra costs associated with a stillborn child through a lump sum payment.

For more information, go to servicessaustralia.gov.au/stillbornpayment or call us on the Families line (page 60).

Basic conditions of eligibility

- Payable to families who experience the loss of a child as a result of a stillbirth, if the child would have been a Family Tax Benefit child (page 58).
- Families can't receive both Stillborn Baby Payment and Parental Leave Pay (page 10) for the same child. For multiple births (for example, twins or triplets), Parental Leave Pay may be paid for one child and Stillborn Baby Payment for the other child or children, or Stillborn Baby Payment may be paid for each child.

Residence requirements

- Claimant must be an Australian resident (page 59), an SCV holder (page 59) residing in Australia, the holder of a specified temporary visa (page 59), or an eligible Pacific Australia Labour Mobility scheme worker or family member (page 59).

Assets test

- No assets test.

Income test

- Estimated adjusted taxable income (page 58) of the person and their partner must be \$79,955 or less for the 6 months from the day of the child's delivery.
- The income test doesn't apply if:
 - the person would have received Family Tax Benefit for the child for any day during the 26 weeks from the day of the child's delivery, or
 - the person or their partner receives Family Tax Benefit Part A for another child for any day during the 52 weeks from the day of the child's delivery.

Payment rates

Family situation	Lump sum amount
Each stillborn child	\$4,482.12

Double Orphan Pension

Double Orphan Pension is a fortnightly supplementary payment for people caring for a child whose parents can't care for them or have died.

For more information, go to servicessaustralia.gov.au/orphanpension or call us on the Families line (page 60).

Basic conditions of eligibility

- Claimant must be caring for a Family Tax Benefit child (page 58) whose parents have both died, or one parent has died and either:
 - the whereabouts of the other parent is unknown
 - the other parent is in prison for at least 10 years
 - the other parent is in custody and could be sentenced to at least 10 years in prison
 - the other parent is a patient of a psychiatric hospital or in a nursing home indefinitely.

- Can be paid to a guardian or approved care organisation.
- Available for refugee children under certain circumstances.

Residence requirements

- Claimant must be an Australian resident (page 59), an SCV holder (page 59) residing in Australia, the holder of a specified temporary visa (page 59), or an eligible Pacific Australia Labour Mobility scheme worker or family member (page 59).
- The child must also meet these requirements or be living with the claimant.
- May be paid for up to 6 weeks of a temporary absence from Australia. However, specified temporary visa holders may only be paid in limited circumstances.
- Different rules may apply if a person is covered by an International Social Security Agreement. For more information, go to servicessaustralia.gov.au/international

Payment rates

Family situation	Per fortnight
Base rate	\$81.60

An additional component may be paid. The additional component is the difference between the guardian's Family Tax Benefit entitlement for the child and the Family Tax Benefit received for the child immediately before they became a double orphan. The additional component is not paid to approved care organisations.

Assets test

- No assets test.

Income test

- No income test.

Single Income Family Supplement

Single Income Family Supplement is an annual supplementary payment of up to \$300 (depending on income) for single income families with children. It's closed to new recipients, but existing recipients can continue to receive it if there is no break in their eligibility.

We automatically assess eligibility for people receiving Family Tax Benefit. People who don't receive Family Tax Benefit must claim Single Income Family Supplement annually and lodge a tax return within 12 months after the end of the financial year to be assessed.

For more information about eligibility and income testing, go to servicessaustralia.gov.au/sifs

Child Care Subsidy

Child Care Subsidy aims to assist families with the cost of approved child care to support their workforce participation, and to meet the early childhood education needs for children.

Basic conditions of eligibility

To be eligible for Child Care Subsidy the child must:

- attend approved child care
- be a Family Tax Benefit or regular care child of the claimant or their partner
- be 13 or younger and not attending secondary school
- meet the immunisation requirements.

In some circumstances a claimant may be eligible for a child who is aged 13 or under attending secondary school, or a child aged 14 and up to 18. For example, a child with a disability or medical condition.

The claimant or their partner must:

- meet the residence requirements
- have a genuine liability for the payment of child care fees under a Complying Written Arrangement with their child care provider.

Residence requirements

The claimant or their partner must be an Australian resident (page 59), an SCV holder (page 59) residing in Australia, the holder of a specified temporary visa (page 59), an eligible Pacific Australia Labour Mobility scheme worker or family member (page 59), or be one of the following:

- a student from outside Australia directly sponsored by the Australian Government
- a non-resident experiencing hardship or special circumstances.

Child Care Subsidy may be paid for up to 6 weeks of a recipient's temporary absence from Australia. However, specified temporary visa holders may only be paid in limited circumstances.

Payment during subsequent absences may be affected by the length of time a recipient spends in Australia since their last return from overseas.

Child Care Subsidy is not affected by a child-only temporary absence from Australia, however, regular Child Care Subsidy allowable absence rules apply.

Immunisation requirements

To meet the immunisation requirements, the child needs to be up to date with their early childhood vaccinations, on a catch-up schedule according to the current Australian Immunisation Handbook or have a valid exemption.

Other factors affecting eligibility

There are several other factors affecting Child Care Subsidy eligibility. For example, the session of care must be provided in Australia, and must not be provided as part of the compulsory education program in the state or territory where the care is provided.

Child Care Subsidy can be paid for up to 42 allowable absences per child per financial year for any reason without the family needing to provide evidence. If the 42 allowable absences are used, additional absence days are available for certain reasons, for example, the child being ill, if supporting evidence is provided to their child care provider.

Child Care Subsidy enrolments cease if a child does not attend a session of care in 14 consecutive weeks. Generally, there is no entitlement to Child Care Subsidy for absences between a child's last attendance day and the date the enrolment ceases.

Child Care Subsidy eligibility is cancelled if no sessions of care are reported for 26 consecutive weeks. Families will need to submit a new Child Care Subsidy claim if the child re-commences care after this period.

For more information, go to servicesaustralia.gov.au/childcaresubsidy

Child Care Subsidy entitlement

Child Care Subsidy entitlement depends on all of these:

- the combined annual adjusted taxable income of the claimant and their partner, if they have one (page 58)
- whether a family has multiple Child Care Subsidy eligible children aged five years or under
- the level of recognised participation and circumstances of the claimant and their partner, if they have one
- the type of approved child care service used, and whether the child attends school.

Assets test

- No assets test.

Standard Child Care Subsidy rate

- Families earning \$88,520 or less get a subsidy of 90% of the actual fee charged (up to 90% of an hourly fee cap). For family incomes above \$88,520, the subsidy gradually decreases to 0% when family income reaches \$538,520. For families with incomes of \$538,520 or more, the subsidy is 0%.

Family income	Standard Child Care Subsidy rate
Up to \$88,520	90%
More than \$88,520 to below \$538,520	decreasing from 90% the percentage decreases by 1% for every \$5,000 of income a family earns.
\$538,520 or more	0%

All Child Care Subsidy rates in this guide take effect from 6 July 2026. Previous year rates can be found in the previous version of this guide, go to servicesaustralia.gov.au/paymentsguide

Higher Child Care Subsidy for multiple children – families with more than one child aged 5 or under

- The rates of each child are worked out using two separate income tests.
- Families with income below \$370,727 and more than one child aged 5 or under in care may get a higher subsidy for one or more of their children.
- The 'standard rate' child is usually the eldest Child Care Subsidy eligible child aged 5 or under. The standard rate child will get the standard Child Care Subsidy rates.
- The higher rate child is the second and any younger children aged 5 or under. The higher rate for second and younger children is calculated using the below rates.

Family income	Higher subsidy rate
Up to \$146,437	95%
More than \$146,437 to below \$191,437	decreasing from 95% the percentage decreases by 1% for every \$3,000 of income a family earns.
\$191,437 to below \$270,727	80%
\$270,727 to below \$360,727	decreasing from 80% the percentage decreases by 1% for every \$3,000 of income a family earns.
\$360,727 to below \$370,727	50%
\$370,727 or more	higher CCS rates no longer apply, all children in the family will receive the standard CCS rate.

- If Child Care Subsidy eligibility for one or more children stops, entitlement to higher Child Care Subsidy for other children aged 5 or under may be reassessed.
- Children who are entitled to both the higher Child Care Subsidy rate and Additional Child Care Subsidy will be paid the Additional Child Care Subsidy rate.
- Sessions of In Home Care do not attract the higher subsidy for younger children. This is because In Home Care is subsidised on a family rather than per child basis. However, children aged 5 or under in the family unit are included when determining access to the higher Child Care Subsidy rate, if they attend other approved care types.

Hours of subsidised child care – Recognised Participation

All families can get at least 72 hours of subsidised child care per fortnight.

Families can get 100 hours of subsidised child care per fortnight for each child if:

- the claimant and their partner, if they have one, each engage in more than 48 hours of recognised participation per fortnight or,
- the claimant has a valid exemption.

Aboriginal and Torres Strait Islander children can get 100 hours of subsidised child care each fortnight.

For couples, the person with the lowest recognised participation is used to work out hours of subsidised child care.

The following table shows the number of hours of subsidised child care per fortnight a person can get based on their hours of recognised participation.

Recognised participation hours per fortnight	Hours of subsidised care, per child each fortnight
0 hours to 48 hours	72 hours.
More than 48 hours	100 hours
Aboriginal and Torres Strait Islander children	100 hours for each Aboriginal and Torres Strait Islander child in your care
Have an exemption, or exceptional circumstances	100 hours

- The claimant can combine recognised participation types, and include reasonable travel time, when declaring their hours of recognised participation. Travel time is the time taken travelling from the approved child care service to the place where they do the recognised participation and travel from this place back to the child care service. Recognised participation hours do not need to coincide with child care hours.
- Recognised participation types can include:
 - paid work, including leave, like maternity leave
 - study and training
 - unpaid work in a family business
 - looking for work
 - volunteering
 - self-employment.
- Families can request additional hours of subsidised child care if they have exceptional circumstances. Applications for additional hours are assessed on a case by case basis.
- Families where all CCS eligible children are identified as Aboriginal and Torres Strait Islander are not required to report recognised participation details.
- Families should go to servicesaustralia.gov.au/child-care-subsidy to find out more about recognised participation types and how to report your recognised participation.

Hourly rate caps

- The hourly rate caps are the maximum hourly rate the Government subsidises for each child care service type. The caps and families' Child Care Subsidy percentage are used to calculate the amount of subsidy per hour a family can get for each child attending approved child care.
- Where a child care provider charges a fee that is less than the hourly rate cap, families get their applicable percentage of the actual fee charged. Where a child care provider charges a fee that is equal to or above the relevant rate cap, families get their applicable percentage of the hourly rate cap.

- A child's attendance at school determines the hourly rate cap that applies to children attending centre based day care and outside school hours care.
- The hourly rate caps are:

Child care service type	Hourly rate cap for children below school age	Hourly rate cap for school aged children
Centre based day care	\$15.19	\$13.30
Outside school hours care	\$15.19	\$13.30
Family day care	\$14.08	\$14.08
In home care (per family)	\$41.31	\$41.31

For the hourly rate caps, a child is considered to be attending school from the first day they are scheduled to physically attend the school, and where any of the following apply:

- the child has turned 6
- the child attends the year of school before grade 1
- the child attends primary or secondary school
- the child is home schooled as recognised in the state or territory where the child resides
- the child would be attending school (the year of school before grade 1, primary school or secondary school), except that the child is absent from school, or is on holidays.

Payment of Child Care Subsidy

Child Care Subsidy is generally paid directly to approved child care providers to be passed on as a fee reduction to families.

After the end of each financial year, Services Australia balances a claimant's Child Care Subsidy payments to ensure they received the correct amount. They do this by comparing the amount of Child Care Subsidy paid based on the family's estimated adjusted taxable income, with the amount they are entitled to receive based on their actual adjusted taxable income (page 58).

Throughout the year, all families have 5% of their weekly entitlement to Child Care Subsidy withheld to reduce the likelihood of families incurring a debt at the end of financial year when Child Care Subsidy is balanced. Families can request a variation to the default withholding percentage, either a decrease or increase, to suit their particular circumstances.

When Child Care Subsidy is balanced, if the family's actual income is higher than estimated, they may have been overpaid and incurred a debt. Any amounts withheld during the year will be offset to reduce the debt amount. Where families received the correct amount of subsidy or less than they were entitled to, the amount withheld, and any additional amount is paid directly to them.

In order for Child Care Subsidy to be balanced, you and your partner must confirm your income by lodging an income tax return or telling Services Australia you are not required to lodge and providing your actual income. If you have separated from your partner, you may need to contact us to discuss their tax lodgement requirements.

You need to do this within 12 months after the relevant financial year or your ongoing Child Care Subsidy will stop.

If after 24 months you still have not confirmed your income for the relevant financial year, any Child Care Subsidy you received for that year will have to be repaid and your Child Care Subsidy eligibility will be cancelled. Once you have confirmed your income you will have to lodge a new Child Care Subsidy claim if you wish to be paid Child Care Subsidy.

For more information, go to servicesaustralia.gov.au/ccsbalancing

Additional Child Care Subsidy

Additional Child Care Subsidy provides targeted fee assistance to support vulnerable families and children facing barriers in accessing affordable child care.

Basic conditions of eligibility

To get Additional Child Care Subsidy a family must meet the eligibility requirements for the Child Care Subsidy.

Additional Child Care Subsidy (child wellbeing)

Families who need practical help with the cost of child care to support their child's safety and wellbeing may get support with the cost of child care through Additional Child Care Subsidy (child wellbeing).

Approved child care providers give families access to this subsidy through a certificate or determination.

The claimant must:

- be getting Child Care Subsidy
- care for a child who is considered in need of wellbeing support – at risk of harm (abuse or neglect).

Additional Child Care Subsidy (child wellbeing) gives a claimant a higher rate of subsidy for up to 6 weeks. If the child care provider considers this subsidy is needed for more than 6 weeks, they can apply to Services Australia to approve for longer periods.

The claimant should talk to their child care provider to determine if Additional Child Care Subsidy (child wellbeing) is appropriate for their circumstances.

Additional Child Care Subsidy (grandparent)

Grandparents who are primary carers may get extra help with the cost of child care through Additional Child Care Subsidy (grandparent).

A claimant or their partner must:

- be getting Child Care Subsidy
- be getting an eligible income support payment from Services Australia or the Department of Veterans' Affairs
- be the grandparent or great grandparent of the child(ren)
- have at least 65% of ongoing daily care of their grandchildren and make the day-to-day decisions about the children's care, welfare and development.

Grandparents apply for Additional Child Care Subsidy (grandparent) through Services Australia.

Additional Child Care Subsidy (temporary financial hardship)

Families experiencing temporary financial hardship may get extra help with the cost of child care through Additional Child Care Subsidy (temporary financial hardship).

A claimant must:

- be getting Child Care Subsidy
- be experiencing financial hardship due to specific circumstances that occurred no more than 6 months before an application is made
- be in financial hardship resulting in a substantial reduction in the ability to pay child care fees.

Families apply for Additional Child Care Subsidy (temporary financial hardship) through Services Australia.

Additional Child Care Subsidy (transition to work)

Parents who are transitioning to work from income support payments by engaging in work, study or training activities may get extra help with the cost of child care through Additional Child Care Subsidy (transition to work).

A claimant must:

- be getting Child Care Subsidy
- get an eligible income support payment
- have a family income under \$88,520 from 6 July 2026
- have an active job or participation plan, where required
- meet the Additional Child Care Subsidy (transition to work) participation requirements
- be engaged in a recognised participation such as work, study or training.

The number of hours of subsidised care a family can receive each fortnight is based on their recognised participation, with all families entitled to at least 72 hours.

The length of time families can get this subsidy depends on whether they are studying, looking for a job, working or training.

Families apply for Additional Child Care Subsidy (transition to work) through Services Australia.

Payment rates and methods of payment

- Additional Child Care Subsidy (child wellbeing), Additional Child Care Subsidy (grandparent) and Additional Child Care Subsidy (temporary financial hardship) families will get a subsidy equal to the actual fee charged by the child care provider, up to 120% of the Child Care Subsidy hourly rate cap, whichever is lower. Families get up to 100 hours of subsidised care per fortnight per eligible child.

- For Additional Child Care Subsidy (transition to work) families get a subsidy equal to 95% of the actual fee charged by the child care provider, up to 95% of the Child Care Subsidy hourly rate cap, whichever is lower.
- Additional Child Care Subsidy is paid directly to approved child care providers.

A family can only get one kind of Additional Child Care Subsidy at a time. If a family meets the eligibility criteria for more than one kind, the family get the most beneficial payment.

Parental Leave Pay

This section outlines the rules for births and adoptions in the 2025–26 and 2026–27 financial years. Different rules apply outside of these dates.

For more information, go to servicessaustralia.gov.au/changestofamilypayments

Parental Leave Pay is a payment within the Paid Parental Leave scheme. It helps the carers of newborn or recently adopted children take time off work to provide care, and employers retain skilled staff.

For more information, go to servicessaustralia.gov.au/parentalleavepay or call us on the Families line (page 60).

Basic conditions of eligibility

- Claimant must be caring for a newborn or recently adopted child. Some exceptions may apply. A person may still be eligible in the event of a stillbirth or infant death.
- A claim can be made by a parent or partner of a parent with care of the child, with permission from the birth mother (or adoptive parent where applicable).
- The child's parent must have registered or applied to register the child's birth unless the child is stillborn, adopted or born outside of Australia.
- Parental Leave Pay is available to full-time, part-time, casual, seasonal, contract and self-employed workers.
- It can be paid at the same time as paid or unpaid leave, but generally can't be paid when a person is working.
- Family Tax Benefit Part B (page 4) can't be paid to a person or their partner for any days they receive Parental Leave Pay.
- Parental Leave Pay and Newborn Supplement (page 4) can't both be paid for the same child.
- Claims can be submitted up to 97 days prior to the child's expected date of birth or adoption.
- Initial claims must be submitted within 52 weeks of the child's date of birth or adoption. After the initial claim, subsequent claims for the child can be made within 2 years of the child's date of birth or adoption.

Parental Leave Pay entitlement

- For births and adoptions in the 2025–26 financial year:
 - Partnered claimants can access up to a combined maximum of 24 weeks (120 days). Generally, the most a person in a couple can take is 21 weeks (105 days). 3 weeks (15 days) are reserved for their partner or other parent to claim.
 - Single claimants can access the maximum of 24 weeks (120 days).
 - Up to 20 days can be taken at the same time as the partner or other parent.
- For births and adoptions in the 2026–27 financial year:
 - Partnered claimants can access up to a combined maximum of 26 weeks (130 days). Generally, the most a person in a couple can take is 22 weeks (110 days). 4 weeks (20 days) are reserved for their partner or other parent to claim.
 - Single claimants can access the maximum of 26 weeks (130 days).
 - Up to 20 days can be taken at the same time as the partner or other parent.
- Parental Leave Pay days do not have to be used in a continuous block. They can be received on any day the claimant is not working, and is caring for the child.
- Days can be claimed up to 100 days in the past, and all days must be taken within 2 years of the child's date of birth or adoption.

Residence requirements

- Claimant must be an Australian resident (page 59), an SCV holder (page 59) residing in Australia, or holder of a specified temporary visa (page 59) on the day the child is born or adopted and on any Parental Leave Pay days.
- A newly arrived resident's waiting period (page 57) of 104 weeks applies to claimants. Some exemptions may apply.
- Cannot be paid if, on the day the child is born or adopted, a newly arrived resident's waiting period (page 57) applies to the claimant. Some exemptions may apply.
- May be paid during a temporary absence from Australia for up to 56 weeks. However, specified temporary visa holders may only be paid in limited circumstances
- Payment during subsequent absences may be affected by the length of time a recipient spends in Australia since their last return from overseas.

Payment rates and methods of payment

Family situation	Per day (before tax)	Per week (before tax)
All recipients	\$200.94	\$1,004.70

- Employers must provide Parental Leave Pay to eligible employees who:
 - are an Australian-based employee, and
 - have worked for the employer for at least 12 months prior to the expected date of birth or adoption, and

- are expected to receive at least 40 consecutive weekdays (8 weeks) of Parental Leave Pay from the employer, and
- will be an employee of the employer for the period they would receive Parental Leave Pay from the employer.
- Even if an employer is not required to provide Parental Leave Pay, they can still choose to provide it, if agreed by the employer and employee.
- We pay Parental Leave Pay to eligible claimants in situations where employers do not.
- Parental Leave Pay is taxable, and counts as income in the income tests for Family Tax Benefit and income support payments.
- For children born or adopted from 1 July 2025, the Australian Taxation Office will pay a superannuation contribution on Parental Leave Pay. The contribution will be paid after the end of the financial year in which the Parental Leave Pay was paid. For more information, go to ato.gov.au/PPLSC

Work test

- For all claimants, the birth mother (or adoptive parent where applicable) must have:
 - worked for at least 10 months of the 13 month work test period prior to the birth or adoption of their child, and
 - worked for at least 330 hours in that 10 month period (just over one day per week) with no more than a 12 week gap between 2 working days.
- Other people making a claim must also meet these requirements.
- A working day is a day on which a person has performed paid work or taken paid leave for at least one hour.
- There are some exceptions to the work test for claims involving pregnancy complications, dangerous jobs, premature births, severe medical conditions, natural disasters, and family and domestic violence.
- Parents may be able to count a period of Parental Leave Pay for a previous child as work towards a claim for a subsequent child.

Assets test

- No assets test.

Income test

- We assess adjusted taxable income (page 57) for the financial year before the date of birth or adoption, or the date the claim is submitted, whichever is earlier.

Family situation	Income Limit	Year assessed	
		2024–25	2025–26
All recipients	Individual	\$180,007	\$186,487
	Family	\$373,094	\$386,525

- Regardless of their partnered status, claimants can receive payment if they meet either the individual income limit or the family income limit.

Parenting Payment

Parenting Payment is the main income support payment for principal carers of young children.

For more information, go to servicessaustralia.gov.au/parentingpayment or call us on the Families line (page 60).

Basic conditions of eligibility

- Claimant must:
 - be the principal carer of a qualifying child aged under 6 if partnered, or aged under 14 if single, and
 - if required, meet mutual obligation requirements (unless exempt). For more information, go to servicessaustralia.gov.au/mutualobligations
- Only one member of a couple can receive Parenting Payment.
- Unless exempt, the ordinary waiting period (page 56) applies to claimants.

Residence requirements

- Claimant must be an Australian resident (page 59).
- A newly arrived resident's waiting period (page 57) of 208 weeks and a qualifying residence period (page 57) of 104 weeks applies to claimants (both served at the same time). Some exemptions may apply.
- Can be paid for up to 6 weeks for a recipient or qualifying child's temporary absence from Australia, or longer if the person is studying or training overseas as part of their full-time Australian course or Australian Apprenticeship.
- Payment during subsequent absences may be affected by the length of time a recipient or child spends in Australia since their last return from overseas.
- Different rules may apply if a person is covered by an International Social Security Agreement. For more information, go to servicessaustralia.gov.au/international

Payment rates

Status	Basic rate (per fortnight)	Typical total rate (per fortnight)
Single	\$1,037.50	\$1,087.20 [^]
Partnered	\$755.10	\$763.00

Typical total rates represent the amounts most people receive automatically. All typical total rates include Energy Supplement. [^]This amount also includes the basic Pension Supplement and Pharmaceutical Allowance.

Supplementary support

The table below outlines some common forms of supplementary support for Parenting Payment recipients, if they meet the eligibility criteria.

Payments	Available to:
Energy Supplement (page 38)	all recipients living in Australia.
Pension Supplement (page 39)	single recipients living in Australia under Age Pension age (basic Pension Supplement).
	single and partnered recipients living in Australia of Age Pension age (maximum Pension Supplement).
Pharmaceutical Allowance (page 40)	single recipients under Age Pension age and some partnered recipients under Age Pension age.
Telephone Allowance (page 41)	single phone subscribers under Age Pension age and some partnered phone subscribers under Age Pension age.
Family Tax Benefit Part A (page 2)	all recipients.
Family Tax Benefit Part B (page 4)	
Child Care Subsidy (page 7)	
Rent Assistance (page 37)	recipients renting in the private rental market or community housing. Go to servicessaustralia.gov.au/rentassistance for more information about eligibility and related rules.
Advance payment	eligible recipients. Go to servicessaustralia.gov.au/advancepayments for more information about eligibility and related rules.

Concession cards	Automatically issued to:
Pensioner Concession Card (page 43)	single recipients and some partnered recipients.
Health Care Card (page 44)	all other recipients.

For more information about payments and services based on individual circumstances, go to servicessaustralia.gov.au/paymentfinder

Assets test

- See Module B (page 49).
- Hardship provisions may apply.

Income test

- See Module E (page 51).

OLDER AUSTRALIANS

Age Pension

Age Pension is the main income support payment for older Australians.

For more information, go to servicessaustralia.gov.au/agepension or call us on the Older Australians line (page 61).

Basic conditions of eligibility

- The Age Pension age is 67.

Residence requirements

- Claimant must be an Australian resident (page 59) and in Australia on the day the claim is made.
- A qualifying residence period (page 57) of 10 years (with at least 5 of those years being continuous) applies to claimants. Some exemptions may apply.
- Certain periods in countries with which Australia has an International Social Security Agreement may count towards the 10 year Australian residence requirement.
- May be paid for any period of absence from Australia (some exceptions may apply). However, after 26 weeks the rate may change.
- Different rules may apply if a person is covered by an International Social Security Agreement. For more information, go to servicessaustralia.gov.au/international

Payment rates

Status	Basic rate (per fortnight)	Typical total rate (per fortnight)
Single	\$1,135.40	\$1,237.70
Partnered	\$855.90	\$933.00
Couple combined	\$1,711.80	\$1,866.00

Typical total rates represent the amounts most people receive automatically. All typical total rates include Pension Supplement and Energy Supplement.

Supplementary support

The table below outlines some common forms of supplementary support for Age Pension recipients, if they meet the eligibility criteria.

Payments	Available to:
Energy Supplement (page 38)	all recipients living in Australia.
Pension Supplement (page 39)	all recipients living in Australia.
Rent Assistance (page 37)	recipients renting in the private rental market or community housing. Go to servicessaustralia.gov.au/rentassistance for more information about eligibility and related rules.
Home Equity Access Scheme (page 14)	recipients with real estate in Australia.
Advance payment	eligible recipients. Go to servicessaustralia.gov.au/advancepayments for more information about eligibility and related rules.

Concession cards	Automatically issued to:
Pensioner Concession Card (page 43)	all recipients.

For more information about payments and services based on individual circumstances, go to servicessaustralia.gov.au/paymentfinder

Pension reform transitional arrangements

If a person was receiving a pension on 19 September 2009, they may be on a transitional rate of pension, which is based on the pension rules before the 2009 pension reforms. We regularly reassess transitional pensioners' rates and move them to the current rules if they can get a higher rate. For more information, go to servicessaustralia.gov.au/transitionalratepension

Pension Bonus Scheme

Some people may be able to claim a Pension Bonus when they claim Age Pension. The Pension Bonus Scheme allows people who work and defer claiming Age Pension to earn a one-off tax-free lump sum bonus. A Pension Bonus Bereavement Payment may be paid to the surviving partner of a registered member who did not claim their bonus before death.

The Pension Bonus Scheme is closed to new entrants, but existing members may remain in the scheme if they or their member partner continue to work 960 hours per year.

For more information, go to servicessaustralia.gov.au/pensionbonuscheme or call us on the Older Australians line (page 61).

Assets test

- See Module A (page 48).
- Hardship provisions may apply.
- Doesn't apply to blind pensioners unless they receive Rent Assistance. Blind pensioners may be affected by the special rules for compensation payments (page 49).

Income test

- See Module C (page 50).
- Doesn't apply to blind pensioners unless they receive Rent Assistance. Blind pensioners may be affected by the special rules for compensation payments (page 49).

Home Equity Access Scheme

The Home Equity Access Scheme gives older Australians the ability to draw down on their real estate assets to support a higher standard of living in retirement. It's a voluntary loan scheme that can provide a fortnightly non-taxable payment, lump sum advance payments, or both. Pensioners and non-pensioners may be eligible.

For more information, go to servicesaustralia.gov.au/homeequityaccess

Basic conditions of eligibility

- Claimant must:
 - be of Age Pension age, or be partnered to a person of Age Pension age, and
 - qualify for Age Pension, Disability Support Pension or Carer Payment (even if they don't actually receive a payment, for example due to their income or assets), and
 - own, or be partnered to a person who owns, real estate in Australia that can secure the loan, and
 - have adequate and appropriate insurance covering the secured assets, and
 - not be bankrupt or subject to a personal insolvency agreement.

Payment rates

The amount of combined pension and loan payment a person can receive can't exceed 150% of the maximum rate of pension. See table below for the typical maximum rates of pension (including Pension Supplement and Energy Supplement) and the typical combined pension plus loan payment amounts.

Status	Maximum rate of pension	150% of the maximum rate of pension
Single	\$1,237.70	\$1,856.55
Partnered	\$933.00	\$1,399.50
Couple combined	\$1,866.00	\$2,799.00

These amounts vary depending on a person's circumstances. They may be higher if a person qualifies for Rent Assistance.

- A maximum rate pensioner can receive an additional 50% of the maximum rate of pension as a loan payment.
- Non-pensioners can receive 150% of the maximum rate of pension as a loan payment.
- The amount part-rate pensioners can receive varies between 50% and 150%, depending on the amount of pension they already receive.

A person can nominate their maximum loan amount, change the amount they receive each fortnight, as well as stop and restart their loan payments at any time.

Advance payments

A person can access up to two lump sum advances in a 26 fortnight period, up to a combined total of 50% of the maximum annual rate of Age Pension.

Status	Maximum lump sum advance
Single	\$16,090.10
Partnered	\$12,129.00
Couple combined	\$24,258.00

Any advance a person takes does not affect their rate of pension, but does reduce their maximum fortnightly loan payment from the Scheme and any additional lump sum advances taken in the following 26 fortnight period.

Loan details

Home Equity Access Scheme debts accrue interest, compounded fortnightly. The Minister for Social Services sets the interest rate. At the time this document was produced, the annual interest rate was 3.95%.

Interest is calculated daily on the amount of loan payments received, previously accrued interest and any loan set-up costs.

There is a limit on how much a person can borrow in total. This amount depends on their age (or their partner's age, if younger) and the value of the equity in the property securing the loan.

A person can make repayments in part or in full at any time. If they sell the property, they can either repay the loan or transfer it to another property. If there's an outstanding loan after their death, we will generally recover it from their estate. If they have a surviving partner, the partner can repay the loan or continue in the scheme, if eligible.

There is a no negative equity guarantee on Home Equity Access Scheme loans, which applies when a debt is settled. This prevents a person or their estate from paying more than the market value of the property secured against the loan, minus any other mortgages or encumbrances.

DISABILITY SUPPORT

Disability Support Pension

Disability Support Pension is an income support payment for people who are unable to support themselves through employment due to a physical, intellectual or psychiatric impairment resulting from a disability or condition.

For more information, go to servicessaustralia.gov.au/dsp or call us on the Disability and carers line (page 60).

Basic conditions of eligibility

- Claimant must:
 - be aged at least 15 years and 9 months and under Age Pension age when claiming, and
 - meet manifest eligibility criteria, such as being permanently blind, or
 - meet eligibility criteria around the diagnosis, treatment and stabilisation of their condition, including the requirement that the condition and resulting impairment persist for more than 2 years, and
 - have a physical, intellectual or psychiatric impairment assessed at 20 points or more under the Impairment Tables, and
 - be unable to work or be retrained for work of at least 15 hours per week within the next 2 years due to impairment.
- A person can only be paid Disability Support Pension after they turn 16 years of age.
- If the impairment does not attract at least 20 points under a single Impairment Table, but attracts at least 20 points under multiple Impairment Tables, the claimant must have also actively participated in a Program of Support.

Residence requirements

- Claimant must be an Australian resident (page 59).
- A qualifying residence period (page 57) of 10 years (with at least 5 of those years being continuous) applies to claimants. Some exemptions may apply.
- Certain periods in countries with which Australia has an International Social Security Agreement may count towards the 10 year Australian residence requirement.
- May be paid during a temporary absence outside Australia for up to 4 weeks in a 12-month period, or longer if the person is studying or training overseas as part of their full-time Australian course or Australian Apprenticeship.
- May be paid for up to a further 4 weeks of a temporary absence from Australia in limited circumstances.
- May be paid indefinitely overseas in some cases if the person is assessed in Australia prior to departure as having a severe impairment and no future work capacity, or terminally ill and returning to their country of origin or to be cared for by family.
- Different rules may apply if a person is covered by an International Social Security Agreement. For more information, go to servicessaustralia.gov.au/international

Payment rates

Status	Basic rate (per fortnight)	Typical total rate (per fortnight)
Adult rates		
Single	\$1,135.40	\$1,237.70 [^]
Partnered	\$855.90	\$933.00 [^]
Youth rates (aged under 21, no children)		
Single, dependent, living at home, aged under 18	\$418.90	\$594.40 [*]
Single, dependent, living at home, aged 18 to 20	\$482.40	\$658.60 [*]
Single, independent	\$677.20	\$855.90 [*]
Partnered	\$677.20	\$852.40 [*]

Typical total rates represent the amounts most people receive automatically. All typical total rates include Energy Supplement. [^]These amounts also include Pension Supplement. ^{*}These amounts also include Youth Disability Supplement and Pharmaceutical Allowance.

Supplementary support

The table below outlines some common forms of supplementary support for Disability Support Pension recipients, if they meet the eligibility criteria.

Payments	Available to:
Energy Supplement (page 38)	all recipients living in Australia.
Pension Supplement (page 39)	all recipients of adult rates living in Australia.
Youth Disability Supplement (page 16)	recipients of youth rates.
Pharmaceutical Allowance (page 40)	recipients of youth rates.
Utilities Allowance (page 41)	recipients of youth rates.
Telephone Allowance (page 41)	phone subscribers receiving youth rates.
Rent Assistance (page 37)	recipients renting in the private rental market or community housing. Go to servicessaustralia.gov.au/rentassistance for more information about eligibility and related rules.
Family Tax Benefit Part A (page 2)	recipients with dependent children.
Family Tax Benefit Part B (page 4)	
Child Care Subsidy (page 7)	
Advance payment	eligible recipients. Go to servicessaustralia.gov.au/advancepayments for more information about eligibility and related rules.

Concession cards	Automatically issued to:
Pensioner Concession Card (page 43)	all recipients.

For more information about payments and services based on individual circumstances, go to servicessaustralia.gov.au/paymentfinder

Assets test

- See Module A (page 48).
- Doesn't apply to blind pensioners unless they receive Rent Assistance. Blind pensioners may be affected by the special rules for compensation payments (page 49).
- Hardship provisions may apply.

Income test

- See Module C (page 50).
- Doesn't apply to blind pensioners unless they receive Rent Assistance. Blind pensioners may be affected by the special rules for compensation payments (page 49).

Youth Disability Supplement

Youth Disability Supplement is a supplementary payment to help young people meet the extra costs of living with a disability. It is added to a recipient's regular fortnightly income support payment. It doesn't require a separate claim.

For more information, go to servicessaustralia.gov.au/youthdisabilitysupplement or call us on the Disability and carers line (page 60).

Basic conditions of eligibility

- Paid to recipients of:
 - youth rates of Disability Support Pension (page 15)
 - Youth Allowance (page 22) and ABSTUDY Living Allowance (page 24), if aged under 22 and assessed as having a partial capacity to work.

Residence requirements

- No specific residence requirements, but residence requirements apply to the income support payment the person receives.

Payment rates

Status	Maximum amount per fortnight
All recipients	\$162.60

- People who receive youth rates of Disability Support Pension receive the maximum amount, before the income and assets test apply.
- Rates of Youth Allowance and ABSTUDY Living Allowance, including Youth Disability Supplement, can't exceed the equivalent JobSeeker Payment rate (page 21). This means some people get a lower rate of Youth Disability Supplement.

Assets test

- Youth Disability Supplement is paid as part of an income support payment. It is subject to the same assets test rules applying to the income support payment.
- See Module A (page 48) for recipients of youth rates of Disability Support Pension.
- See Module B (page 49) for recipients of Youth Allowance and ABSTUDY Living Allowance.

Income test

- Youth Disability Supplement is paid as part of an income support payment. It is subject to the same income test rules applying to the income support payment.
- See Module C (page 50) for recipients of youth rates of Disability Support Pension.
- See Module F (page 51) for recipients of Youth Allowance.
- See Module G (page 53) for recipients of ABSTUDY Living Allowance.

Mobility Allowance

Mobility Allowance is a supplementary payment to provide assistance with transport costs for people who can't use public transport without substantial assistance, and are required to travel to and from their home to undertake approved activities.

For more information, go to servicessaustralia.gov.au/mobilityallowance or call us on the Disability and carers line (page 60).

Basic conditions of eligibility

- Claimant must:
 - be a person with a disability aged 16 or over who can't use public transport without substantial assistance, and
 - be required to travel to and from their home to undertake work (including volunteer work), study, training or job seeking.
- To qualify for the standard rate of Mobility Allowance, claimant must:
 - be undertaking any combination of paid or voluntary work or vocational training for 32 hours every 4 weeks, or
 - be undertaking job search activities under a Job Plan or agreement with an approved employment services provider, such as Inclusive Employment Australia, Workforce Australia, for example.
 - be receiving JobSeeker Payment (page 21), Youth Allowance (page 22) or Austudy (page 23), and satisfy the associated mutual obligation or activity test requirements.

- To qualify for the higher rate of Mobility Allowance, claimant must:
 - be receiving JobSeeker Payment (page 21), Youth Allowance (page 22), Disability Support Pension (page 15) or Parenting Payment (page 12), and
 - be working 15 hours or more per week at or above the relevant minimum wage, or
 - be looking for work of 15 hours or more per week at or above the relevant minimum wage under an agreement with an Employment Services Provider, or
 - be working 15 hours or more per week in the Supported Wage System (excluding Australian Disability Enterprises).
- Mobility Allowance is not paid if a person is provided with a car from Department of Veterans' Affairs under the Vehicle Assistance Scheme, or receiving a funded package of support provided by the National Disability Insurance Agency.
- It can be paid to a person supplied with a GST-free car under the *A New Tax System (Goods and Services Tax) Act 1999*.

Residence requirements

- Claimant must be an Australian resident (page 59).
- A newly arrived resident's waiting period (page 57) of 208 weeks applies to claimants. Some exemptions may apply.
- May be paid for up to 6 weeks of temporary absence from Australia.

Payment rates

Status	Per fortnight
Standard rate	\$122.80
Higher rate	\$171.70

- A lump sum advance equal to 6 months allowance may be paid once a year.

Assets test

- No assets test.

Income test

- No income test.

Essential Medical Equipment Payment

Essential Medical Equipment Payment is an annual lump sum supplementary payment to assist people who have additional home energy costs due to their disability or medical condition. It is available in addition to any existing state and territory government medical equipment rebate schemes.

For more information about eligible equipment, medical conditions and approved forms of energy go to servicessaustralia.gov.au/emep or call us on the Disability and carers line (page 60).

Basic conditions of eligibility

- Available to people with medical needs, or their carers, who:
 - are covered by a concession card (page 43) or a Department of Veterans' Affairs Gold or White Card, and
 - use certain essential medical equipment in their home, or have certain medical conditions that require the use of additional heating and/or cooling, and
 - contribute to the energy account.

Residence requirements

- The person with medical needs, and their carer if applicable, must live together in Australia in a residence (excluding residential aged care, hospitals, prisons or detention centres).

Payment rates

Status	Per year
Each eligible piece of equipment	\$203.00
Medical conditions requiring additional heating and/or cooling	\$203.00

- If one person uses more than one piece of medical equipment in their residence, the payment is payable for each piece of equipment.
- If one piece of medical equipment is shared by multiple people in the same residence, only one payment is payable for that equipment in that residence.
- If a person uses one piece of equipment in multiple residences, a maximum of 2 payments can be made for that piece of equipment each year, regardless of the number of different residences involved.
- One payment is made each year for people with a medical condition requiring additional heating and/or cooling.
- Following the initial payment, claimants continue to receive the payment automatically in each subsequent year they are eligible.

Assets test

- No assets test.

Income test

- No income test.

CARERS

Carer Payment

Carer Payment is an income support payment for people who provide constant care for a person with a disability or severe medical condition.

For more information, go to servicessaustralia.gov.au/carerpayers or call us on the Disability and carers line (page 60).

Basic conditions of eligibility

- Claimant must be providing constant care for:
 - a person who has a physical, intellectual or psychiatric disability, or
 - a disabled adult who has a dependent child in their care. If the child is aged 6 or over, a person must qualify for and receive Carer Allowance for the child, or
 - a child with a severe disability or a severe medical condition, or
 - 2 or more children with disability or medical condition, or
 - a disabled adult and one or more children, each with a disability or medical condition, or
 - a child with severe disability or severe medical condition on a short term or episodic basis.
- Parents exchanging care of 2 or more children under a parenting plan may also qualify if each child has a severe disability, severe medical condition, disability or medical condition. Each parent must have care of one of the children at all times.
- The person being cared for must:
 - be assessed as having a physical, intellectual or psychiatric disability under the Adult Disability Assessment Tool, or
 - be assessed as having a severe disability or severe medical condition under the Disability Care Load Assessment (Child) Determination, and
 - meet the care receiver income and assets tests.
- The carer doesn't need to live with the care receiver, but must be providing constant care in a private home of the care receiver.
- May be paid during a period of respite for up to 63 days in a calendar year.
- Former Wife Pension recipients who transferred to Carer Payment on 20 March 2020 retain qualification for Carer Payment as long as they continue to receive Carer Allowance.

Residence requirements

- Claimant and care receiver must be Australian residents (page 59).
- A newly arrived resident's waiting period (page 57) of 104 weeks applies to claimants. Some exemptions may apply.
- May be paid for up to 6 weeks of a temporary absence from Australia or longer if the person has to study or train overseas as part of their full-time Australian course or Australian Apprenticeship.
- Different rules may apply if a person is covered by an International Social Security Agreement. For more information, go to servicessaustralia.gov.au/international

Payment rates

Status	Basic rate (per fortnight)	Typical total rate (per fortnight)
Single	\$1,135.40	\$1,237.70
Partnered	\$855.90	\$933.00

Typical total rates represent the amounts most people receive automatically. All typical total rates include Pension Supplement and Energy Supplement.

Supplementary support

The table below outlines some common forms of supplementary support for Carer Payment recipients, if they meet the eligibility criteria.

Payments	Available to:
Energy Supplement (page 38)	all recipients living in Australia.
Pension Supplement (page 39)	all recipients living in Australia.
Rent Assistance (page 37)	recipients renting in the private rental market or community housing. Go to servicessaustralia.gov.au/rentassistance for more information about eligibility and related rules.
Family Tax Benefit Part A (page 2)	recipients with dependent children.
Family Tax Benefit Part B (page 4)	
Child Care Subsidy (page 7)	
Carer Allowance (page 19)	all recipients.
Carer Supplement (page 19)	all recipients.
Advance payment	eligible recipients. Go to servicessaustralia.gov.au/advancepayments for more information about eligibility and related rules.

Concession cards	Automatically issued to:
Health Care Card (page 44)	recipients with short term or episodic care for a child.
Pensioner Concession Card (page 43)	all other recipients.

For more information about payments and services based on individual circumstances, go to servicesaustralia.gov.au/paymentfinder

Assets test (carer)

- See Module A (page 48).
- Hardship provisions may apply.

Income test (carer)

- See Module C (page 50).

Assets test (care receiver)

- Assets of the care receiver (and relevant family members) must not exceed \$886,750.
- If the care receiver's assets exceed this amount, the carer may still qualify if they pass the income test and the liquid assets test.
- The liquid assets limits for care receivers are \$6,000 (single) and \$10,000 (partnered).

Income test (care receiver)

- Annual income of the care receiver (and relevant family members) must not exceed \$143,752.

Carer Allowance

Carer Allowance is a supplementary payment for people who provide daily care and attention to a person with a disability or medical condition.

For more information, go to servicesaustralia.gov.au/carerallowance or call us on the Disability and carers line (page 60).

Basic conditions of eligibility

- Claimant must be providing daily care and attention for:
 - a person aged 16 or over with a disability that causes a substantial functional impairment, or
 - a dependent child aged under 16 with a disability that either appears on a list of disabilities/conditions that result in automatic qualification, or causes the child to function below the standard for his or her age level.
 - The child and the carer must live together in the same private residence or, if the child is hospitalised at the time of the claim, there must be an intention for the child to return home to live with the carer.
- People receiving Carer Payment (page 18) for a child are automatically entitled to Carer Allowance.
- People receiving Carer Allowance for a child qualify for a Health Care Card (page 44). Some carers who don't receive Carer Allowance may qualify for a Health Care Card if their child requires 14 hours or more of additional care and attention than a child of the same age without a disability.

Residence requirements

- Claimant and care receiver must be Australian residents (page 59).
- A newly arrived resident's waiting period (page 57) of 52 weeks applies to claimants. Some exemptions may apply.
- May be paid for up to 6 weeks of a temporary absence from Australia.

Payment rates

Status	Per fortnight
Each eligible person receiving care	\$162.60

- Paid for each eligible child receiving care, and up to 2 eligible adults receiving care.
- Carer Supplement and Child Disability Assistance Payment (page 20) may also be paid.

Assets test

- No assets test.

Income test

- The combined annual adjusted taxable income (page 58) of the carer and their partner (if applicable) must be less than \$250,000. This also applies for holders of the Carer Allowance (child) Health Care Card.

Carer Supplement

Carer Supplement is an annual supplementary payment for people receiving Carer Payment and/or Carer Allowance. It doesn't require a separate claim.

For more information, go to servicesaustralia.gov.au/carersupplement or call us on the Disability and carers line (page 60).

Basic conditions of eligibility

- Paid to people receiving the following payments for 1 July:
 - Carer Allowance
 - Carer Payment
 - Department of Veterans' Affairs Carer Service Pension
 - Department of Veterans' Affairs Partner Service Pension with Carer Allowance.

Residence requirements

- Claimant and care receiver must be Australian residents (page 59) unless receiving Carer Payment under an International Social Security Agreement. For more information, go to servicesaustralia.gov.au/international

Payment rates

Status	Per year
Each instalment	\$600

- Instalments are paid to Carer Allowance recipients for each person being cared for.
- An additional instalment is paid to Carer Payment recipients and the eligible Department of Veterans' Affairs recipients above. This means some carers receive 2 or more Carer Supplement payments.
- A part rate may be paid if more than one person receives Carer Allowance for the same care receiver.

Assets test

- No assets test.

Income test

- No income test.

Child Disability Assistance Payment

Child Disability Assistance Payment is an annual supplementary payment for people receiving Carer Allowance for children under 16. It doesn't require a separate claim.

For more information, go to servicesaustralia.gov.au/cdap or call us on the Disability and carers line (page 60).

Basic conditions of eligibility

- Paid to people receiving Carer Allowance for a child under 16 for 1 July.

Residence requirements

- Claimant and care receiver must be Australian residents (page 59).

Payment rates

Status	Per year
Each eligible child receiving care	\$1,000

- Paid for each eligible child attracting Carer Allowance.
- A part rate may be paid if more than one person receives Carer Allowance for the same care receiver.
- People caring for 2 children who jointly (but not individually) qualify for Carer Allowance can receive a single instalment of the payment.

Assets test

- No assets test.

Income test

- No income test.

Carer Adjustment Payment

Carer Adjustment Payment is a one-off, ex-gratia lump sum payment of up to \$10,000 that provides assistance to families where a child aged under 7 is diagnosed with a severe disability or severe medical condition, leading to a significant adjustment in care arrangements.

For more information, go to servicesaustralia.gov.au/careraadjustment or call us on the Disability and carers line (page 60).

Basic conditions of eligibility

- Families can apply following an event where:
 - a child aged under 7 is diagnosed with a severe disability or severe medical condition
 - the child needs full time care from the carer for at least two months following the diagnosis
 - the child's carer is receiving Carer Allowance for the child
 - the carer and/or their partner are not eligible for an income support payment (page 58), and
 - the carer is able to demonstrate a very strong need for financial support during the adjustment period after the diagnosis.
- Claims must be submitted within 2 years of the diagnosis.

Residence requirements

- Claimant must be an Australian resident (page 59).

Payment rates

Status	Maximum lump sum amount
Each eligible child	\$10,000

- Depending on the family's circumstances, each eligible child can attract a payment up to the maximum amount.
- Claims are assessed on a case-by-case basis. Claimants must provide details and evidence of their circumstances and demonstrate a very strong need for financial support during the adjustment period. This includes an assessment of factors such as available funds, capacity to work and the costs and nature of the care being provided.

Assets test

- No specific assets test, but claimants must meet the requirements above.

Income test

- No specific income test, but claimants must meet the requirements above.

JOB SEEKERS

JobSeeker Payment

JobSeeker Payment is the main working age income support payment for people who have the capacity to work now or in the future.

For more information, go to servicessaustralia.gov.au/jobseekerpayment or call us on the Employment services line (page 60).

Basic conditions of eligibility

- Claimant must:
 - be aged 22 or over but under Age Pension age, and
 - be unemployed, or regarded as unemployed, or
 - be temporarily unable to work or study due to illness or injury, if the claimant has a job or study to return to, and
 - meet mutual obligation requirements (unless exempt). For more information, go to servicessaustralia.gov.au/mutualobligations
- Unless exempt, the ordinary waiting period (page 56) and liquid assets waiting period (page 56) apply to claimants.

Residence requirements

- Claimant must be an Australian resident (page 59).
- A newly arrived resident's waiting period (page 57) of 208 weeks applies to claimants. Some exemptions may apply.
- May be available for a one-off period of up to 6 months to non-protected SCV holders (page 59) who have lived in Australia for 10 continuous years immediately prior to claim.
- May be paid for up to 6 weeks of a temporary absence from Australia in limited circumstances.

Payment rates

Status	Basic rate (per fortnight)	Typical total rate (per fortnight)
Single		
No dependent children	\$824.90	\$833.70
With dependent children	\$883.30	\$892.80
Principal carer of a dependent child	\$883.30	\$899.80 [^]
Principal carer of a dependent child granted an exemption from mutual obligation requirements for foster caring, non-parent relative caring under a court order, home schooling, distance education or large family	\$1,068.20	\$1,087.20 [^]
Aged 55 or over, after 9 continuous months on payment	\$883.30	\$899.80 [^]
Assessed as having a partial capacity to work of 0 to 14 hours per week	\$883.30	\$899.80 [^]
Partnered	\$755.10	\$763.00

Typical total rates represent the amounts most people receive automatically. All typical total rates include Energy Supplement. [^]These amounts also include Pharmaceutical Allowance.

Former Wife Pension recipients who transferred to JobSeeker Payment on 20 March 2020 receive a transition rate of payment and may be subject to different means testing rules.

Supplementary support

The table below outlines some common forms of supplementary support for JobSeeker Payment recipients, if they meet the eligibility criteria.

Payments	Available to:
Energy Supplement (page 38)	all recipients living in Australia.
Pharmaceutical Allowance (page 40)	single principal carers, recipients aged 55 or over after 9 continuous months on payment and recipients with a partial or temporarily reduced capacity to work.
Telephone Allowance (page 41)	single phone subscribers who are principal carers, or aged 55 or over after 9 continuous months on payment, or who have a partial capacity to work, and some partnered phone subscribers.
Rent Assistance (page 37)	recipients renting in the private rental market or community housing. Go to servicessaustralia.gov.au/rentassistance for more information about eligibility and related rules.
Family Tax Benefit Part A (page 2)	recipients with dependent children.
Family Tax Benefit Part B (page 4)	
Child Care Subsidy (page 7)	
Advance payment	eligible recipients. Go to servicessaustralia.gov.au/advancepayments for more information about eligibility and related rules.

Concession cards	Automatically issued to:
Pensioner Concession Card (page 43)	single principal carers, recipients aged 55 or over after 9 continuous months on payment and recipients with a partial capacity to work.
Health Care Card (page 44)	all other recipients.

For more information about payments and services based on individual circumstances, go to servicessaustralia.gov.au/paymentfinder

Assets test

- See Module B (page 49).

Income test

- See Module D (page 50).

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YOUTH AND STUDENTS

Youth Allowance

Youth Allowance is an income support payment for young students, apprentices and job seekers.

For more information, go to servicesaustralia.gov.au/youthallowance or call us on the Youth and students line (page 61).

Basic conditions of eligibility

Students and apprentices

- Claimant must:
 - be aged 16 to 24, and
 - be undertaking eligible full time study or a full time Australian Apprenticeship. If enrolled in an accelerator program (otherwise known as a Startup Year course), students must also be entitled to STARTUP-HELP assistance.
- Secondary students under 18 generally can't receive Youth Allowance unless they are independent or receiving an away from home rate.
- Students can remain on Youth Allowance until the end of their course or apprenticeship, even if this occurs after they turn 25.
- Unless exempt, the liquid assets waiting period (page 56) applies to claimants.

Job seekers

- Claimant must:
 - be aged 16 to 21, and
 - be looking for work, temporarily incapacitated for work or study, or undertaking any other approved activity, and
 - meet mutual obligation requirements (unless exempt). For more information, go to servicesaustralia.gov.au/mutualobligations
- Unless exempt, the ordinary waiting period (page 56) and liquid assets waiting period (page 56) apply to claimants.

Note: People aged 15 may be eligible for Youth Allowance in certain circumstances.

Residence requirements

- Claimant must be an Australian resident (page 59).
- A newly arrived resident's waiting period (page 57) of 208 weeks applies to claimants. Some exemptions may apply.
- May be available for a one-off period of up to 6 months to non-protected SCV holders (page 59) who have lived in Australia for 10 continuous years immediately prior to claim.
- Job seekers may be paid for up to 6 weeks of a temporary absence from Australia in limited circumstances.

- Students and apprentices may be paid for up to 6 weeks of a temporary absence from Australia in limited circumstances, or longer if undertaking overseas study or training that forms part of their Australian course or apprenticeship.

Payment rates

Status	Basic rate (per fortnight)	Typical total rate (per fortnight)
Single, aged 16 to 17, no dependent children		
Living at home	\$418.90	\$422.80
Living away from home	\$677.20	\$684.20
Single, aged 18 to 24, no dependent children		
Living at home	\$482.40	\$487.00
Living away from home	\$677.20	\$684.20
Single, with dependent children		
Single, with dependent children	\$854.20	\$863.40
Principal carer of a dependent child granted an exemption from mutual obligation requirements for foster caring, non-parent relative caring under a court order, home schooling, distance education or large family	\$1,068.20	\$1,087.20 ^a
Partnered		
No dependent children	\$677.20	\$684.20
With dependent children	\$733.20	\$740.90
Special rates for long term income support recipients		
Single, living at home	\$567.50	\$573.20
Single, living away from home	\$799.70	\$808.30
Partnered, no dependent children	\$733.20	\$740.90

Typical total rates represent the amounts most people receive automatically. All typical total rates include Energy Supplement. ^aThis amount also includes Pharmaceutical Allowance.

Dependent recipients must be assessed before they can receive the away from home rate. Payment for dependent recipients aged under 18 is generally made to a parent's bank account, unless the parent has provided permission for it to be delivered to the young person's account. Special rates are available for recipients aged 22 or over, who either commence full time study or an Australian Apprenticeship, having received an eligible income support payment for at least 26 out of the last 39 weeks, or who study an approved course in English where English is not their first language.

Supplementary support

The table below outlines some common forms of supplementary support for Youth Allowance recipients, if they meet the eligibility criteria.

Payments	Available to:
Energy Supplement (page 38)	all recipients living in Australia.
Pharmaceutical Allowance (page 40)	single principal carers and recipients with a partial or temporarily reduced capacity to work.
Youth Disability Supplement (page 16)	recipients aged under 22 with a partial capacity to work.
Rent Assistance (page 37)	recipients renting in the private rental market or community housing. Go to servicesaustralia.gov.au/rentassistance for more information about eligibility and related rules.
Student Start-up Loan (page 27)	recipients studying at a higher education provider.
Fares Allowance (page 28)	recipients living away from their permanent home to undertake tertiary study.
Relocation Scholarship (page 28)	recipients who move from or to a regional or remote area to study at a higher education provider.
Advance payment	eligible recipients. Go to servicesaustralia.gov.au/advancepayments for more information about eligibility and related rules.

Concession cards	Automatically issued to:
Pensioner Concession Card (page 43)	single principal carers and recipients with a partial capacity to work.
Health Care Card (page 44)	all other recipients.

For more information about payments and services based on individual circumstances, go to servicesaustralia.gov.au/paymentfinder

Assets test

- Applies if recipient is independent. Assets of recipient and partner, if applicable, are assessed.
- See Module B (page 49).
- Hardship provisions may apply.

Income test

- See Module F (page 51).

Austudy

Austudy is an income support payment for students and apprentices aged 25 or over.

For more information, go to servicesaustralia.gov.au/austudy or call us on the Youth and students line (page 61).

Basic conditions of eligibility

- Claimant must:
 - be aged 25 or over, and
 - be undertaking eligible full time study or a full time Australian Apprenticeship. If enrolled in an accelerator program (otherwise known as a Startup Year course), students must also be entitled to STARTUP-HELP assistance.
- Unless exempt, the liquid assets waiting period (page 56) applies to claimants.

Residence requirements

- Claimant must be an Australian resident (page 59).
- A newly arrived resident's waiting period (page 57) of 208 weeks applies to claimants. Some exemptions may apply.
- May be paid for up to 6 weeks of a temporary absence from Australia in limited circumstances, or longer if undertaking overseas study or training that forms part of their Australian course or apprenticeship.

Payment rates

Status	Basic rate (per fortnight)	Typical total rate (per fortnight)
Single, no dependent children	\$677.20	\$684.20
Single, with dependent children	\$854.20	\$863.40
Partnered, no dependent children	\$677.20	\$684.20
Partnered, with dependent children	\$733.20	\$740.90
Special rates for long term income support recipients		
Single, no dependent children	\$799.70	\$808.30
Partnered, no dependent children	\$733.20	\$740.90

Typical total rates represent the amounts most people receive automatically. All typical total rates include Energy Supplement.

Special rates are available for recipients who either commence full time study or an Australian Apprenticeship, having received an eligible income support payment for at least 26 out of the last 39 weeks, or who study an approved course in English where English is not their first language.

Supplementary support

The table below outlines some common forms of supplementary support for Austudy recipients, if they meet the eligibility criteria.

Payments	Available to:
Energy Supplement (page 38)	all recipients living in Australia.
Pension Supplement (page 39)	recipients living in Australia of Age Pension age.
Rent Assistance (page 37)	recipients renting in the private rental market or community housing. Go to servicesaustralia.gov.au/rentassistance for more information about eligibility and related rules.
Family Tax Benefit Part A (page 2)	recipients with dependent children.
Family Tax Benefit Part B (page 4)	
Child Care Subsidy (page 7)	
Student Start-up Loan (page 27)	recipients studying at a higher education provider.
Fares Allowance (page 28)	recipients living away from their permanent home to undertake tertiary study.
Advance payment	eligible recipients. Go to servicesaustralia.gov.au/advancepayments for more information about eligibility and related rules.
Concession cards	Automatically issued to:
Health Care Card (page 44)	all recipients.

For more information about payments and services based on individual circumstances, go to servicesaustralia.gov.au/paymentfinder

Assets test

- See Module B (page 49).
- Hardship provisions may apply.

Income test

- See Module H (page 54).

ABSTUDY

The ABSTUDY scheme provides a range of assistance for Aboriginal or Torres Strait Islander students and apprentices.

ABSTUDY Living Allowance is an income support payment to help eligible students and apprentices with living costs while studying or training. A number of supplementary payments are available to assist with additional costs.

For more information, go to servicesaustralia.gov.au/abstudy or call us on the ABSTUDY line (page 60).

Basic conditions of eligibility

- Claimant must:
 - be an Aboriginal or Torres Strait Islander person according to the ABSTUDY definitions, and
 - be studying an approved course at an approved education provider or undertaking a full time Australian Apprenticeship, and
 - not be receiving other government assistance for study.

Residence requirements

- Claimant must be an Australian citizen and normally live in Australia.
- May be paid for up to 6 weeks of a temporary absence from Australia in limited circumstances, or longer if undertaking overseas study or training that forms part of their Australian course or apprenticeship.

Payment rates

ABSTUDY Living Allowance

Status	Basic rate (per fortnight)	Typical total rate (per fortnight)
Single, dependent		
Aged under 16, in tertiary education	\$42.90	\$43.40
Aged 16 to 17, living at home	\$418.90	\$422.80
Aged 18 to 21, living at home	\$482.40	\$487.00
Aged under 22, living away from home	\$677.20	\$684.20
Single, independent		
Aged under 22, no dependent children	\$677.20	\$684.20
Aged under 22, with dependent children	\$854.20	\$863.40
Aged 22 or over, no dependent children	\$824.90	\$833.70
Aged 22 or over, with dependent children	\$883.30	\$892.80
Aged 55 or over	\$883.30	\$899.80^
Partnered, independent		
Aged under 22, no dependent children	\$677.20	\$684.20
Aged under 22, with dependent children	\$733.20	\$740.90
Aged 22 or over, no dependent children	\$755.10	\$763.00
Aged 22 or over, with dependent children	\$755.10	\$763.00
Masters and Doctorate students	\$1,316.20	\$1,316.20
Residential costs option recipients	\$41.60	\$41.60

Typical total rates represent the amounts most people receive automatically. All typical total rates include Energy Supplement, if it is payable fortnightly. ^This amount also includes Pharmaceutical Allowance.

Recipients in state care generally receive at home rates if the carer receives Foster Care Allowance, and away from home rates if they do not. Independent recipients may receive at home rates if they live at the parental home.

Living Allowance supplementary support

The table below outlines some common forms of supplementary support for ABSTUDY Living Allowance recipients, if they meet the eligibility criteria.

Payments	Available to:
Energy Supplement (page 38)	all recipients living in Australia, except residential costs option recipients. Paid to Masters and Doctorate students quarterly.
Pension Supplement (page 39)	recipients living in Australia of Age Pension age.
Rent Assistance (page 37)	recipients renting in the private rental market or community housing. Go to servicesaustralia.gov.au/rentassistance for more information about eligibility and related rules.
Family Tax Benefit Part A (page 2)	
Family Tax Benefit Part B (page 4)	recipients with dependent children.
Child Care Subsidy (page 7)	
Student Start-up Loan (page 27)	recipients studying at a higher education provider.
Relocation Scholarship (page 28)	recipients who move from or to a regional or remote area to study at a higher education provider.
Advance payment	eligible recipients. Go to servicesaustralia.gov.au/advancepayments for more information about eligibility and related rules.
Concession cards	Automatically issued to:
Health Care Card (page 44)	all recipients.

For more information about payments and services based on individual circumstances, go to servicesaustralia.gov.au/paymentfinder

ABSTUDY supplementary support

The ABSTUDY scheme offers further supplementary support to people in particular circumstances. For more information about the eligibility and related rules for each form of support, go to servicesaustralia.gov.au/abstudy or call us on the ABSTUDY line (page 60).

Fares Allowance

Fares Allowance is a supplementary payment to cover the reasonable costs of travel for students who need to live away from home to study. It is available to eligible secondary or primary students, tertiary students, and Masters and Doctorate students. Travel costs can be paid on the student's behalf or as a reimbursement. Limits apply.

For more information, go to servicesaustralia.gov.au/abstudyfaresallowance

School Term Allowance

School Term Allowance assists eligible low income families with the costs associated with secondary school students aged under 16 starting the school term.

Instalment	Amount
1 January to 31 March instalment	\$187.20
1 April to 30 June instalment	\$83.20
1 July to 30 September instalment	\$187.20
1 October to 31 December instalment	\$83.20
Total	\$540.80

For more information, go to servicesaustralia.gov.au/abstudyschooltermallowance

School Fees Allowance

School Fees Allowance (at home) assists eligible low income families with the costs of school fees. School Fees Allowance (boarding) assists students approved to live away from home with the costs of school tuition fees. It can be paid directly to schools, or as reimbursement, up to a maximum amount.

School Fees Allowance	Maximum amount per year
At home	
Turning 16 before 1 July in school year	\$78.00
Aged under 16 at 30 June in school year	\$156.00
Boarding	
Non-income tested amount	\$10,555.00
Income tested amount	\$3,027.00
Total	\$13,582.00

For more information, go to either servicesaustralia.gov.au/abstudyhomerate or servicesaustralia.gov.au/abstudyhigherrate

Incidentals Allowance

Incidentals Allowance helps eligible ABSTUDY recipients meet the costs of starting their course.

Incidentals Allowance	Amount
Less than 12 week course	\$110.30
12 to 16 week course	\$193.40
17 to 23 week course	\$384.50
24 week to one year course	\$781.50

Additional Incidentals Allowance is available to help tertiary students meet the essential costs associated with their course.

Additional Incidentals Allowance	Amount
Actual essential course costs in excess of:	
Less than 12 week course	\$189.80
12 to 16 week course	\$376.20
17 to 23 week course	\$751.90
24 week to one year course	\$1,505.80
Maximum in a year	\$2,080.00

For more information, go to servicesaustralia.gov.au/abstudyincidentalsallowance

Away from Base assistance

Away from Base assistance provides support for eligible students who are required to travel away from their permanent home or place of study for the purposes of studying.

Full reimbursement is available for the reasonable costs of travel, accommodation and meals associated with the Away from Base activity. Limits apply.

Education providers can claim administrative and audit costs for submissions for assistance, up to a maximum of \$6,209 per year.

For more information, go to servicesaustralia.gov.au/abstudyawayfrombase

Lawful Custody Allowance

Lawful Custody Allowance covers the essential costs associated with study or an apprenticeship for eligible Indigenous Australians in lawful custody.

For more information, go to servicesaustralia.gov.au/abstudylawfulcustodyallowance

Residential costs option recipients

Tertiary students living in a residential college or hostel can choose to have their residential fees paid directly by the ABSTUDY scheme and receive a reduced amount of Living Allowance or a nil rate of Pensioner Education Supplement. Students receive their full Living Allowance or Pensioner Education Supplement entitlement during periods where residential fees aren't being charged.

For more information, go to servicesaustralia.gov.au/abstudyresidentialcostsoption

Additional assistance

Additional assistance may be available to Living Allowance recipients in exceptional circumstances.

For more information, go to servicesaustralia.gov.au/abstudyadditionalassistance

ABSTUDY Masters and Doctorate allowances

ABSTUDY Masters and Doctorate students have access to allowances to assist with the costs of student contributions, tuition fees and other expenses.

Relocation allowance

Relocation Allowance assists eligible students with the costs of having to move to another town or city to begin their Masters or Doctorate course. Reimbursement is available up to the maximum amounts.

Relocation Allowance	Amount
Adult	\$530.00
Child	\$260.00
Maximum amount	\$1,520.00

For more information, go to servicesaustralia.gov.au/abstudyrelocationallowance

Away from Base assistance

Away from Base assistance provides support for eligible Masters and Doctorate students who are required to travel away from their permanent home or place of study for the purposes of studying.

Full reimbursement is available for the reasonable costs of travel, accommodation and meals associated with the Away from Base activity, up to a limit of \$2,080 in a calendar year.

Thesis Allowance

Thesis Allowance assists eligible students with the costs of production of their thesis, including printing, publishing and binding. Reimbursement is available up to the maximum amounts.

Thesis Allowance (one-off payment)	Maximum amount
Masters	\$420.00
Doctorate	\$840.00

For more information, go to servicesaustralia.gov.au/abstudythesisallowance

Student contributions and tuition fees

Eligible students can apply for assistance to pay their student contributions or tuition fees for their approved course. Payments are made directly to the education provider.

Boarding school scholarships

Secondary school students may be approved for away from home rates on the basis of receiving a scholarship if:

- the school is an approved secondary school offering an approved course of secondary studies, and
- the boarding arrangement is an integral part of the school, and
- the school contributes a minimum scholarship value of \$7,521, or at least 25% of the school's annual boarding and tuition fees, whichever is greater.

Assets test

- Applies to Living Allowance if recipient is independent. Assets of recipient and partner, if applicable, are assessed. See Module B (page 49).
- Hardship provisions may apply.

Income test

- See Module G (page 53) for ABSTUDY Living Allowance income test.
- Some ABSTUDY supplementary payments aren't income tested, while others (such as the at home rate of School Fees Allowance and School Term Allowance) are only paid to people receiving an income support payment or holding a Health Care Card.

Assistance for Isolated Children Scheme

The Assistance for Isolated Children Scheme is a group of payments that provide assistance to families of students without access to an appropriate state school. For more information, go to servicessaustralia.gov.au/aic or call us on the Assistance for Isolated Children line (page 60).

Basic conditions of eligibility

Families of primary, secondary and certain tertiary students who do not have reasonable daily access to an appropriate state school can receive:

- Boarding Allowance for students who must board away from home, in a school, hostel or privately, or
- Distance Education Allowance for students who are enrolled in full time studies in an approved distance education course or
- Second Home Allowance to maintain a second home so that a student can access school daily, or
- Pensioner Education Supplement for students aged under 21 receiving Disability Support Pension or Parenting Payment (Single) and studying at a primary level.

Students must:

- not have reasonable access to an appropriate state school due to being geographically isolated or having special needs, and
- be undertaking approved studies at an approved education provider, and
- be at least the minimum school entry age, and be aged under 19 at 1 January. Certain pensioner students may be eligible until they turn 21. Tertiary students must be either under the minimum age that the state or territory requires them to participate in education or training, or aged under 16, whichever is greater.

An appropriate state school is normally one that offers tuition at the grade or year in which the student is qualified to enrol (for example, Year 11). If the student has a health-related condition (including a disability) or special educational needs, the nearest appropriate state school is one that provides access to the facilities, programs, or environment required to meet the student's needs.

Assistance for Isolated Children Scheme payments generally can't be paid if the student receives an income support payment or other Government education or training assistance, but they can be paid if a family receives Family Tax Benefit for the student. Family Tax Benefit can't be paid for students aged 16 or over receiving Youth Allowance. Depending on parental income and other circumstances, a student may receive a higher level of assistance if they are eligible for Youth Allowance, ABSTUDY or Pensioner Education Supplement.

Residence requirements

- Claimant and student must be an Australian resident (page 59) or an SCV holder (page 59) living permanently in Australia.

Payment rates

Boarding Allowance	Per year
Basic (no income test)	\$10,555.00
Additional (subject to parental income test and boarding costs)	\$3,027.00
Total	\$13,582.00
Distance Education Allowance	Per year
Per student	\$5,278.00
Second Home Allowance	Per fortnight
Per student (up to 3 students in a family)	\$307.46
Assistance for Isolated Children Pensioner Education Supplement	Per fortnight
Per student	\$62.40

Assets test

- No assets test.

Income test

- No income test for Basic Boarding Allowance, Distance Education Allowance, Second Home Allowance or the AIC Pensioner Education Supplement.
- The Youth Allowance parental income test (page 52) applies to Additional Boarding Allowance, unless the claimant or their partner receives an income support payment or holds a current Health Care Card.
- The rate of Additional Boarding Allowance a family receives is either the entitlement under the parental income test or the amount of the student's boarding costs that exceeds Basic Boarding Allowance, whichever is lower.

Student Start-up Loan

Student Start-up Loan is a voluntary income-contingent loan to assist higher education students with the costs of their study. It's available up to twice a year for eligible students. For more information, go to servicessaustralia.gov.au/startuploan

Basic conditions of eligibility

- Claimant must:
 - be receiving Youth Allowance, Austudy, or ABSTUDY Living Allowance, and
 - be undertaking full time study in an approved higher education or preparatory course at a higher education provider, and
 - not be receiving a Commonwealth Education Costs Scholarship or a Veterans' Affairs Student Start-up Scholarship.

Residence requirements

- No specific residence requirements, but residence requirements apply to the income support payment the person receives.

Payment rates

Students can apply for up to 2 half-yearly instalments.

Instalment	Amount
1 January to 30 June 2026 instalment	\$1,349.00
1 July to 31 December 2026 instalment	\$1,349.00
Total for 2026	\$2,698.00

Loan details

Loans are repaid under the same arrangements as Higher Education Loan Program (HELP) debts.

- Students begin repaying their loan once their income reaches the repayment threshold and after their HELP debt has been fully repaid.
- For more information on thresholds and repayments, go to servicesaustralia.gov.au/paying-back-student-start-up-loan

Relocation Scholarship

Relocation Scholarship is a yearly scholarship for higher education students who need to move from or to a regional or remote area to study. For more information, go to servicesaustralia.gov.au/relocationscholarship

Basic conditions of eligibility

- Claimant must:
 - be a dependent full time student receiving Youth Allowance or ABSTUDY Living Allowance who needs to live away from home to undertake a higher education or preparatory course at a higher education provider, and
 - be relocating either to or from a regional or remote area to study.
- May also be available to independent students who are disadvantaged by certain personal circumstances, and to students studying overseas as part of their course.
- Not available to students already receiving a Commonwealth Accommodation Scholarship (CAS) or Indigenous CAS. It can be paid in addition to the Student Start-up Loan.

Residence requirements

- No specific residence requirements, but residence requirements apply to the income support payment the person receives.

Payment rates

- Payments are made for each year eligible students are required to live away from home to study.

Status	Yearly amount
Students relocating from major cities	
First year	\$5,707.00
Subsequent years	\$1,425.00
Students relocating from regional or remote areas	
First year	\$5,707.00
Second and third years	\$2,854.00
Subsequent years	\$1,425.00

Assets test

- No assets test.

Income test

- No income test.

Fares Allowance

Fares Allowance is a supplementary payment to assist tertiary students living away from home with the costs of travelling between their permanent home and their place of study. It can be paid for travel at the start and end of the study year, and for a return trip during the study year. It isn't paid for daily travel. For more information, go to servicesaustralia.gov.au/faresallowance

Basic conditions of eligibility

- Claimant must:
 - be a tertiary student receiving Youth Allowance, Austudy or Pensioner Education Supplement, and
 - be dependent and living away from home to study, or
 - be independent and living away from their partner or dependent child to study, or
 - be studying a distance or online course and required to travel to the provider as a course requirement.
- People who become independent through age or work may be eligible if they were dependent and living away from home in the year before they became independent.

Note: Fares Allowance is also available under the ABSTUDY scheme.

Residence requirements

- Claimant's home must be in Australia.

Payment rates

- Cost of the cheapest reasonable form of transport, regardless of the transport actually used.

Payments	Available to:
Receiving a qualifying payment as a tertiary student for 3 months or more in a year	1 trip from home to place of study to start the study year.
	1 trip from place of study to home to end the study year.
	1 return trip between home and place of study during the study year.
Receiving a qualifying payment as a tertiary student for less than 3 months in a year	1 trip from home to place of study to start the study year.
	1 trip from place of study to home to end the study year.
Studying by distance or online and must travel for study	1 return trip between home and place of study for each course per year.

Assets test

- No assets test.

Income test

- No income test.

Pensioner Education Supplement

Pensioner Education Supplement is a fortnightly supplementary payment to help certain income support payment recipients with the extra costs of studying. For more information, go to servicessaustralia.gov.au/pensionereducation

Basic conditions of eligibility

- Claimant must:
 - be studying an approved course at an approved education provider, and
 - be receiving Disability Support Pension, Carer Payment, Parenting Payment (Single), JobSeeker Payment (as a single principal carer) or Special Benefit (as a single parent), or be receiving certain Department of Veterans' Affairs income support payments. People with a partial capacity to work may also be eligible in some circumstances.

Note: Pensioner Education Supplement is also available under the ABSTUDY and Assistance for Isolated Children schemes.

Residence requirements

- Claimant must be an Australian resident (page 59).
- A newly arrived resident's waiting period (page 57) of 208 weeks applies to claimants. Some exemptions may apply.
- May be paid for up to 6 weeks of a temporary absence from Australia while the primary payment is paid, or longer to study overseas as part of an Australian course.

Payment rates

Status	Per fortnight
Full rate	\$62.40
Half rate	\$31.20

- The full rate is paid to:
 - students with at least a 50% study load, or
 - students with at least a 25% study load, if they receive Disability Support Pension or certain Department of Veterans' Affairs income support payments, and are granted a 25% study load concession.
- The half rate is paid to all other students with at least a 25% study load.

Assets test

- No assets test.

Income test

- No income test.

Education Entry Payment

Education Entry Payment is an annual payment for certain income support recipients who commence study. For more information, go to servicessaustralia.gov.au/educationentry

Basic conditions of eligibility

Disability Support Pension, Carer Payment, Parenting Payment (Single) and Special Benefit recipients

- Claimant must:
 - be receiving Parenting Payment (Single), Disability Support Pension, Carer Payment, or Special Benefit (as a single parent), and
 - be receiving Pensioner Education Supplement, and
 - not have received an Education Entry Payment in the current calendar year.

JobSeeker Payment and Parenting Payment (Partnered) recipients

- Claimant must:
 - have enrolled or intend to enrol in an approved education course, and
 - immediately before starting the course, be receiving JobSeeker Payment or Parenting Payment (Partnered), having received income support continuously for the last 12 months, and
 - not have received an Education Entry Payment in the last 12 months.
- Under these rules, people about to transfer to a student payment (Youth Allowance (student), ABSTUDY or Austudy) may be eligible if they directly transfer from a qualifying income support payment.

Residence requirements

- No specific residence requirements, but residence requirements apply to the income support payment the person receives.

Payment rates

Status	Per year
All recipients	\$208.00

The timing and number of available payments depend on a recipient's circumstances.

- Recipients of JobSeeker Payment and Parenting Payment (Partnered) are paid each year on the date they became eligible, as long as they are still studying.
- Recipients of Carer Payment, Disability Support Pension, Parenting Payment (Single) and Special Benefit are paid when they become eligible, and then on 1 January in the following years, as long as they are still studying.
- People transferring to a student payment are paid once at the start of their course.

Assets test

- No assets test.

Income test

- No income test.

Tertiary Access Payment (TAP)

The Tertiary Access Payment is a one-off payment to help regional and remote students with the cost of moving to undertake tertiary study.

For more information, go to servicesaustralia.gov.au/tertiaryaccesspayment

Basic conditions of eligibility for students applying through Services Australia

- A payment of up to \$5,000 to first year tertiary students from regional or remote areas who relocate to undertake full-time, higher-level tertiary education. Applicants need to meet all of the following to get the TAP:
 - meet Australian citizenship or residency requirements
 - be from an inner regional, outer-regional, remote or very remote area (as per the ASGS remote classifications)
 - have completed Year 12 or an equivalent level of education and commenced your first year of study in a qualifying course which is a Certificate IV or above qualification, with a minimum course duration of one academic year
 - have relocated to study at an education provider at least 90 minutes by public transport from their family home, which includes:
 - (1) a vocational education and training (VET) provider that offer higher-level tertiary education courses (Certificate IV or above),
 - (2) a non-university higher education provider (NUHEP), or
 - (3) university, OR have relocated to study at an education provider and you are registered and accessing a Regional University Study Hub or Suburban University Study Hub.

- be enrolled in at least 75 per cent of your course's normal full-time study load, or an approved concessional study load
- studying face to face, or in dual delivery method, for at least part of the course
- aged 22 or under at time they commence their course
- parent(s) or guardian(s) have a combined income under \$250,000 per year for dependent claimants.
- The TAP is considered an equity or merit-based scholarship. This means it won't be counted as ordinary income when Services Australia are determining whether an applicant is eligible for other income support payments, like Youth Allowance. However, Services Australia will consider these scholarships as income if the applicant receives other scholarships with a combined total of more than \$10,306 per year.

Residence requirements

- Must be an Australian resident (page 59).
- A newly arrived resident's waiting period (page 57) of 208 weeks applies to claimants. Some exemptions may apply.
- May be available to non-protected SCV holders (page 59) who have lived in Australia for 10 continuous years immediately prior to claim.

Payment rates

A one-off payment of:

- up to \$5,000 to outer regional and remote students, paid in 2 instalments, or
- \$3,000 to inner regional students paid in one lump sum.

Assets test

- No assets test.

Income test

- A \$250,000 annual parental income test threshold applies for dependent claimants. The parental income test is based on the parents' or guardians' combined adjusted taxable income (page 58) for the base tax year (some exemptions may apply).

FARM SUPPORT

Farm Household Allowance

Farm Household Allowance is an income support payment for farmers and their partners in financial hardship.

For more information, go to servicessaustralia.gov.au/farmhouseholdallowance or call us on the Farmer assistance hotline (page 61).

Basic conditions of eligibility

- Be a farmer or partner of a farmer.
- The farmer must contribute significant labour and capital to the farm enterprise.
- The farm enterprise must have a significant commercial purpose or character.
- The farmer must have a right or interest in the land used for the purpose of a farm enterprise.
- The farm must be located in Australia.
- Meet income and assets tests.
- Be willing and agree to comply with the activity requirements (page 32).
- Must have received less than 4 cumulative years of Farm Household Allowance in the specified 10-year period.
- The farmer must use the land wholly or mainly for the purpose of the farm enterprise.
- Be aged 16 years or over.
- Meet the residence requirements.

Residence requirements

- Claimant must be an Australian resident (page 59).
- A newly arrived resident's waiting period (page 57) of 208 weeks applies to claimants. Some exemptions may apply.
- May be paid for up to 6 weeks of a temporary absence from Australia in limited circumstances.

Payment rates

Status	Basic rate (per fortnight)	Typical total rate (per fortnight)
Single, no dependent children		
Aged under 22	\$677.20	\$684.20
Aged 22 or over	\$824.90	\$833.70
Aged 55 or over, after 9 continuous months on payment	\$883.30	\$892.80
Single, with dependent children		
Aged under 22	\$854.20	\$863.40
Aged 22 or over	\$883.30	\$892.80
Single, principal carer of a dependent child		
Aged under 22	\$854.20	\$870.40 [^]
Aged 22 or over	\$883.30	\$899.80 [^]

Status	Basic rate (per fortnight)	Typical total rate (per fortnight)
Partnered		
Aged under 22, no dependent children	\$677.20	\$684.20
Aged under 22, with dependent children	\$733.20	\$740.90
Aged 22 or over	\$755.10	\$763.00

Typical total rates represent the amounts most people receive automatically. All typical total rates include Energy Supplement. [^]These amounts also include Pharmaceutical Allowance.

Supplementary support

The table below outlines some common forms of supplementary support for Farm Household Allowance recipients, if they meet the eligibility criteria.

Payments	Available to:
Energy Supplement (page 38)	all recipients living in Australia. Refer to rates for JobSeeker Payment and Youth Allowance.
Rent Assistance (page 37)	recipients renting in the private rental market or community housing. Go to servicessaustralia.gov.au/rentassistance for more information about eligibility and related rules.
Pharmaceutical Allowance (page 40)	single principal carers and recipients with a temporarily reduced capacity to work.
Family Tax Benefit Part A (page 2)	recipients with dependent children.
Family Tax Benefit Part B (page 4)	
Child Care Subsidy (page 7)	eligible recipients. Go to servicessaustralia.gov.au/advancepayments for more information about eligibility and related rules.
Advance payment	

Concession cards	Automatically issued to:
Health Care Card (page 44)	all recipients.

For more information about payments and services based on individual circumstances, go to servicessaustralia.gov.au/paymentfinder

Assets test

- The net asset limit (or equity) is \$5.5 million and applies to couples (combined assets) and to a single person. This means you deduct any debts against your assets. Your estimate of the value should be based on a walk in/ walk out amount that can be reasonably expected in the current market and conditions.
- The limit includes farm and non-farm assets. The value of your principal home and surrounding land (up to 2 hectares on the same title) is not included as long as the land is not being used for business activities.

Income test

- Farm Household Allowance is paid based on the latest tax return or, if the business income has changed significantly since then, an estimate of business income.
- Business income estimates should reflect current income and must be updated whenever that changes. Only profit is included as income. The 'Profit and Loss Statement' form (SU580) on the Services Australia website may help you estimate your business income.
- If you operate a business which has a commercial relationship with your farm enterprise, and mainly provides goods or services to the agricultural or aquacultural industries, we call it a related business. Examples of related business include agistment, harvest contracting, processing of the produce of the farm enterprise, fencing services.
- Recipients whose farm enterprise and/or a related business is making a loss can offset their off farm income to a maximum of \$100,000 (or the amount of the loss, whichever is the lesser).
- The total \$100,000 offset limit applies to a person, or if they are partnered, to a couple.
- If more than one person is involved, they can agree how the business losses will be shared between them (or used by one person). The losses do not need to be evenly distributed and can be considered regardless of the legal structure of the business.
- There is no reduction to the rate of Farm Household Allowance. If any Farm Household Allowance is payable after the income test (including offset of business losses, if any) is applied, the maximum rate is paid. Where the income limit is exceeded, no payment is made.
- See Module D (page 50) for JobSeeker Payment income limits, for recipients aged 22 and over.
- See Module F (page 51) for Youth Allowance income limits, for recipients aged under 22.
- For more information, go to servicessaustralia.gov.au/farmhouseholdallowance or call us on the Farmer assistance hotline (page 57).

Time limit

Recipients can be paid Farm Household Allowance for up to 4 years in every 10. The first 10-year period finished on 30 June 2024. The current 10-year period is from 1 July 2024 to 30 June 2034.

Activity requirements

- Farm Household Allowance recipients are required to engage in activities aimed at improving their circumstances. These activities include the completion of a Farm Financial Assessment and a Financial Improvement Agreement.
- A supplement of up to \$1,500 is available to cover the charge for the financial assessor to complete the Farm Financial Assessment.
- An activity supplement of up to \$10,000 per person is available to recipients undertaking approved activities.

Age requirements

Farm Household Allowance can be paid to eligible recipients from the age of 16.

There is no upper age limit for Farm Household Allowance. However, the activity requirements, including the requirement to contribute significant labour to the farm enterprise apply regardless of the recipient's age.

Farmers and their partners who have reached the Age Pension age, may want to test their eligibility for Age Pension (page 13).

Depending on their circumstances, they may qualify for the Extended Land Use Test to exempt all the farmland on a single title from the Age Pension assets test.

For more information about the treatment of farmland assets for rural customers and primary producers, go to servicessaustralia.gov.au/rural-customers-and-primary-producers

SPECIAL CIRCUMSTANCES

Special Benefit

Special Benefit is an income support payment for people in financial hardship who aren't eligible for any other income support payment.

For more information, go to servicessaustralia.gov.au/specialbenefit or call us on the Employment services line (page 60).

Basic conditions of eligibility

- Claimant must:
 - be in financial hardship and unable to earn a sufficient livelihood for themselves or their dependents due to reasons beyond their control, and
 - not be able to get any other income support payment.
- For short term payment, available funds generally can't be more than the applicable fortnightly JobSeeker Payment or Youth Allowance rate, plus any applicable Family Tax Benefit rates. For long term payment, available funds generally can't be more than \$5,000.

Residence requirements

- Claimant must be an Australian resident (page 59) or specified temporary visa holder (page 59).
- A newly arrived resident's waiting period (page 57) of 208 weeks applies to claimants. Some exemptions may apply, including where the person has experienced a substantial change in circumstances beyond their control after arrival in Australia.
- May be paid for up to 6 weeks of a temporary absence from Australia in limited circumstances.

Payment rates

- Generally the same as JobSeeker Payment (page 21) or Youth Allowance (page 22), depending on the person's age.
- Rates may be reduced if a person receives free board, lodgings or other forms of support.

Supplementary support

The table below outlines some common forms of supplementary support for Special Benefit recipients, if they meet the eligibility criteria.

Payments	Available to:
Energy Supplement (page 38)	all recipients living in Australia.
Pension Supplement (page 39)	recipients living in Australia of Age Pension age.
Pharmaceutical Allowance (page 40)	recipients under Age Pension age who are temporarily incapacitated or aged 55 or over, after 9 continuous months on payment.
Rent Assistance (page 37)	recipients renting in the private rental market or community housing. Go to servicessaustralia.gov.au/rentassistance for more information about eligibility and related rules.
Family Tax Benefit Part A (page 2)	recipients with dependent children.
Family Tax Benefit Part B (page 4)	
Child Care Subsidy (page 7)	

Concession cards	Automatically issued to:
Pensioner Concession Card (page 43)	recipients aged 55 or over, after 9 continuous months on payment.
Health Care Card (page 44)	all other recipients.

For more information about payments and services based on individual circumstances, go to servicessaustralia.gov.au/paymentfinder

Assets test

- See Module B (page 49).

Income test

- Each dollar of income reduces the rate of payment by one dollar.

Crisis Payment

Crisis Payment is a one-off payment for people who have experienced a certain event and are in severe financial hardship.

For more information, go to servicesaustralia.gov.au/crisispayment or call us on the Employment services line (page 60).

Basic conditions of eligibility

- Claimant must:
 - be qualified and payable for an income support payment (page 58), and
 - be in severe financial hardship, and
 - have left their home and be unable to return home because of an extreme circumstance, such as family and domestic violence or their house being destroyed, and have established or intend to establish a new home, or
 - have remained in their home following family and domestic violence and the family member responsible has left or been removed from the home, or
 - have been released after serving at least 14 days in prison or psychiatric confinement, or
 - have entered Australia for the first time on a visa subclass 200, 201, 202, 203 or 204.
- Claims must generally be lodged within 7 days after the event occurred.

Residence requirements

- Claimant must be an Australian resident (page 59), SCV holder (page 59) or specified temporary visa holder (page 59), depending on the person's income support payment.
- Claimant must be in Australia at the time the extreme circumstance or family and domestic violence occurs.
- Claimant must be in Australia on the day the claim is made.

Payment rates

- A one-off payment, equal to one week of the person's income support payment maximum basic rate (without supplementary payments).

Child Care Subsidy Period of Emergency

A Child Care Subsidy Period of Emergency occurs when an event affects a widespread area, severely impacts a significant number of people in the area, and prevents or may prevent children from attending care or may make attendance hazardous. A Period of Emergency will be listed on the Department of Education website at education.gov.au/early-childhood/providers/extra-support/emergency/support-region

During a Child Care Subsidy Period of Emergency, families won't have to use their annual allocation of allowable absences and services may waive the gap fee if children cannot attend or your service is closed as a direct result of the emergency. For more information, go to education.gov.au/early-childhood/providers/extra-support/emergency

Australian Government Disaster Recovery Payment

Australian Government Disaster Recovery Payment is a one-off payment to help people adversely affected by a declared disaster.

For more information, go to servicesaustralia.gov.au/disastersupport or call us on the Emergency information line (page 60).

Basic conditions of eligibility

- Claimants must:
 - meet the residence requirements, and
 - be aged 16 years or over, or
 - under 16 and getting a social security payment at the time of the disaster, and
 - have been adversely affected by a major disaster.
- Adversely affected means that a person or their eligible children have experienced one or more of the following as a direct result of a declared disaster:
 - They have been seriously injured.
 - They are an immediate family member of an Australian resident or citizen who died or is missing.
 - Their principal place of residence has been destroyed or sustained major damage.
 - A major asset or number of assets with a combined value of at least \$20,000, located at the principal place of residence, have been destroyed or sustained major damage.
- Each member of a couple can receive payment, if they each submit a claim and are eligible.
- Payments for children can only be claimed by one eligible carer.

Residence requirements

- Claimant must be an Australian citizen, permanent visa holder, or protected SCV holder (page 59) who either resides in Australia (page 56) or who meets the test for time in Australia, or be a specified temporary visa holder (page 59).

Payment rates

Status	Amount
Adult	\$1,000
Each eligible child aged under 16	\$400

- Payments are generally made as a lump sum, but may be paid in 2 instalments in certain circumstances.

Assets test

- No assets test.

Income test

- No income test.

New Zealand Disaster Recovery Payment

The New Zealand Disaster Recovery Payment is a one-off payment to help New Zealand citizens living in Australia who are adversely affected by a declared disaster.

For more information, go to servicesaustralia.gov.au/disastersupport or call us on the Emergency information line (page 60).

Basic conditions of eligibility

- Claimants must:
 - meet the residence requirements, and
 - be aged 16 years, and
 - have been adversely affected by a major disaster, and
 - have participated in the Australian tax system for at least 1 year in the past 3 financial years or will do so before 12 months from the date the major disaster was declared.
- Adversely affected means that a person or their eligible children have experienced one or more of the following as a direct result of a declared disaster:
 - They have been seriously injured.
 - They are an immediate family member of an Australian resident or citizen who died or is missing.
 - Their principal place of residence has been destroyed or sustained major damage.
 - A major asset or number of assets with a combined value of at least \$20,000, located at the principal place of residence, have been destroyed or sustained major damage.
- Payments for children can only be claimed by one eligible carer.

Residence requirements

- Claimant must be a non-protected SCV holder (page 59).

Payment rates

Status	Amount
Adult	\$1,000
Each eligible child aged under 16	\$400

- Payments are generally made as a lump sum, but may be paid in 2 instalments in certain circumstances.

Assets test

- No assets test.

Income test

- No income test.

Disaster Recovery Allowance

Disaster Recovery Allowance is a payment that provides short term income support to affected individuals who can demonstrate their income has been affected as a direct result of a declared major disaster.

For more information, go to servicesaustralia.gov.au/disastersupport or call us on the Emergency information line (page 60).

Basic conditions of eligibility

- Claimants must:
 - meet the residence requirements, and
 - be aged 16 years or over, and
 - earn, derive or receive an income by working in an affected area or live in an affected area, and
 - have experienced a loss of income as a direct result of a declared disaster, and
 - not be receiving the following payments: Age Pension, Austudy, Carer Payment, Disability Support Pension, JobSeeker Payment, Parenting Payment, Special Benefit, Farm Household Allowance, Youth Allowance, a Service Pension, Veteran Payment or Income Support Supplement from the Department of Veterans' Affairs, Parental Leave Pay, ABSTUDY Living Allowance, Self-Employment Allowance.
- Each member of a couple can receive payment, if they each submit a claim and are eligible.
- Claimants aged 16 to 21 must be considered independent (page 58) to be eligible for payment.

Residence requirements

- Claimant must be an Australian resident (page 59) or specified temporary visa holder (page 59).

Payment rates

- The maximum fortnightly rate is equal to the maximum fortnightly basic rate (without supplementary payments) of JobSeeker Payment or Youth Allowance, depending on a person's circumstances.
- Payable for a maximum of 13 weeks from the date at which a person's income reduced as a direct result of the disaster.

Assets test

- No assets test.

Income test

- To receive payment, a person's weekly income in the 13 weeks following the date the disaster impacted their income must be less than the average weekly ordinary time earnings (as published by the Australian Bureau of Statistics).

New Zealand Disaster Recovery Allowance

New Zealand Disaster Recovery Allowance is a payment that provides short term income support to affected New Zealand citizens who are living in Australia and can demonstrate their income has been affected as a direct result of a declared major disaster.

For more information, go to servicesaustralia.gov.au/disastersupport or call us on the Emergency information line (page 60).

Basic conditions of eligibility

- Claimants must:
 - meet the residence requirements, and
 - be aged 16 years or over, and
 - earn, derive or receive an income by working in an affected area or live in an affected area, and
 - have experienced a loss of income as a direct result of a declared disaster, and
 - not be receiving the following payments: Age Pension, Austudy, Carer Payment, Disability Support Pension, JobSeeker Payment, Parenting Payment, Special Benefit, Farm Household Allowance, Youth Allowance, a Service Pension, Veteran Payment or Income Support Supplement from the Department of Veterans' Affairs, Parental Leave Pay, ABSTUDY Living Allowance, Self-Employment Allowance, and
 - have participated in the Australian tax system for at least 1 year in the past 3 financial years or will do so before 12 months from the date the major disaster was declared.
- Each member of a couple can receive payment, if they each submit a claim and are eligible.
- Claimants aged 16 to 21 must be considered independent (page 58) to be eligible for payment.

Residence requirements

- Claimant must be a non-protected SCV holder (page 59).

Payment rates

- The maximum fortnightly rate is equal to the maximum fortnightly basic rate (without supplementary payments) of JobSeeker Payment or Youth Allowance, depending on a person's circumstances.
- Payable for a maximum of 13 weeks from the date at which a person's income reduced as a direct result of the disaster.

Assets test

- No assets test.

Income test

- To receive payment, a person's weekly income in the 13 weeks following the date the disaster impacted their income must be less than the average weekly ordinary time earnings (as published by the Australian Bureau of Statistics).

SUPPLEMENTARY PAYMENTS

Rent Assistance

Rent Assistance is a supplementary payment to help meet the costs of renting in the private rental market or community housing. It is paid as part of another payment and it may be reduced due to the income and assets test rules applying to that payment.

To qualify for Rent Assistance, a person must generally pay rent to a private landlord or community housing provider, and receive a qualifying payment – either an income support payment (page 58) or more than the base rate of Family Tax Benefit Part A. A person's payment rate depends on their relationship status, the number of children they care for, and the amount of rent they pay. Recipients with children generally receive Rent Assistance with Family Tax Benefit Part A, but they may receive it with their income support payment in certain circumstances.

Rent Assistance is only paid if a person pays more than the rent threshold. Rent Assistance is calculated at 75 cents for each dollar of rent above the rent threshold, up to the maximum rate. The maximum rate is paid when a person's rent reaches the rent ceiling.

Paid with an income support payment

Status	Rent threshold (no payment unless fortnightly rent is more than)	Rent ceiling (maximum payment if fortnightly rent is at least)	Maximum payment per fortnight
Single	\$157.80	\$456.20	\$223.80
Single, sharer	\$157.80	\$356.74	\$149.20
Couple combined	\$255.80	\$537.14	\$211.00
Member of a couple who is separated due to illness, respite care or imprisonment	\$157.80	\$456.20	\$223.80
Member of a couple who is temporarily separated	\$157.80	\$439.14	\$211.00

Paid with Family Tax Benefit Part A

Status	Rent threshold (no payment unless fortnightly rent is more than)	Rent ceiling (maximum payment if fortnightly rent is at least)	Maximum payment per fortnight
Single, 1 or 2 dependent children	\$207.34	\$558.09	\$263.06
Single, 3 or more dependent children	\$207.34	\$603.82	\$297.36
Couple combined, 1 or 2 dependent children	\$306.60	\$657.35	\$263.06
Couple combined, 3 or more dependent children	\$306.60	\$703.08	\$297.36

Rent Assistance is not available to residents in Australian Government funded places in nursing homes and other aged care facilities, or to people paying rent directly to a government housing authority, although in some situations sub-tenants may qualify.

- It is also not available to certain payment recipients in certain situations. Some common exclusions are:
- single JobSeeker Payment recipients aged under 25 and living in the parental home.
 - Youth Allowance recipients who are dependent and receiving an at home rate of payment.
 - blind pensioners, unless they are subject to means testing.

Special rules apply to single sharers, people paying board and lodging, and people living in a retirement village.

Parents caring for a child for less than 35% of the time can't receive the child related components of Family Tax Benefit Part A, but they can still receive the Rent Assistance component of Family Tax Benefit Part A if they care for the child for at least 14% of the time.

Rent Assistance may be paid for temporary absences from Australia while the primary payment continues to be paid, or for up to 26 weeks if the primary payment may be paid indefinitely overseas.

For more information about eligibility and related rules, go to servicessaustralia.gov.au/rentassistance

Energy Supplement

Energy Supplement is a supplementary payment made to most income support recipients to assist with energy costs. It doesn't require a separate claim.

Energy Supplement is usually paid as part of another payment and recipients can choose to receive Energy Supplement with their regular fortnightly payment, or quarterly in arrears. It may be reduced due to the income test rules applying to that payment.

Family Tax Benefit recipients and holders of the Commonwealth Seniors Health Card are only paid Energy Supplement if they have maintained eligibility since 19 September 2016. Eligible Commonwealth Seniors Health Card holders receive Energy Supplement quarterly in arrears.

Energy Supplement may be paid for up to 6 weeks of a temporary absence from Australia.

For more information, go to servicesaustralia.gov.au/energysupplement

Family Tax Benefit Part A

Family situation	Per fortnight	Per year
Maximum rate		
Each child aged 0 to 12	\$3.50	\$91.25
Each child aged 13 to 19	\$4.48	\$116.80
Each child aged 0 to 19, in an approved care organisation	\$0.98	\$25.55
Base rate		
Each child aged 0 to 19	\$1.40	\$36.50

Family Tax Benefit Part B

Family situation	Per fortnight	Per year
Youngest child aged under 5	\$2.80	\$73.00
Youngest child aged 5 to 18	\$1.96	\$51.10

Parenting Payment

Status	Per fortnight
Single	\$12.00
Partnered	\$7.90

Age Pension, Disability Support Pension, Carer Payment, Commonwealth Seniors Health Card

Status	Per fortnight
Single	\$14.10
Partnered	\$10.60

Disability Support Pension (youth – aged under 21, no children)

Status	Per fortnight
Single, dependent, living at home	
Aged under 18	\$5.90
Aged 18 to 20	\$6.60
Single, independent	\$9.10
Partnered	\$9.10

JobSeeker Payment

Status	Per fortnight
Single	
No dependent children	\$8.80
With dependent children	\$9.50
Principal carer of a dependent child	\$9.50
Principal carer of a dependent child granted an exemption from mutual obligation requirements for foster caring, non-parent relative caring under a court order, home schooling, distance education or large family	\$12.00
Aged 55 or over, after 9 continuous months on payment	\$9.50
Assessed as having a partial capacity to work of 0 to 14 hours per week	\$9.50
Partnered	\$7.90

Youth Allowance

Status	Per fortnight
Single, aged 16 to 17, no dependent children	
Living at home	\$3.90
Living away from home	\$7.00
Single, aged 18 to 24, no dependent children	
Living at home	\$4.60
Living away from home	\$7.00
Single, with dependent children	
Single, with dependent children	\$9.20
Principal carer of a dependent child granted an exemption from mutual obligation requirements for foster caring, non-parent relative caring under a court order, home schooling, distance education or large family	\$12.00
Partnered	
No dependent children	\$7.00
With dependent children	\$7.70
Special rates for long term income support recipients (page 22)	
Single, living at home	\$5.70
Single, living away from home	\$8.60
Partnered, no dependent children	\$7.70
Single, with Youth Disability Supplement	
Aged 16 to 17, at home, no dependent children	\$5.90
Aged 18 to 24, at home, no dependent children	\$6.60

Status	Per fortnight
Away from home, no dependent children	\$8.50
With dependent children	\$9.20
Partnered, with Youth Disability Supplement	
No dependent children	\$7.70
With dependent children	\$7.70

Austudy

Status	Per fortnight
Single, no dependent children	\$7.00
Single, with dependent children	\$9.20
Partnered, no dependent children	\$7.00
Partnered, with dependent children	\$7.70
Special rates for long term income support recipients (page 23)	
Single, no dependent children	\$8.60
Partnered, no dependent children	\$7.70
Recipients of Age Pension age	
Single	\$14.10
Partnered	\$10.60

ABSTUDY Living Allowance

Status	Per fortnight
Single, dependent	
Aged under 16, in tertiary education	\$0.50
Aged under 18, living at home	\$3.90
Aged 18 to 21, living at home	\$4.60
Aged under 22, living away from home	\$7.00
Single, independent	
Aged under 22, no dependent children	\$7.00
Aged under 22, with dependent children	\$9.20
Aged 22 or over, no dependent children	\$8.80
Aged 22 or over, with dependent children	\$9.50
Aged 55 or over	\$9.50
Of Age Pension age	\$14.10
Partnered	
Aged under 22, no dependent children	\$7.00
Aged under 22, with dependent children	\$7.70
Aged 22 or over, no dependent children	\$7.90
Aged 22 or over, with dependent children	\$7.90
Of Age Pension age	\$10.60
Single, dependent with Youth Disability Supplement	
Aged under 16, in tertiary education	\$2.50
Aged under 18, living at home	\$5.90
Aged 18 to 21, living at home	\$6.60
Aged under 22, living away from home	\$8.50
Single, independent with Youth Disability Supplement	
Aged under 22, no dependent children	\$8.50
Aged under 22, with dependent children	\$9.20

Status	Per fortnight
Partnered, with Youth Disability Supplement	
Aged under 22, no dependent children	\$7.70
Aged under 22, with dependent children	\$7.70

Recipients in state care generally receive at home rates if the carer receives Foster Care Allowance, and away from home rates if they do not. Independent recipients may receive at home rates if they live at the parental home. Energy Supplement for ABSTUDY Masters and Doctorate Living Allowance recipients (\$300 per year) is paid quarterly.

Special Benefit

See rates for JobSeeker Payment and Youth Allowance.

Farm Household Allowance

See rates for JobSeeker Payment and Youth Allowance.

Pension Supplement

Pension Supplement is a supplementary payment made to pensioners and certain other income support recipients to assist with phone, internet, utility and pharmaceutical costs. It is added to a recipient's regular fortnightly income support payment and it may be reduced due to the income and assets test rules applying to that payment. It doesn't require a separate claim.

Pension Supplement was created in 2009 by combining the GST supplement, Pharmaceutical Allowance, Telephone Allowance and Utilities Allowance. Transitional pensioners (page 13) don't receive Pension Supplement, though they receive an equivalent amount in their fortnightly rate.

The Pension Supplement ceases after a temporary absence from Australia of more than 12 weeks, or immediately if a person moves overseas to live.

For more information, go to servicesaustralia.gov.au/pensionsupplement

Maximum Pension Supplement

Recipients of Age Pension, Carer Payment, Disability Support Pension (except youth recipients) generally receive the maximum Pension Supplement.

Recipients of Parenting Payment, Austudy, ABSTUDY Living Allowance and Special Benefit can receive the maximum Pension Supplement if they have reached Age Pension age.

Status	Per fortnight
Single	\$88.20
Partnered	\$66.50

JobSeeker Payment recipients who were formerly receiving Wife Pension have Pension Supplement (the rate as at 19 March 2020) included in their transition rate of payment.

Minimum Pension Supplement

People eligible for the maximum Pension Supplement may receive a lower amount of Pension Supplement due to means testing. The amount can't be less than the minimum Pension Supplement, unless their income or assets reach a level that would reduce their total pension payment to nil. See Module A (page 48) and Module C (page 50).

Pensioners can choose to receive the minimum Pension Supplement quarterly, and the rest of their Pension Supplement fortnightly. We pay the quarterly instalments as soon as possible after every 20 March, 20 June, 20 September and 20 December.

Status	Per fortnight
Single	\$47.50
Partnered	\$35.80

Basic Pension Supplement

Recipients of Parenting Payment (Single) under Age Pension age receive the basic Pension Supplement.

Status	Per fortnight
Single	\$30.70
Partnered	\$25.30

Pharmaceutical Allowance

Pharmaceutical Allowance is a supplementary payment to assist with the cost of pharmaceutical prescriptions. It is added to a recipient's regular fortnightly income support payment. It doesn't require a separate claim.

Status	Per fortnight
Single	\$7.00
Partnered	\$3.50

For most pensioners, and other income support recipients who have reached Age Pension age, the value of Pharmaceutical Allowance has either been incorporated into Pension Supplement or forms part of the rate paid under transitional arrangements.

Payment	Paid to recipients who:
Disability Support Pension	• receive youth rates (aged under 21, no children).
Parenting Payment (Single)	• are under Age Pension age.
Parenting Payment (Partnered) if under Age Pension age	• are aged 55 or over and have received income support continuously for 9 months, or • have been assessed as having a partial capacity to work.
JobSeeker Payment	• are temporarily incapacitated, or • have been assessed as having a partial capacity to work, or • are a single principal carer of a dependent child, or • are aged 55 or over and have received income support continuously for at least 9 months.
Farm Household Allowance	• are temporarily incapacitated, or • are a single principal carer of a dependent child.
Special Benefit if under Age Pension age	• are temporarily incapacitated, or • are aged 55 or over and have received income support continuously for at least 9 months.
Austudy if under Age Pension age	• are aged 55 or over and have received income support continuously for at least 9 months.
ABSTUDY Living Allowance	• are temporarily incapacitated, or • aged 55 or over.
Youth Allowance (job seeker)	• are temporarily incapacitated, or • are a single principal carer of a dependent child, or • have been assessed as having a partial capacity to work.
Youth Allowance (students and apprentices)	• are temporarily incapacitated.

Pharmaceutical Allowance may be paid for temporary absences from Australia while the primary payment continues to be paid, or for up to 26 weeks if the primary payment may be paid indefinitely overseas.

For more information, go to servicessaustralia.gov.au/pharmaceuticalallowance

Telephone Allowance

Telephone Allowance is a quarterly supplementary payment to assist with the cost of maintaining a phone service. It doesn't require a separate claim.

Telephone Allowance is available to recipients of certain income support payments who are subscribed to a phone service on the test days – 1 January, 20 March, 1 July and 20 September each year.

Status	Per quarter	Per year
Standard rate	\$39.40	\$157.60
Higher rate	\$57.80	\$231.20

Rates are shared between both members of an eligible couple. The higher rate is only available to recipients of youth rates of Disability Support Pension or recipients of Farm Household Allowance if they or their partner also have a home internet connection.

For most pensioners, and other income support recipients who have reached Age Pension age, the value of Telephone Allowance has been either added into Pension Supplement (page 39) or forms part of the rate paid under transitional arrangements.

Payment	Paid to phone service subscribers who:
Disability Support Pension	receive youth rates (aged under 21, no children).
Parenting Payment (Single)	are under Age Pension age.
Parenting Payment (Partnered) if under Age Pension age	- have been assessed as having a partial capacity to work, or - are aged 55 or over and have received income support continuously for 9 months.
JobSeeker Payment Farm Household Allowance	- have been assessed as having a partial capacity to work, or - are a single principal carer of a dependent child, or - are aged 55 or over and have received income support continuously for at least 9 months.
Special Benefit if under Age Pension age	are aged 55 or over and have been in receipt of income support continuously for at least 9 months.
Youth Allowance (job seeker)	- have been assessed as having a partial capacity to work, or - are a single principal carer of a dependent child.

Partnered principal carers may be able to receive Telephone Allowance if their partner receives JobSeeker Payment or Farm Household Allowance, is aged 55 or over and has received income support continuously for at least 9 months.

Telephone Allowance may be paid for up to 6 weeks of a temporary absence from Australia.

For more information, go to servicesaustralia.gov.au/phoneallowance

Utilities Allowance

Utilities Allowance is a quarterly supplementary payment to assist with the cost of utilities bills. It doesn't require a separate claim.

Utilities Allowance is available to people who receive youth rates of Disability Support Pension (under 21, no children) on the test days – 20 March, 20 June, 20 September and 20 December each year.

Status	Per quarter	Per year
Single	\$206.70	\$826.80
Partnered	\$103.35	\$413.40

For most pensioners, and other income support recipients who have reached Age Pension age, the value of Utilities Allowance has been either added into Pension Supplement (page 39) or forms part of the rate paid under transitional arrangements.

Recipients must be in Australia on the test day or temporarily absent for less than 6 weeks. Utilities Allowance cannot be paid for a test day if the recipient has permanently departed Australia. Additional residence requirements may apply to the primary payment the person receives.

For more information, go to servicesaustralia.gov.au/utilitiesallowance

Remote Area Allowance

Remote Area Allowance is a supplementary payment to help income support recipients meet the additional costs of living in remote areas. It is added to a recipient's regular fortnightly income support payment. It doesn't require a separate claim.

Recipients must be receiving an income support payment (page 58) and be a resident of either Ordinary Tax Zone A, Special Tax Zone A (with certain exceptions), or Special Tax Zone B.

Status	Per fortnight
Single	\$18.20
Partnered	\$15.60
For each dependent child, add	\$7.30

Zone Tax Offset is reduced by the amount of Remote Area Allowance paid.

Remote Area Allowance can be paid for up to 8 weeks of a temporary absence from the Tax Zone, including for an absence from Australia.

There is no income or assets test on Remote Area Allowance itself, but recipients must meet the income and assets tests of their income support payment.

For more information, go to servicessaustralia.gov.au/remotallowance

Approved Program of Work Supplement

Approved Program of Work Supplement is a supplementary payment to assist with the costs of participating in an approved program of work. It is added to a recipient's regular fortnightly income support payment. It doesn't require a separate claim.

Approved Program of Work Supplement is available to recipients of JobSeeker Payment, Youth Allowance, Parenting Payment, Disability Support Pension, and Special Benefit (nominated visa holders only) who participate in an approved program of work for at least 1 day per fortnight. It is not available to recipients of Pensioner Education Supplement or Language, Literacy and Numeracy Supplement.

Approved programs of work include Work for the Dole.

Status	Per fortnight
All recipients	\$20.80

There is no income or assets test on Approved Program of Work Supplement itself, but recipients must meet the income and assets tests of their income support payment.

For more information call us on the Employment services line (page 60).

Language, Literacy and Numeracy Supplement

Language, Literacy and Numeracy Supplement is a supplementary payment to assist with the costs of participating in the Skills for Education and Employment program. It is added to a recipient's regular fortnightly income support payment. It doesn't require a separate claim.

Language, Literacy and Numeracy Supplement is available to recipients of JobSeeker Payment, Youth Allowance, Parenting Payment and Disability Support Pension who participate in the Skills for Education and Employment program for at least 1 day per fortnight. It is not available to recipients of Pensioner Education Supplement or Approved Program of Work Supplement.

Status	Per fortnight
All recipients	\$20.80

There is no income or assets test on Language, Literacy and Numeracy Supplement itself, but recipients must meet the income and assets tests of their income support payment.

For more information, go to servicessaustralia.gov.au/see

CONCESSION CARDS

Concession cards provide people with access to a range of Australian Government concessions, including cheaper Pharmaceutical Benefits Scheme prescriptions and access to the lower thresholds of the Extended Medicare Safety Net and Pharmaceutical Benefits Scheme Safety Net.

State, territory and local Governments, and some private businesses, may also provide cardholders with discounts on utilities, council rates, public transport, and other goods and services.

Some concession cards are automatically issued to certain payment recipients while others require a claim to be made.

For more information, go to servicesaustralia.gov.au/concessioncards

Pensioner Concession Card

The Pensioner Concession Card is automatically issued to pensioners. It is also issued to recipients of other payments in certain circumstances. It provides access to more Australian Government concessions than those offered to other cardholders, including subsidised hearing assessments and hearing rehabilitation.

For more information, go to servicesaustralia.gov.au/pensionercard

Basic conditions of eligibility

Automatically issued to:

- Age Pension, Disability Support Pension, Carer Payment (excluding Carer Payment recipients with either episodic or short term care of a child) and Parenting Payment (Single) recipients.
- Department of Veterans' Affairs Service Pension recipients and war widows receiving an income support supplement.
- JobSeeker Payment, Parenting Payment (Partnered) and Youth Allowance (job seeker) recipients assessed as having a partial capacity to work or who are a single principal carer of a dependent child.
- Older benefit recipients – JobSeeker Payment, Parenting Payment (Partnered) and Special Benefit recipients aged 55 or over who have been in continuous receipt of one or more of the above payments for 9 months or more.
- JobSeeker Payment recipients receiving a Wife Pension transition rate of payment.

Residence requirements

- Claimant must be an Australian resident (page 59) and in Australia.
- Available to SCV holders who are receiving a payment under the International Social Security Agreement with New Zealand.
- Additional residence requirements may apply to the primary payment the cardholder receives.
- The card is generally cancelled after 6 weeks of a temporary absence from Australia, or earlier if the cardholder is no longer receiving the payment linked to the card. The card is cancelled immediately if the cardholder has permanently departed Australia.

Retention rules

Once a person is no longer qualified for payment, they must generally stop using their card. However, people who stop receiving their payment due to their employment income can generally retain their card for 24 weeks.

Other retention rules apply to people in certain circumstances.

Age Pension recipients

- Retain their card for 2 years if their payment stops due to employment income.

Disability Support Pension recipients

- Retain their card for 2 years if their payment stops due to commencing employment of 30 hours or more per week, or due to employment income.

Older benefit recipients (as defined earlier)

- Retain their card for a further 26 weeks if their payment stops due to employment income.

Parenting Payment (Single) recipients

- Retain their card for 12 weeks if their payment stops due to their youngest child turning 14.
- Retain their card for 26 weeks if their payment stops due to employment income.

JobSeeker Payment and Youth Allowance (job seeker) recipients

- Retain their card for 52 weeks if their payment stops due to employment income, if they have been assessed as having a partial capacity to work, or
- Retain their card for 26 weeks, if they are a single principal carer of a dependent child.

An extension may apply to people who have Working Credits (page 55).

Partners of suspended pensioners can also retain their card in certain circumstances.

Automatic issue Health Care Card

Health Care Cards are another form of concession card. They are automatically issued to recipients of certain payments.

For more information, go to servicesaustralia.gov.au/healthcard

Basic conditions of eligibility

Automatically issued to people who are receiving:

- Carer Payment (either episodic or short term care of a child).
- JobSeeker Payment, Special Benefit, Youth Allowance, Austudy, ABSTUDY Living Allowance, Parenting Payment (Partnered) and Farm Household Allowance.
- Family Tax Benefit Part A by fortnightly instalments and whose family income is below the Family Tax Benefit Part A lower income free area.
- Mobility Allowance.
- Carer Allowance, if caring for a child. The card is issued in the child's name. Other carers of children with a disability who do not receive Carer Allowance may receive the card under less stringent disability-related eligibility criteria.

Residence requirements

- Claimant must be an Australian resident (page 59), an SCV holder (page 59) residing in Australia, the holder of a specified temporary visa (page 59), or an eligible Pacific Australia Labour Mobility scheme worker or family member (page 59).
- Additional residence requirements may apply to the primary payment the cardholder receives.
- The card is generally cancelled after 6 weeks of a temporary absence from Australia, or earlier if the cardholder is no longer receiving the payment linked to the card. The card is cancelled immediately if the cardholder has permanently departed Australia.

Retention rules

Once a person is no longer qualified for payment, they must generally stop using their card. However, people who stop receiving their payment due to their employment income can generally retain their card for 24 weeks.

- Long term recipients of JobSeeker Payment or Youth Allowance (job seeker) can retain their card for a further 26 weeks if they stop receiving their payment due to employment income.

Long term recipients of Special Benefit can retain their card for 26 weeks if they stop receiving their payment due to employment income.

An extension may apply to people who have Working Credits (page 55).

People who no longer receive Mobility Allowance due to commencing a funded package under the National Disability Insurance Scheme can retain their card, as long as they remain a participant in the scheme.

Low income and other claim required Health Care Cards

In certain circumstances, people can claim a Health Care Card if they don't automatically qualify for one.

Low income Health Care Card

People with income below certain levels can claim a Health Care Card.

Average weekly gross income for the 8 weeks prior to applying must be less than:

Status	Per week
Single, no dependent children	\$826
Couple combined, no dependent children	\$1,410
Single, one dependent child	\$1,410
Couple combined, one dependent child	\$1,444
For each additional dependent child, add	\$34

Once eligible, a cardholder's income can exceed these amounts by up to 25% before eligibility for the current card is lost.

The card is not assets tested.

A claimant must be an Australian resident (page 59), an SCV holder (page 59), or the holder of a specified temporary visa (page 59). A newly arrived resident's waiting period (page 57) of 208 weeks applies to claimants (104 weeks for SCV holders in Australia). Some exemptions may apply, including for people with a Family Tax Benefit child (page 58).

The card is generally cancelled after 6 weeks of a temporary absence from Australia. It is cancelled immediately if the cardholder has permanently departed Australia.

For more information, go to servicesaustralia.gov.au/lic

Foster child Health Care Card

Carers of foster children can claim a Health Care Card.

The card is claimed by the foster carer on behalf of the child. The carer does not need to be a formal foster carer. Eligibility can include care for any child that is not the applicant's natural or adopted child. The card is issued only in the name of the child, and can only be used to obtain concessions on services used by the child.

The card is not means tested.

The child must be living in Australia with a foster carer who is an Australian resident (page 59) or an SCV holder (page 59).

The card is generally cancelled after 6 weeks of a temporary absence from Australia. It is cancelled immediately if the foster carer or foster child has permanently departed Australia.

For more information, go to servicesaustralia.gov.au/fosterchildcard

Ex-Carer Allowance (child) Health Care Card

Certain students with a disability or severe medical condition can claim a Health Care Card.

The card can be claimed by 16–25 year old full-time students who were holding a Carer Allowance Health Care Card on the day before their 16th birthday. The card is issued in the name of the student.

A claimant must be an Australian resident (page 59). A newly arrived resident's waiting period (page 57) of 208 weeks applies to claimants.

The card is generally cancelled after 6 weeks of a temporary absence from Australia. It is cancelled immediately if the cardholder has permanently departed Australia.

The card is not means tested.

For more information, go to servicessaustralia.gov.au/excarerallowancecard

Commonwealth Seniors Health Card

The Commonwealth Seniors Health Card is targeted at self-funded retirees of Age Pension age who do not receive Age Pension because of assets or income levels. Eligible cardholders may also receive Energy Supplement (page 38).

For more information, go to servicessaustralia.gov.au/seniorshhealthcard

Basic conditions of eligibility

- A person must make a claim for the card and:
- not be receiving an income support payment or a Department of Veterans' Affairs Service Pension, Income Support Supplement or Veteran Payment, and
 - be of Age Pension age (page 13).

Residence requirements

- Claimant must be an Australian resident (page 59) or an SCV holder (page 59) residing in Australia and in Australia.
- A newly arrived resident's waiting period (page 57) of 208 weeks applies to claimants (104 weeks for SCV holders in Australia). Some exemptions may apply.
- The card is generally cancelled after 19 weeks of a temporary absence from Australia. It is cancelled immediately if the cardholder has permanently departed Australia.

Assets test

- No assets test.

Income test

- Annual adjusted taxable income (page 58), plus deemed income from any account-based income streams, must be less than:

Status	Per year
Single	\$105,048
Couple combined	\$168,076
Separated couple combined (for example, illness, respite care)	\$210,096
For each dependent child, add	\$639.60

MEDICARE PAYMENTS

Child Dental Benefits Schedule

The Child Dental Benefits Schedule covers part or the full cost of basic dental services for children for families receiving certain payments.

For more information, go to servicesaustralia.gov.au/child-dental-benefits-schedule

Basic conditions of eligibility

- Claimant must have a child who:
 - is 0 to 17 years old for at least one day that calendar year
 - is eligible for Medicare, and
 - receives or whose parent, carer or guardian receives an eligible payment at least once a year.
- Services covered include:
 - check-ups
 - X-rays
 - cleaning
 - fissure sealing
 - fillings
 - root canals
 - partial dentures
 - extractions.
- Services not covered include:
 - orthodontic dental work
 - cosmetic dental work
 - any dental services in a hospital.

Residence requirements

Applicable residence requirements are covered by the eligibility to Medicare and qualifying payment.

Payment rates

Status	Maximum amount over 2 calendar years
Each eligible child	\$1,158

Assets test

- No assets test.

Income test

- No income test.

Continence Aids Payment Scheme

The Continence Aids Payment Scheme is an annual payment to cover some of the cost of products that help manage incontinence.

For more information, go to servicesaustralia.gov.au/continence-aids-payment-scheme

Basic conditions of eligibility

- Claimant must:
 - have permanent and severe incontinence confirmed by a registered health professional
 - have an eligible neurological condition or other condition as mentioned on the Department of Health, Disability and Ageing website, and
 - be aged 5 years or over.

Residence requirements

- Claimant must be an Australian resident (page 59) for as long as they get the payment.
- If the payment is for a child, they must also meet this requirement.

Payment rates

Status	Maximum amount per year
All recipients	\$739.40

- Payments can be made either:
 - annually, in July each year, or
 - bi-annually, in July and January each year.

Assets test

- No assets test.

Income test

- No income test.

External Breast Prostheses Reimbursement Program

The External Breast Prostheses Reimbursement Program is a rebate to help with the cost of an external breast prosthesis, or swimming prosthesis, after cancer surgery.

For more information, go to servicesaustralia.gov.au/external-breast-prostheses-reimbursement-program

Basic conditions of eligibility

- Claimant must:
 - be enrolled in Medicare
 - have had breast surgery as a result of cancer, and
 - not have purchased and already claimed under this program in the past 2 years.
- Eligible claimants are reimbursed for:
 - double mastectomies
 - prophylactic mastectomies (preventative surgery)
 - partial mastectomies
 - lumpectomies.

Residence requirements

- Claimant must be a permanent Australian resident or an applicant for permanent residency who resides in Australia (page 60).

Payment rates

Status	Maximum amount
Prosthesis following a single mastectomy	\$400
Prostheses following a double mastectomy	\$800

Assets test

- No assets test.

Income test

- No income test.

MEANS TESTING

Assets testing

This section outlines the basic assets testing rules for income support payments. Please contact us for more information based on your circumstances.

An asset is any property or possession that a person owns, including money, shares, financial investments, investment properties, vacant land, holiday homes, motor vehicles, caravans, boats, household contents, personal effects, businesses, farms, other personal assets (whether in Australia or overseas) and superannuation for people of Age Pension age (or superannuation for people under Age Pension age if a payment is being received from it).

Certain assets are exempt from the assets test, including a person's principal home and some adjacent land, and superannuation for people under Age Pension age (unless a payment is being received from it).

For more examples of assessable and exempt assets, and more detailed rules about their treatment, go to servicessaustralia.gov.au/assets

Gifting

If a person gives away assets or sells them for less than their market value without receiving adequate compensation, we may still count them in the assets and income tests. Amounts given away above \$10,000 per financial year, or \$30,000 over 5 financial years (which can't include more than \$10,000 in a single financial year), are assessed as assets and deemed to earn income for 5 years from the date of the gift.

For more information about different types of gifts, and exceptions to the gifting rules, go to servicessaustralia.gov.au/gifting

Hardship provisions

It is sometimes not possible for people with assets but little or no income to rearrange their affairs to provide for themselves. If a person is in severe financial hardship they may be able to get an income support payment under different tests. Please contact us for more information.

Special Disability Trusts

A special disability trust is a trust established primarily for succession planning by parents and immediate family members for the future care and accommodation needs of a person with severe disability. 'Special' refers to the social security treatment of the trust and is not a reference to the principal beneficiary's disability. Before a special disability trust can be established the person needs to establish that they meet the definition of severe disability as well as other eligibility requirements. There are general requirements and means test concessions for special disability trusts that apply from 20 September 2006.

For more information, go to servicessaustralia.gov.au/disabilitytrusts

Module A – Assets test for pensions

The assets test for pensions applies to Age Pension, Disability Support Pension and Carer Payment. The rate of payment is calculated under both the income and assets tests. The test that results in the lower rate (or nil rate) applies.

- Assets up to the assets free area have no effect on the rate of payment.
- For every \$1,000 of assets above the assets free area, the rate of payment is reduced by \$3 per fortnight.
- This reduction applies until the assets limit is reached (where the rate of payment is nil).

Age Pension, Disability Support Pension, Carer Payment

Status	Assets free area	Assets limit
Homeowner		
Single	\$333,000	\$745,750
Couple combined (including where only one partner is eligible)	\$499,000	\$1,121,000
Illness separated, couple combined	\$499,000	\$1,324,500
Non-homeowner		
Single	\$600,000	\$1,012,750
Couple combined (including where only one partner is eligible)	\$766,000	\$1,388,000
Illness separated, couple combined	\$766,000	\$1,591,500

Disability Support Pension (youth rates)

Status	Assets free area	Assets limit
Homeowner		
Single, dependent, aged under 18	\$333,000	\$531,250
Single, dependent, aged 18 to 20	\$333,000	\$552,750
Single, independent	\$333,000	\$618,500
Couple combined	\$499,000	\$1,067,500
Non-homeowner		
Single, dependent, aged under 18	\$600,000	\$798,250
Single, dependent, aged 18 to 20	\$600,000	\$819,750
Single, independent	\$600,000	\$885,500
Couple combined	\$766,000	\$1,334,500

Assets limits are calculated based on typical total rates, but they may vary depending on a person's circumstances. For example, they may be higher if the person receives additional fortnightly supplements, such as Rent Assistance, or lower if the person doesn't reside in Australia.

Module B – Assets test for allowances

The assets test for allowances applies to JobSeeker Payment, Youth Allowance (if considered independent), Parenting Payment, ABSTUDY Living Allowance (if considered independent), Austudy and Special Benefit.

- Assets up to the assets limit have no effect on the rate of payment.
- The rate of payment is nil if assets exceed the assets limit.

Status	Assets limit
Homeowner	
Single	\$333,000
Couple combined (including illness separated or where only one partner is eligible)	\$499,000
Non-homeowner	
Single	\$600,000
Couple combined (including illness separated or where only one partner is eligible)	\$766,000

Income testing

This section outlines the basic income testing rules for income support payments. Please contact us for more information based on your circumstances.

In general, the income testing rules assess gross income from all sources. Common types of assessable income include income from employment, income streams (such as foreign pensions and private annuities), net rental income, net business income, and deemed income from financial investments.

Some forms of income are specifically exempt from the income test. This includes most payments made by us, payments for a dependent child, emergency relief and National Disability Insurance Scheme payments.

Special rules apply for certain types of income, such as lump sums, compensation, business income and income from trusts and companies.

For more examples of assessable and exempt income, and more detail about the special rules, go to servicesaustralia.gov.au/income

Lump sums

Remunerative lump sums, such as commissions or bonuses paid by an employer, are generally counted as income from the start of the instalment period in which they are paid for the length of time to which they relate. For example, 3 months of a commission would be assessed for a period of 3 months.

One-off or irregular non-remunerative lump sums, such as distributions from a trust or dividends from private companies, are generally counted as income over a 52 week period from the date a person becomes entitled to them.

For more information, go to servicesaustralia.gov.au/lumpsums

Deeming

The deeming rules are used to calculate income from financial investments for income testing purposes. Financial investments include bank accounts, shares, managed investments, assessable gifted amounts and superannuation in some circumstances.

Deeming assumes that financial investments are earning a certain rate of income, regardless of the amount of income they're actually earning. If a person actually earns more than these rates, we don't assess the extra income.

We add a person's deemed income to their assessable income from other sources, such as salary or wages, and apply the income test.

Deeming rates are set by the Minister for Social Services. The table below shows the thresholds and rates at the time this document was produced.

Status	Financial investments	Deeming rate (annual)
Single	the first \$66,800	1.75%
	additional amounts above \$66,800	3.75%
Partnered (neither member receiving pension)	the first \$55,300	1.75%
	additional amounts above \$55,300	3.75%
Couple combined (at least one member receiving pension)	the first \$110,600	1.75%
	additional amounts above \$110,600	3.75%

For more information, go to servicesaustralia.gov.au/deeming

Compensation

If a person or their partner receives a compensation payment, their income support payment rate may be affected. Periodic compensation payments are income tested differently depending on whether the compensation recipient was receiving an income support payment at the time of the compensable injury. A non-payment period may apply to recipients of lump sum compensation payments.

For more information, go to servicesaustralia.gov.au/centrelinkcompensationrecovery

Businesses

Business income is calculated differently to employment income. If a person or their partner are involved in a business, we generally use their latest tax return to calculate their fortnightly assessable income. If their business income has changed significantly since then, an estimate reflecting their current situation can be used instead. Certain deductions can reduce assessable income. Business assets may also count towards the assets test. We add assessable business income and assets to a person's income and assets from other sources and apply the income and assets tests.

For more information, go to servicesaustralia.gov.au/businessincome

Trusts and companies

Special rules apply to income and assets from private trusts and companies. Depending on a range of factors, we may attribute some of the income or assets to a person. We then add these to a person's income and assets from other sources and apply the income and assets tests.

For more information, go to servicesaustralia.gov.au/trustsandcompanies

Income maintenance period

The income maintenance period applies when a claimant or their partner receives a lump sum leave or termination payment from their employer.

To calculate the income maintenance period, we divide the lump sum by the weekly amount the employer was paying the person when they were working. The result is the number of weeks the lump sum represents. We continue to assess the person as earning this level of income under the income test for the duration of this period.

The period may be reduced or waived if a person is in severe financial hardship. For more information, go to servicesaustralia.gov.au/incomemaintenanceperiod

Module C – Income test for pensions

The income test for pensions applies to Age Pension, Disability Support Pension and Carer Payment. The rate of payment is calculated under both the income and assets tests. The test that results in the lower rate (or nil rate) applies.

- The income free area is \$226 per fortnight for singles and \$396 per fortnight for couples (combined). Income up to this amount has no effect on the rate of payment.
- Each dollar of income above these amounts reduces the rate of payment by 50 cents for singles, and 25 cents for couples (each).
- These reductions apply until the income limits are reached (where the rate of payment is nil).
- If of Age Pension age, the Work Bonus (page 55) reduces assessable income.

- If under Age Pension age, Working Credits (page 55) reduce assessable income.
- Transitional pensioners (page 13) have a different income test. For more information, go to servicesaustralia.gov.au/transitionalratepension

Age Pension, Disability Support Pension, Carer Payment

Status	Income free area	Income limit
	Per fortnight	
Single	\$226	\$2,701.40
Couple combined	\$396	\$4,128.00
Illness separated, couple combined	\$396	\$5,346.80

Disability Support Pension (youth rates)

Status	Income free area	Income limit
	Per fortnight	
Single, dependent, aged 16 to 17	\$226	\$1,414.80
Single, dependent, aged 18 to 20	\$226	\$1,543.20
Single, independent, aged 16 to 20	\$226	\$1,937.80
Couple combined, aged 16 to 20	\$396	\$3,805.60

Income limits are calculated based on typical total rates, but they may vary depending on a person's circumstances. For example, they may be higher if the person receives additional fortnightly supplements, such as Rent Assistance, or lower if the person doesn't reside in Australia.

Module D – Income test for JobSeeker Payment

Personal income test

- The income free area is \$150 per fortnight. Income up to this amount has no effect on the rate of payment.
 - For single principal carers, each dollar of income above \$150 per fortnight reduces the rate of payment by 40 cents.
 - For all other recipients, each dollar of income between \$150 per fortnight and \$256 per fortnight reduces the rate of payment by 50 cents. Each dollar of income above \$256 per fortnight reduces the rate of payment by 60 cents.
- These reductions apply until the income limits are reached (where the rate of payment is nil).
- Working Credits (page 55) reduce assessable income.

Status	Income free area	Income limit
	Per fortnight	
Single		
No dependent children	\$150	\$1,557.17
With dependent children	\$150	\$1,655.67
Principal carer with dependent children	\$150	\$2,399.50
Principal carer of a dependent child granted an exemption from mutual obligation requirements for foster caring, non-parent relative caring under a court order, home schooling, distance education or large family	\$150	\$2,868.00
Aged 55 or over, after 9 continuous months on payment	\$150	\$1,667.34
Assessed as having a partial capacity to work of 0 to 14 hours per week	\$150	\$1,667.34
Partnered	\$150	\$1,439.34

Income limits are calculated based on typical total rates, but they may vary depending on a person's circumstances. For example, they may be higher if the person receives additional fortnightly supplements, such as Rent Assistance.

Partner income test

- See Module I (page 54).

Module E – Income test for Parenting Payment

Personal income test – single parents

- The income free area is \$232.60 per fortnight, plus \$24.60 for each additional child. Income up to this amount has no effect on the rate of payment.
- Each dollar of income above the income free area reduces the rate of payment by 40 cents.
- This reduction applies until the income limits are reached (where the rate of payment is nil).
- Working Credits (page 55) reduce assessable income.

Status	Income free area	Income limit
	Per fortnight	
Single, 1 dependent child	\$232.60	\$2,950.60
Single, 2 dependent children	\$257.20	\$2,975.20
Single, 3 dependent children	\$281.80	\$2,999.80
For each additional dependent child, add	\$24.60	\$24.60

Income limits are calculated based on typical total rates, but they may vary depending on a person's circumstances.

Personal income test – partnered parents

- The income free area is \$150 per fortnight. Income up to this amount has no effect on the rate of payment.
- Each dollar of income between \$150 per fortnight and \$256 per fortnight reduces the rate of payment by 50 cents.
- Each dollar of income above \$256 per fortnight reduces the rate of payment by 60 cents.
- This reduction applies until the income limit is reached (where the rate of payment is nil).
- Working Credits (page 55) reduce assessable income.

Status	Income free area	Income limit
	Per fortnight	
Partnered	\$150	\$1,439.34

Income limits are calculated based on typical total rates, but they may vary depending on a person's circumstances. For example, they may be higher if the person receives additional fortnightly supplements.

Partner income test

- See Module I (page 54).

Module F – Income test for Youth Allowance

Personal income test – job seekers

- The income free area is \$150 per fortnight. Income up to this amount has no effect on the rate of payment.
- Each dollar of income between \$150 per fortnight and \$250 per fortnight reduces the rate of payment by 50 cents.
- Each dollar of income above \$250 per fortnight reduces the rate of payment by 60 cents.
- This reduction applies until the income limits are reached (where the rate of payment is nil).
- Working Credits (page 55) reduce assessable income.

Status	Income free area	Income limit
	Per fortnight	
Single		
Aged under 18, at home	\$150	\$871.34
Aged 18 or over, at home	\$150	\$978.34
Away from home	\$150	\$1,307.00
With dependent children	\$150	\$1,605.67
Principal carer of a dependent child granted an exemption from mutual obligation requirements for foster caring, non-parent relative caring under a court order, home schooling, distance education or large family	\$150	\$1,978.67
Partnered		
No dependent children	\$150	\$1,307.00
With dependent children	\$150	\$1,401.50

Income limits are calculated based on typical total rates, but they may vary depending on a person's circumstances. For example, they may be higher if the person receives additional fortnightly supplements, such as Rent Assistance.

Personal income test – students and Australian Apprentices

- The income free area is \$539 per fortnight. Income up to this amount has no effect on the rate of payment.
- Each dollar of income between \$539 per fortnight and \$646 per fortnight reduces the rate of payment by 50 cents.
- Each dollar of income above \$646 per fortnight reduces the rate of payment by 60 cents.
- This reduction applies until the income limits are reached (where the rate of payment is nil).
- Income Bank credits (page 55) reduce assessable income.
- The first \$10,306 of a merit and equity based scholarship is exempt from income testing.

Status	Income free area	Income limit
	Per fortnight	
Single		
Aged under 18, at home	\$539	\$1,261.50
Aged 18 or over, at home	\$539	\$1,368.50
Away from home	\$539	\$1,697.17
With dependent children	\$539	\$1,995.84
Partnered		
No dependent children	\$539	\$1,697.17
With dependent children	\$539	\$1,791.67
Special rates for long term income support recipients		
Single, at home	\$539	\$1,512.17
Single, away from home	\$539	\$1,904.00
Partnered	\$539	\$1,791.67

Income limits are calculated based on typical total rates, but they may vary depending on a person's circumstances. For example, they may be higher if the person receives additional fortnightly supplements, such as Rent Assistance.

Partner income test

- Applies to independent recipients. See Module I (page 54).

Parental income

Parental income may reduce a dependent recipient's rate of payment. To calculate the reduction, we apply a parental income test and a maintenance income test. The reduction calculated in these tests is then compared to any reduction from the personal income test, and the larger reduction is applied.

Parental income test

- The parental income free area is \$66,722. Parental income up to this amount has no effect on the rate of payment.
- Parental income is the parents' combined adjusted taxable income (page 58) for 2024–25. If their income has significantly changed since then, we may use their income for 2025–26.
- Each dollar of income above the parental income free area reduces the rate of payment by 20 cents.
- Because parental income can support multiple children, the 20 cent reduction is shared between other dependants in the family receiving a payment with a parental income test. The reduction is also shared with any Family Tax Benefit children (page 58) in the family.

- For example, if a family has 2 recipients of Youth Allowance (both aged 18 or over, away from home), each recipient's rate is reduced by 10 cents for each dollar above the parental income free area. If the dependants attract different rates of payment, the reduction is shared based on each dependant's share of the total maximum rate for all family members.
- The parental income test generally doesn't apply if parent/s receive an income support payment (including Department of Veterans' Affairs income support payments) at a rate above nil. The maintenance income test may still apply.

Maintenance income test

- Each dollar of maintenance (for example, child support) received over the maintenance income free area reduces the rate of payment by 50 cents for each child attracting maintenance, up to a capped amount. It doesn't reduce the rate of payment for children who don't attract maintenance.
- The maintenance income free area depends on the number of children in the family attracting maintenance, and the payments (if any) they attract.

Parents receiving maintenance for:	Maintenance income free area (per year)
One Youth Allowance recipient	\$2,080.50
One Youth Allowance recipient and at least one Family Tax Benefit child	\$693.50
More than one Youth Allowance recipient but no Family Tax Benefit children	\$2,080.50 for the first child, plus \$693.50 for each additional child (total amount is shared equally between children)

The Youth Allowance maintenance income test reduction applies on top of any Family Tax Benefit Part A maintenance income test reduction (page 4) for other children in the family.

Module G – Income test for ABSTUDY Living Allowance

Personal income test

- Applies to recipients aged 16 or over and independent Australian Apprentices aged under 16.
- The income free area is \$539 per fortnight. Income up to this amount has no effect on the rate of payment.
- Each dollar of income between \$539 per fortnight and \$646 per fortnight reduces the rate of payment by 50 cents.
- Each dollar of income above \$646 per fortnight reduces the rate of payment by 60 cents.
- This reduction applies until the income limits are reached (where the rate of payment is nil).
- Income Bank credits (page 55) reduce assessable income.
- The first \$10,306 of a merit and equity based scholarship is exempt from income testing.

Status	Income free area	Income limit
	Per fortnight	
Aged under 22		
Single, aged under 18, at home	\$539	\$1,261.50
Single, aged 18 or over, at home	\$539	\$1,368.50
Single or partnered, away from home	\$539	\$1,697.17
Single, with dependent children	\$539	\$1,995.84
Partnered, with dependent children	\$539	\$1,791.67
Aged 22 or over		
Single, no dependent children	\$539	\$1,946.34
Single, with dependent children	\$539	\$2,044.84
Single, aged 55 or over	\$539	\$2,056.50
Partnered, with or without dependent children	\$539	\$1,828.50

Income limits are calculated based on typical total rates, but they may vary depending on a person's circumstances. For example, they may be higher if the person receives additional fortnightly supplements, such as Rent Assistance.

Partner income test

- Applies to independent recipients. See Module I (page 54).

Parental income

- Parental income may reduce a dependent recipient's rate of payment. To calculate the reduction, we apply a parental income test and a maintenance income test. This amount is then compared to any reduction from the personal income test, and the larger reduction is applied.
- The parental income test and maintenance income test are similar to those for Youth Allowance (page 52), but there are some differences. For more information based on your circumstances, go to servicesaustralia.gov.au/abstudy or call us on the ABSTUDY line (page 60).

Module H – Income test for Austudy

Personal income test

- The income free area is \$539 per fortnight. Income up to this amount has no effect on the rate of payment.
- Each dollar of income between \$539 and \$646 reduces the rate of payment by 50 cents.
- Each dollar of income above \$646 reduces the rate of payment by 60 cents.
- This reduction applies until the income limits are reached (where the rate of payment is nil).
- Income Bank credits (page 55) reduce assessable income.
- The first \$10,306 of a merit and equity based scholarship is exempt from income testing.

Status	Income free area	Income limit
	Per fortnight	
Single or partnered, no dependent children	\$539	\$1,697.17
Single, with dependent children	\$539	\$1,995.84
Partnered, with dependent children	\$539	\$1,791.67
Special rates for long term income support recipients		
Single	\$539	\$1,904.00
Partnered	\$539	\$1,791.67

Income limits are calculated based on typical total rates, but they may vary depending on a person's circumstances. For example, they may be higher if the person receives additional fortnightly supplements, such as Rent Assistance.

Partner income test

- See Module I (page 54).

Module I – Partner income test

The partner income test applies to partnered recipients (page 58) of JobSeeker Payment, Parenting Payment, Youth Allowance, ABSTUDY Living Allowance, Austudy and Special Benefit. It applies in addition to the personal income test for these payments.

Recipients must always report their partner's income, regardless of the amount.

The partner income test differs depending on a couple's circumstances.

Partner receiving income support allowance

In general, if a person's partner also receives an income support allowance (for example, JobSeeker Payment, Parenting Payment, Youth Allowance, ABSTUDY Living Allowance, Austudy or Special Benefit), the partner's income won't affect the person's payment.

Partner receiving income support pension

If a person's partner receives an income support pension (Age Pension, Disability Support Pension or Carer Payment), we use half of the couple's combined income when applying the personal income test.

Partner not receiving payment

If a person's partner doesn't receive an income support payment, the partner's income won't affect the person's payment until it reaches the partner income free area. Each dollar of partner income above the partner income free area reduces the person's rate of payment by 60 cents.

Status	Partner income free area
	Per fortnight
Partner aged 22 or over	\$1,440
Partner aged under 22, no dependent children	\$1,307
Partner aged under 22, with dependent children	\$1,402

The partner income test works differently for some payments.

- For Special Benefit recipients, each dollar of partner income above the partner income free area reduces the rate of payment by one dollar.
- For ABSTUDY Living Allowance recipients aged 22 or over, each dollar of partner income above the partner income free area (\$1,440 per fortnight) reduces the rate of payment by 50 cents. The partner income free area is higher for recipients with dependent children.

These values are a guide only. Please contact us for more information based on your circumstances.

Work Bonus

The Work Bonus is an income test concession for Age Pension recipients who are working. It is also available to Disability Support Pension and Carer Payment recipients of Age Pension age.

Under the Work Bonus, the first \$300 of employment income (and eligible self-employment income) is excluded from the pension income test each fortnight. Any unused amounts can be accrued to offset future employment income, up to a maximum of \$11,800. Accrued amounts don't expire.

New Work Bonus recipients commence with a \$4,000 balance. The Work Bonus is applied automatically, and is calculated on an individual basis – it can't be shared by a couple.

Transitional pensioners (page 13) don't have access to the Work Bonus.

For more information, go to servicessaustralia.gov.au/workbonus

Working Credit

Working Credit is an income test concession that helps working age income support recipients keep more of their payment when they work. It is available to recipients of JobSeeker Payment, Youth Allowance (job seeker) and Parenting Payment, and recipients of Disability Support Pension and Carer Payment, if under Age Pension age.

Recipients accrue Working Credits for each dollar of unused income below \$48 per fortnight. When they work, their credits increase the amount of employment income they can earn before their payment is reduced. Credits accrue up to a maximum of \$1,000 (\$3,500 for Youth Allowance (job seeker) recipients).

For more information, go to servicessaustralia.gov.au/workingcredit

Income Bank

Income bank is an income test concession that helps students and Australian Apprentices keep more of their income support payment when they work. It is available to recipients of Youth Allowance (student), ABSTUDY Living Allowance and Austudy.

Recipients accrue Income Bank credits for each dollar of unused income below \$539 per fortnight, which is the income free area for their payment. When they work, their credits increase the amount of employment income they can earn before their payment is reduced. Credits accrue up to a maximum of \$13,500 for students, and \$1,000 for Australian Apprentices.

For more information, go to servicessaustralia.gov.au/incomebank

CROSS-PAYMENT INFORMATION

Indexation

Payment rates and thresholds are periodically adjusted in line with living cost increases to maintain their value over time. This process is known as indexation.

Different payment rates and thresholds are indexed on different dates throughout the year. The release of this publication usually coincides with these dates.

1 January

- Youth Allowance
- Austudy
- ABSTUDY Living Allowance (under 22) and ABSTUDY supplementary assistance
- Disability Support Pension (youth rates)
- Youth Disability Supplement
- Assistance for Isolated Children
- Carer Allowance
- Double Orphan Pension
- Pharmaceutical Allowance
- Mobility Allowance
- Student Scholarships
- Child Dental Benefits Schedule

20 March

- Age Pension
- Disability Support Pension (adult rates)
- Carer Payment
- JobSeeker Payment
- Parenting Payment
- Farm Household Allowance
- ABSTUDY Living Allowance (22 or over)
- Rent Assistance
- Pension Supplement
- Utilities Allowance

1 July

- Family Tax Benefit (and related supplements)
- Child Care Subsidy
- Essential Medical Equipment Payment
- Pension income and asset thresholds
- Allowance asset value limits
- Parenting Payment (Single) income threshold
- Paid Parental Leave income limit
- Deeming thresholds
- Continence Aids Payment Scheme

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- Age Pension
- Disability Support Pension (adult rates)
- Carer Payment
- JobSeeker Payment
- Parenting Payment
- Farm Household Allowance
- ABSTUDY Living Allowance (22 or over)
- Rent Assistance

- Pension Supplement
- Telephone Allowance
- Utilities Allowance
- Commonwealth Seniors Health Card income limits

Paid Parental Leave rates are updated on 1 July each year in line with national minimum wage orders.

Some supplementary payments are not indexed (for example, Energy Supplement, Remote Area Allowance, Pensioner Education Supplement and Carer Supplement).

Some amounts are not indexed, but change as a result of indexation. For example, income limits are based on payment rates and income thresholds. While they are not indexed themselves, they change whenever payment rates or income thresholds change.

Waiting periods

Ordinary waiting period

The ordinary waiting period is a one week waiting period applied to claimants of JobSeeker Payment, Youth Allowance (job seeker) and Parenting Payment.

The waiting period generally starts after a person's other waiting periods have ended, if applicable.

A person may be exempted from having to serve the waiting period in certain circumstances. For more information, go to servicessaustralia.gov.au

Liquid assets waiting period

The liquid assets waiting period applies to claimants of JobSeeker Payment, Youth Allowance and Austudy.

The length of the waiting period varies between 1 week and 13 weeks, depending on the amount of liquid assets a person has when claiming. The waiting period may start before a person makes a claim for payment in certain circumstances.

Length of waiting period (weeks)	Liquid assets amounts	
	Single (no dependent children)	Single (with dependent children) or partnered
0	Up to \$5,499	Up to \$10,999
1	\$5,500 to \$5,999	\$11,000 to \$11,999
2	\$6,000 to \$6,499	\$12,000 to \$12,999
3	\$6,500 to \$6,999	\$13,000 to \$13,999
4	\$7,000 to \$7,499	\$14,000 to \$14,999
5	\$7,500 to \$7,999	\$15,000 to \$15,999
6	\$8,000 to \$8,499	\$16,000 to \$16,999
7	\$8,500 to \$8,999	\$17,000 to \$17,999
8	\$9,000 to \$9,499	\$18,000 to \$18,999
9	\$9,500 to \$9,999	\$19,000 to \$19,999
10	\$10,000 to \$10,499	\$20,000 to \$20,999
11	\$10,500 to \$10,999	\$21,000 to \$21,999
12	\$11,000 to \$11,499	\$22,000 to \$22,999
13	\$11,500 or more	\$23,000 or more

In certain circumstances, the waiting period may be waived or reduced, or a person may be exempted from having to serve it. Full time tertiary students can reduce their amount of liquid assets by certain deductions for expenses related to their course of study, such as course fees, text books and software.

For more information, go to servicessaustralia.gov.au

Newly arrived resident's waiting period

The newly arrived resident's waiting period applies to migrants when they become the holder of a permanent visa or specified temporary visa.

The waiting period generally starts from the date the person first starts residing in Australia on the visa and ends when the person has been physically present in Australia for the required period.

There are exemptions from the newly arrived resident's waiting period for certain payments or concession cards for people in particular circumstances.

For more information, go to servicessaustralia.gov.au

Qualifying residence period

Age Pension and Disability Support Pension have a qualifying residence period rather than a newly arrived resident's waiting period. Parenting Payment has a qualifying residence period in addition to a newly arrived resident's waiting period (served at the same time).

The qualifying residence period generally starts from the date the person first starts residing in Australia as an Australian citizen or permanent visa holder and ends when the person has been residing in Australia for the required period.

There are some exemptions from the qualifying residence period for people in certain circumstances.

For more information, go to servicessaustralia.gov.au

Seasonal work preclusion period

The seasonal work preclusion period applies to claimants of Austudy, Carer Payment, Disability Support Pension, JobSeeker Payment, Parenting Payment, Special Benefit, Youth Allowance or Farm Household Allowance if they have had income from seasonal, intermittent or contract work in the 6 months prior to claiming.

The duration of the preclusion period is based on how long it would take an average wage earner to earn the same amount as the claimant earned from their work, while also accounting for the time the claimant worked.

The preclusion period only applies if the work ended within 6 months of the claim. It does not apply to work that lasted 12 months or more.

The seasonal work preclusion period may be waived, in part or in full, if the claimant is in severe financial hardship.

For more information, go to servicessaustralia.gov.au

Taxable and non-taxable payments

Taxable

- Age Pension, Disability Support Pension (for people of Age Pension age), Carer Payment (if carer or person being cared for is of Age Pension age), Farm Household Allowance, Parental Leave Pay, Parenting Payment, JobSeeker Payment, Special Benefit, Youth Allowance, Youth Disability Supplement (Youth Allowance and ABSTUDY recipients aged between 16 and 21), Austudy payment, ABSTUDY Living Allowance, Disaster Recovery Allowance, New Zealand Disaster Recovery Allowance, basic Pension Supplement (except for recipients of Disability Support Pension under Age Pension age), Approved Program of Work Supplement and Education Entry Payment.

Non-taxable

- Disability Support Pension (if under Age Pension age), Carer Payment (if carer and person being cared for are both under Age Pension age), Carer Adjustment Payment, Australian Government Disaster Recovery Payment, New Zealand Disaster Recovery Payment, Family Tax Benefit Part A (including Rent Assistance, Multiple Birth Allowance), Family Tax Benefit Part B, Double Orphan Pension, Carer Allowance, Youth Disability Supplement (Disability Support Pension recipients aged under 21, ABSTUDY and Youth Allowance recipients aged under 16), Carer Supplement, Child Disability Assistance Payment, Fares Allowance, Pharmaceutical Allowance, Relocation Scholarship, Remote Area Allowance (offsets the Zone Tax Offset), Rent Assistance, Telephone Allowance, Utilities Allowance, Energy Supplement, Assistance for Isolated Children Scheme allowances, Student Start-up Loan, Language, Literacy and Numeracy Supplement, Pensioner Education Supplement, Essential Medical Equipment Payment, ABSTUDY supplementary benefits (except for School Fees Allowance (boarding) and Additional Assistance (regular payment)), Pension Bonus Scheme, Home Equity Access Scheme, Child Care Subsidy, Crisis Payment, tax-exempt Pension Supplement, basic Pension Supplement (for recipients of Disability Support Pension under Age Pension age), Tertiary Access Payment and Continence Aids Payment Scheme.

There are special rules around the tax treatment of payments made during a bereavement period.

Definitions

Income support payment

Income support payments provide fortnightly assistance with a person's living costs.

For the purposes of this Guide, we classify the following payments as income support payments: Age Pension, Disability Support Pension, Carer Payment, JobSeeker Payment, Parenting Payment, Youth Allowance, ABSTUDY Living Allowance, Austudy, Special Benefit and Farm Household Allowance.

ABSTUDY Living Allowance is administered under guidelines outside of the *Social Security Act 1991*.

Adjusted taxable income

Adjusted taxable income is used in the income tests for Family Tax Benefit, Child Care Subsidy, Parental Leave Pay, Carer Allowance and Tertiary Access Payment. It's also used in the parental income tests for Youth Allowance, ABSTUDY Living Allowance and Additional Boarding Allowance, and to determine eligibility for the Commonwealth Seniors Health Card. Income support payments are assessed differently (page 49).

While the components may vary between these uses, adjusted taxable income can include:

- taxable income
- foreign income
- tax-exempt foreign income
- total net investment losses
- reportable fringe benefits
- reportable superannuation contributions
- certain tax free pensions or benefits
- deemed amounts from account based income streams.

Amounts of child support a person pays are deducted from their adjusted taxable income in the income tests for Family Tax Benefit, Child Care Subsidy, Parental Leave Pay and Carer Allowance, and for the parental income tests for Youth Allowance, ABSTUDY Living Allowance and Additional Boarding Allowance. Partner income can also affect a person's adjusted taxable income.

For more information, go to servicessaustralia.gov.au/adjustedtaxableincome

Family Tax Benefit child

In general, a child is a Family Tax Benefit child of an adult if they:

- are aged 0 to 15, or
- are aged 16 to 19 (up until the end of the calendar year they turn 19) and in full-time secondary study (some exemptions may apply), and
- are in the adult's care for at least 35% of the time, and
- meet the residence requirements (page 2), and
- don't receive an income support payment (such as Youth Allowance), labour market program payment, or prescribed educational scheme payment (unless aged under 16, or aged 16 or over and receiving ABSTUDY and boarding away from home to attend full-time secondary study).

For more information, go to servicessaustralia.gov.au/ftb

Independence

We assess young people as being either dependent or independent when working out their entitlement to certain payments.

For Youth Allowance (page 22) and ABSTUDY (page 24), the parental income test and maintenance income test don't apply to independent recipients. The payment rate for recipients of youth rates of Disability Support Pension (page 15) depends on whether they are assessed as dependent or independent.

A person is considered independent if they are aged 22 or over.

A person aged under 22 can be considered independent in certain circumstances, including if they:

- are or were married or in a registered relationship, or in a long term de facto relationship
- have or had a dependent child
- have supported themselves through work for a substantial period since leaving school
- have been assessed as having a partial capacity to work – Youth Allowance (job seeker) only
- have parents who can't look after them
- are orphaned.

For Disaster Recovery Allowance (page 35) and New Zealand Disaster Recovery Allowance (page 36) one of the following must apply. The claimant:

- is not wholly or substantially dependent on another person (except the person's partner), or
- is a parent of a child, or
- has income in the financial year when the determination occurs that is more than \$6,403.

For more information about independence, and more examples of circumstances where we assess a person as independent, go to servicessaustralia.gov.au or contact us on the relevant payment line (page 60).

Definition of a partner

References in this guide to a partner apply if we consider a person a member of a couple. We consider a person to be a member of a couple if they are either:

- married, or
- in a registered relationship, or
- in a de facto relationship.

We may consider a person a member of a couple even if they're not physically living with their partner. For example, their partner may fly-in fly-out or live away for work, like military or oil rig workers.

For more information, go to servicessaustralia.gov.au/moc

Australian resident

An Australian resident is a person who is residing in Australia and is:

- an Australian citizen, or
- the holder of a permanent visa, or
- the holder of a protected Special Category Visa.

Residing in Australia

When we're deciding whether a person lives in Australia, we look at the following:

- where the person lives and who they live with
- if they have family in Australia or overseas
- their employment, business or financial ties in Australia and overseas
- their assets in Australia and overseas
- how often and how long they travel outside Australia
- anything else we think is relevant.

Our decisions are based on the balance of all the available evidence.

Special Category Visa (SCV) holder

A Special Category Visa (SCV) holder is a New Zealand citizen who enters Australia on a New Zealand passport and is issued an SCV (subclass 444) on arrival.

A protected SCV holder is an SCV holder who:

- was in Australia as an SCV holder on 26 February 2001, or
- lived in Australia for 12 months in the 2 years before 26 February 2001, or
- was residing in Australia on 26 February 2001 but temporarily absent (conditions applied), or
- commenced or recommenced residing in Australia within 3 months of 26 February 2001 and were subsequently assessed as holding protected status (time limit applied).

An SCV holder who does not meet the definition of protected SCV holder is a non-protected SCV holder.

Specified temporary visa holder

Holders of the following specified temporary visas may qualify for certain payments even though they are not considered an Australian resident:

- subclass 060 – Bridging F
- subclass 070 – Bridging (Removal Pending)
- subclass 309 – Partner (Provisional)
- subclass 449 – Humanitarian Stay (Temporary)
- subclass 785 – Temporary Protection
- subclass 786 – Temporary (Humanitarian Concern)
- subclass 790 – Safe Haven Enterprise
- subclass 820 – Partner

Eligible Pacific Australia Labour Mobility scheme worker or family member

An eligible Pacific Australia Labour Mobility scheme worker or family member is a person who holds a subclass 403 visa and is either a worker in the Pacific Australia Labour Mobility scheme that has been approved to bring members of their family to Australia as part of the family accompaniment initiative, or the family member of such a worker.

Contact us

By phone

Charges for calls from a home phone to 13 numbers from anywhere in Australia are at a fixed rate. That rate may vary from the price of a local call and may also vary between telephone service providers.

Calls to 1800 numbers from a home phone are free. But charges may apply to calls from public and mobile phones.

Centrelink phone self service

The Centrelink phone self service has 2 lines.

Self service line 136 240

The self service line gives Services Australia customers options relevant to the Centrelink payment they're on. This could include accessing payment information, applying for an advance payment or completing a review of Rent Assistance.

Reporting line 133 276/13 EARN

The reporting line is for Services Australia customers who need to report fortnightly to get their payment. They can report their income and update their obligation details.

For more information, go to servicesaustralia.gov.au/selfservice

Centrelink phone lines

Customers can go to servicesaustralia.gov.au for more information about payments and services or call the '13' or '1800' number listed that is most relevant to their situation.

Use the Phone us triage tool to find the right Centrelink number on servicesaustralia.gov.au/phoneus	
ABSTUDY line	1800 132 317
Assistance for isolated children line	132 318
BasicsCard balance enquiry line	1800 057 111
BasicsCard general enquiry line	1800 132 594
Talk to us about:	
BasicsCards	
Income Management	
Reporting lost or stolen BasicsCards.	
SmartCard eIM Hotline	1800 252 604
Child bereavement and Double Orphan Pension helpdesk	1800 118 388
Child Support Enquiry Line	131 272
	1800 241 272
Crisis Payment line	132 850
Talk to us about Crisis Payment for:	
Family and domestic violence	
Forced to leave home due to other extreme circumstances	
Release from prison or psychiatric confinement	
Humanitarian entrants	
Disability and carers line	132 717
Talk to us about:	
Carer Allowance	
Carer Payment	
Centrelink debts and overpayments	
Disability Support Pension	
Mobility Allowance	
Essential Medical Equipment Payment	
Special Disability Trusts.	
Emergencies information line	180 22 66
Talk to us about:	
Australian Government Disaster Recovery Payment	
New Zealand Disaster Recovery Payment	
Disaster Recovery Allowance	
New Zealand Disaster Recovery Allowance.	
Employment services line	132 850
Talk to us about:	
Assurance of Support for visa applicants	
Centrelink debts and overpayments	
JobSeeker Payment	
Social work services	
Special Benefit	
Special Benefit and Employment Services Providers.	
Families line	136 150
Talk to us about:	
Child Care Subsidy	
Family Tax Benefit	
Parental Leave Pay	
Parenting Payment.	

Farmer assistance hotline 132 316

Talk to us about Farm Household Allowance.

Grandparent, Foster and Kinship Carer Adviser line 1800 245 965**International services line 131 673****International free call numbers**

These numbers may not be free from mobile phones or public phones:

Austria 0800 295 165**Canada 1888 2557 493****China (north) 10 800 6100 427**

includes the provinces of Beijing, Tianjin, Hebei, Shanxi, Inner Mongolia, Heilongjiang, Liaoning, Jilin, Shandong and Henan.

China (south) all other provinces. 10 800 2611 309**Denmark 8088 3556****Germany 0800 1802 482****Greece 0080 0611 26209****India 000 800 61 01098****Indonesia 001 803 61 035****Ireland 1800 200 333****Italy 800 781 977****Korea, Republic of 003 081 32326****Netherlands 0800 0224 364****New Zealand 0800 441 248****Philippines 1800 1611 0046****Poland 00 800 6111 220****Portugal 800 861 122****Singapore 800 6167 015****Spain 900 951 547****Thailand 001 800 611 4136****Turkey 00 800 6190 5703****United Arab Emirates 800 061 04319****United Kingdom 0800 169 5865****USA 1866 3433 086****All other countries +613 6222 3455****Older Australians line 132 300**

Talk to us about:

Age Pension

Bereavement assistance

Centrelink debts and overpayments

Commonwealth Seniors Health Card

Information on financial matters

Pensioner Concession Card

Home Equity Access Scheme.

Youth and students line 132 490

Talk to us about:

Austudy

Centrelink debts and overpayments

Low Income Health Care Card

Pensioner Education Supplement

Tertiary Access Payment

Youth Allowance.

Indigenous call centre 1800 136 380

Talk to us about Centrelink debts and overpayments.

Multilingual phone service 131 202**Services Australia general phone numbers****Fraud tip-off line 131 524****Feedback and complaints line 1800 132 468****Online services support hotline 132 307****National relay service 1800 555 660****TTY Enquiries 1800 810 586**

TTY is only for people who are deaf or who have a hearing or speech disability. A TTY phone is required to use this service.

Medicare phone linesCustomers can go to **servicesaustralia.gov.au** for more information about payments and services or call the '13' or '1800' number listed that is most relevant to their situation.**Australian Immunisation Register 1800 653 809****Australian Organ Donor Register 1800 777 203****Continence Aids Payment Line 1800 239 309****Indigenous Access Line 1800 556 955****Medicare program (General enquiry) 132 011**

Other options

In a service centre

Customers can visit our service centres where staff can help with payment and service information for Medicare, Centrelink and Child Support.

If a customer doesn't have a computer at home, they can visit one of our service centres and use our self service terminals. Customers can use the self service terminals to:

- create a myGov account
- link their online accounts
- complete their Medicare, Centrelink and Child Support business with us.

To find a service centre, go to **servicesaustralia.gov.au/findus**

Agents and Access Points

Agents and access points are places where people in rural, regional and remote areas can get help with Medicare, Centrelink and other government services. They provide free self help facilities where customers can conduct their business with us. Go to **servicesaustralia.gov.au/agents** for more information.

National Business Gateway

Businesses can call the gateway on **131 158**.

National Elder Abuse Line

1800 353 374

Complaints and feedback

If a customer has feedback or a complaint about our service they can talk to our Customer Relations staff on **1800 132 468**.

If a customer isn't happy with the outcome of a complaint they can contact the Commonwealth Ombudsman by calling **1300 362 072** or going to **ombudsman.gov.au**

Payment and Service Finder

Payment Finder is an interactive online tool to help customers find payments relevant to their circumstances. Go to **servicesaustralia.gov.au/paymentfinder**

General information

Dates benefits are payable

We make most payments from, or after, the date a person makes their claim. So the sooner they submit their claim the quicker we can pay them.

Making a claim for payment

Generally, a person must be in Australia on the day a claim for a payment or card is made (some exceptions may apply, including when claiming under an International Social Security Agreement from outside Australia).

Separated couples

Partnered people may receive certain single rates of payment if they are in respite care, or if they are separated from their partner due to illness or imprisonment.

Payment method

We generally make payments into a bank, credit union or building society account. Some exemptions may apply.

Reviews and appeals

If a customer disagrees with a decision we make about their payment, they can ask for an explanation or apply for a formal review of the decision.

If a customer disagrees with the outcome of a formal review, they can ask the Administrative Review Tribunal to review the decision.

Go to servicesaustralia.gov.au/reviewsandappeals for more information.

Bereavement support

We have payments and services for people who experience the loss of someone close to them, such as a partner, a child or someone they are caring for. For more information, resources and support, go to servicesaustralia.gov.au/bereavement

Disclaimer

The information contained in this publication is accurate as at 20 September 2026. It's intended only as a guide to payments available.

servicesaustralia.gov.au