

A guide to Australian Government payments

1 July 2021 to 19 September 2021

On behalf of the Department of Social Services, the Department of Agriculture, Water and the Environment and the Department of Education, Skills and Employment.

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

If you're affected by coronavirus go to servicessaustralia.gov.au/covid19 to find out about payments, services and information to help you.

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FAMILIES

Family Tax Benefit Part A

Basic conditions of eligibility

Family Tax Benefit can be paid to a parent, guardian or an approved care organisation. To be eligible the claimant must:

- have a Family Tax Benefit child (FTB child) in their care (see FTB child information below), and
- meet residential requirements (described under 'Residence requirements'), and
- have income under a certain amount (described under 'Income test').

Family Tax Benefit child

To be an FTB child, a child must be aged:

- 0–15 years, or
- 16 to 19* years and in full-time secondary study (including those repeating Year 12) or be exempt from this requirement.

The child must also:

- be in your care for at least 35 per cent of the time**
- not receive a pension or benefit, or labour market program payment such as Youth Allowance
- not receive a prescribed education scheme payment such as ABSTUDY if they are aged 16, unless the child receives ABSTUDY, is undertaking full-time study and is boarding away from home for the purposes of attending school.

*A young person aged 19 can be an FTB child up to the end of the calendar year in which they turn 19, as long as they are in full-time secondary study.

**If you care for a child between 14 per cent and less than 35 per cent of the time you will not be eligible to receive the child related components of Family Tax Benefit payments, but you may be eligible to receive Rent Assistance, a Health Care Card, Remote Area Allowance, Child Care Subsidy and the lower threshold of the Medicare Safety Net.

Residence requirements

- A claimant must be living in Australia and be:
 - an Australian citizen, or
 - the holder of a permanent visa, or
 - a New Zealand citizen who is a holder of a Special Category visa, or
 - a holder of a temporary visa subclass 060, 070, 309, 449, 785, 786, 790 or 820.
- Available to newly arrived migrants after 52 weeks in Australia as an Australian resident (some exemptions may apply).
- The child must meet the above requirements or must be living with the claimant.
- Family Tax Benefit may be claimed during a temporary absence from Australia.

- Family Tax Benefit Part A can generally only be paid for up to six weeks of a temporary absence from Australia. However, the length of your last return to Australia, or the type of visa you hold, may affect your entitlement while absent from Australia.
- Children are also affected by the above rules if they leave Australia.

Basic rates and methods of payment

- Family Tax Benefit can be paid either fortnightly or as a lump sum after the end of the financial year.
- Family Tax Benefit Part A includes a supplement (described under Family Tax Benefit Part A supplement eligibility) which is only available after the end of the financial year when a family's entitlement to Family Tax Benefit is reconciled and may be used to offset overpayments.
- You can lodge a claim for Family Tax Benefit up to three months before the expected birth of your child or when the child is expected to enter your care.
- If you claim Family Tax Benefit for a financial year after the end of that year:
 - you need to lodge the claim within 12 months after the end of that year, and
 - you and your partner must lodge an income tax return or tell us that you are not required to lodge an income tax return within 12 months after the end of that year.

You must contact us to advise if there are special circumstances that prevent you from lodging your claim or income tax return.

Maximum rates of Family Tax Benefit Part A*

For each child aged	Fortnight	Annual**
0–12 years of age	\$191.24	\$5,774.30
13–15 years of age	\$248.78	\$7,274.45
16–19 years of age secondary student, or exempt from requirement	\$248.78	\$7,274.45
0–19 years in an approved care organisation	\$61.46	\$1,602.35

*Eligible families may also receive Energy Supplement (page 34).

**The Family Tax Benefit Part A maximum annual amount (except for approved care organisations) includes the end of year supplement of \$788.40 per child. The supplement is paid after the end of the financial year if your family has a combined income less than or equal to \$80,000 and once certain other conditions have been met.

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

Note: a child is not a secondary student if they have completed year 12 or equivalent.

Maintenance Action Test for Family Tax Benefit Part A

Where possible, parents should take primary responsibility for the cost of looking after their children. This is why we ask you to apply for child support.

If you or your partner care for children from a previous relationship and want to receive more than the base rate of Family Tax Benefit Part A, you must take reasonable action to obtain child support. We call this the Maintenance Action Test. You can meet this test by applying for a child support assessment.

If you don't do this you may only receive the base rate of Family Tax Benefit Part A for the child.

If there is anything that makes it difficult for you or your partner to apply for child support from the other parent, or you or your partner are unsure of what to do, you should contact us.

Base rate of Family Tax Benefit Part A*

For each child aged	Fortnight	Annual**
0–19 years of age	\$61.46	\$2,390.75

*Eligible families may also receive Energy Supplement (page 34).

**The Family Tax Benefit Part A base rate annual amount includes the end of year supplement of \$788.40 per child. The supplement is paid after the end of the financial year if your family has a combined income less than or equal to \$80,000 and once certain conditions have been met.

Note: the base rate of Family Tax Benefit Part A is paid at the same rate for all age groups.

Family Tax Benefit Part A supplement eligibility

The Family Tax Benefit Part A supplement is paid after the end of the financial year if your family has a combined income less than or equal to \$80,000. To be eligible for the supplement (worth up to \$788.40 per child, per year) you and your partner must lodge tax returns or notify us if you or your partner are not required to lodge within 12 months after the end of the relevant financial year.

Family Tax Benefit Advance

A lump sum advance payment may be available to families receiving Family Tax Benefit Part A by instalments. You may be eligible for a Family Tax Benefit Advance if your rate of Family Tax Benefit Part A is equivalent to at least the base rate for one child and repayment of the advance will not cause you to suffer financial hardship. 7.5 per cent of your annual Family Tax Benefit Part A entitlement may be paid in advance at any one time, up to a \$1,161.71 limit.

Family Tax Benefit Part A immunisation and health check requirements

To meet immunisation requirements, a 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.

Families will have their rate reduced by up to \$29.68 per fortnight for each child not meeting the immunisation requirement. The reduction may also apply to lump sum claims.

Health Check requirements also apply if you or your partner receive an income support payment and have a child that turns four years during the entitlement year. Your Family Tax Benefit Part A may be reduced if by the time the child turns five years, they haven't had a health check or you haven't informed us they've had their health check.

Rent Assistance

- Rent Assistance may be paid. See page 34 for eligibility and other information.

Health Care Card

- Health Care Card (page 40) may be available.

Income test

- An income estimate does not need to be provided for those who are single and receive certain income support payments at a rate above nil from us or the Department of Veterans' Affairs.
- In most cases your Family Tax Benefit Part A payment is worked out using two income tests—the one that gives you the highest rate will be applied.

The first test reduces the **maximum** rate of Family Tax Benefit Part A by 20 cents for each dollar between \$56,137 and \$99,864 and by 30 cents for each dollar over \$99,864. The second test reduces the **base** rate of Family Tax Benefit Part A by 30 cents for each dollar above \$99,864.

- You may also be prohibited from receiving your Family Tax Benefit by fortnightly instalments if you have outstanding income tax returns or related debts.
- You and your partner must lodge an income tax return or tell us that you are not required to lodge an income tax return within 12 months after the end of the relevant financial year or any Family Tax Benefit you receive will have to be repaid.

Income limits above which only the base rate of Family Tax Benefit Part A may be paid

Number of Children aged	13–15 years of age or secondary students 16–19 years of age			
	Nil	One	Two	Three
0–12 years of age	Nil	\$80,556	n/a	n/a
	One	\$73,055	\$97,474	n/a
	Two	\$89,973	n/a	n/a
	Three	n/a	n/a	n/a

Note: these amounts may be higher if Energy Supplement and/or Rent Assistance is paid with Family Tax Benefit Part A.

Note: n/a indicates base rate does not usually apply for these family combinations. This is because the rate calculated for these family combinations under the first income test, which uses the maximum rate, is usually higher than the rate that is calculated under the second income test, which uses the base rate. Income limits are indicative only, please contact us for a more accurate assessment based on your circumstances.

Income limits at which Family Tax Benefit Part A may not be paid

Number of Children aged		13–15 years of age or secondary students 16–19 years of age			
		Nil	One	Two	Three
0–12 years of age	Nil				
	One	\$105,206	\$110,547	\$130,573	\$152,193
	Two	\$110,547	\$125,573	\$147,193	\$168,813
	Three	\$120,572	\$142,192	\$163,812	\$185,433

Note: these amounts may be higher if certain supplements are also paid, such as Energy Supplement, Multiple Birth Allowance and Rent Assistance.

Note: income limits are indicative only, please contact us for a more accurate assessment based on your circumstances. Families with income approaching these amounts may elect to be paid the Family Tax Benefit at a lower rate or at the end of the financial year to reduce or avoid overpayment.

Maintenance income test for Family Tax Benefit Part A

- Maintenance income free areas per year:
 - Single parent, or one of a couple receiving maintenance \$1,697.25
 - Couple, each receiving maintenance \$3,394.50
 - For each additional child \$565.75
- Maintenance over these amounts may reduce the maximum rate of Family Tax Benefit Part A by 50 cents in the dollar for each child attracting maintenance. It does not reduce the base rate of Family Tax Benefit Part A or the Family Tax Benefit Part A rate for children who do not attract maintenance.
- Maintenance includes child support for an FTB child and partner (spousal) maintenance you or your current partner receive from a former partner

Assets test

- No assets test.

Newborn Supplement and Newborn Upfront Payment

Basic conditions of eligibility

- Families eligible for Family Tax Benefit Part A who are not accessing Parental Leave Pay, may receive the Newborn Supplement which is an increase to the Family Tax Benefit Part A rate for a period of up to 13 weeks to help with the upfront costs of a newborn child, a child aged under one year who becomes entrusted to the care of a non-parent carer, or a child placed for adoption.
- Families who are eligible for the Newborn Supplement may also receive the Newborn Upfront Payment of \$575, paid as an upfront lump sum.

- Newborn Supplement is payable for an FTB 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 as part of a process of adoption, and the adopting parent or their partner is eligible for Family Tax Benefit Part A within the period of 12 months beginning on the day of the child's entrustment to care.
- Families cannot receive Parental Leave Pay and Newborn Supplement for the same child. For multiple births (for example, twins or triplets), Parental Leave Pay may be payable for one child and Newborn Supplement for the other child or children, or Newborn Supplement may be payable for each child.

Basic rates and methods of payment

- The extra amount of Newborn Supplement and Newborn Upfront Payment for eligible families totals up to \$2,300.36 for the first child (and each child in a multiple birth) and up to \$1,151.03 for subsequent children.
- Newborn Supplement is paid with Family Tax Benefit Part A through regular fortnightly payments or as part of a lump sum claim after the end of the financial year. Fortnightly payments are made for a period of up to 13 weeks with the first instalment including the Newborn Upfront Payment of \$575 (where eligible).

Multiple Birth Allowance

Basic conditions of eligibility

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

Basic rates

- Triplets \$165.34 per fortnight or \$4,310.65 pa.
- Quadruplets or more \$220.22 per fortnight or \$5,741.45 pa.

Other payments

- Recipients of Family Tax Benefit Part A may be eligible for other payments delivered by us. These payments are not part of Family Tax Benefit Part A. They include:
 - Double Orphan Pension (page 12)
 - Carer Allowance (page 20).

Family Tax Benefit Part B

Family Tax Benefit Part B provides extra assistance to single parent families, non-parent carers and some couple families with one main income earner. The payment is paid per family and takes into account that some parents and non-parent carers may have differing abilities to engage with the workforce based on their particular circumstances and the age of their youngest child.

Basic conditions of eligibility

- To be eligible, a family must:
 - have an FTB child aged under 13, or
 - have an FTB child aged 13 to 15 and be a single parent, grandparent or great-grandparent, or
 - have a qualifying full-time secondary student aged from 16 up to the end of the calendar year they turn 18 (who does not get Youth Allowance or a similar payment) and be a single parent, grandparent or great-grandparent.
- To be eligible, a family must also have care for at least 35 per cent of the time, and have income under a certain amount.

Residence requirements

- The residency requirements for Family Tax Benefit Part B are the same as those for Family Tax Benefit Part A, except that there is no waiting period for newly arrived migrants for Family Tax Benefit Part B.
- Family Tax Benefit Part B can generally only be paid for up to six weeks of a temporary absence from Australia. However, the length of your last return to Australia, or the type of visa you hold, may affect your entitlement while absent from Australia.
- Children are also affected by the above rules if they leave Australia.

Basic rates and methods of payment

- Payments are made either fortnightly or as a lump sum at the end of the financial year.
- Family Tax Benefit Part B includes a supplement which is only available after the end of the financial year after you and your partner lodge your tax return or tell us that you and your partner are not required to lodge a tax return.
- You and your partner must lodge an income tax return or tell us that you are not required to lodge an income tax return within 12 months after the end of the relevant financial year.
- The Family Tax Benefit Part B supplement may be used to offset overpayments.
- A person and/or their partner will not be eligible for Family Tax Benefit Part B for any days or periods they are receiving Parental Leave Pay.

Maximum rate of Family Tax Benefit Part B paid per family based on the age of the youngest child*

Age of youngest child	Fortnight	Annual
Under 5 years of age	\$162.54	\$4,620.90
5–15 years of age (must be a full-time secondary student if aged 16–18)	\$113.54	\$3,343.40

*Eligible families may also receive Energy Supplement (page 34).

Note: payment per year figures include the Family Tax Benefit Part B supplement (\$383.25 per family) but the fortnightly figures do not. The supplement can only be paid after the end of the financial year.

Income test

- Family Tax Benefit Part B is limited to families where the higher income earner in an eligible couple (a couple with a youngest child under 13 or a grandparent or great-grandparent couple with a youngest child over 13) or a single parent, has an income of \$100,900 per year or less.
- Single parents automatically receive the maximum amount of Family Tax Benefit Part B if they have an income of \$100,900 per year or less.
- For eligible couples where the higher income earner has an income of \$100,900 per year or less, the income of the lower earner affects how much Family Tax Benefit Part B the family will receive. The lower earner can have income up to \$5,840 and still receive the maximum rate of Family Tax Benefit Part B. Payments are reduced by 20 cents for each dollar of income earned over \$5,840.
- Eligible couples can still receive some Family Tax Benefit Part B if:
 - their youngest child is aged under five years and the lower earner has income less than \$28,945 per annum, or
 - their youngest child is aged between five and 18 years and the lower earner has income less than \$22,557 per annum.

Note: these amounts may be higher if Energy Supplement is paid with Family Tax Benefit Part B.

- You and your partner must lodge an income tax return or tell us that you are not required to lodge an income tax return within 12 months after the end of the relevant financial year or any Family Tax Benefit you receive will have to be repaid.
- You may also be prohibited from receiving your Family Tax Benefit by fortnightly instalments if you have outstanding income tax returns or related debts.

Assets test

- No assets test.

Family Tax Benefit Bereavement Payment

- Family Tax Benefit can be paid for a child who dies. Family Tax Benefit can continue to be paid as a fortnightly payment for up to 14 weeks after the child has died or as a lump sum payment.
- When a child dies, a customer who is eligible for Family Tax Benefit but has not been paid, can make a claim and be paid a lump sum payment.

Stillborn Baby Payment

- A separate Stillborn Baby Payment is available for families who experience the loss of their baby as a result of stillbirth, if Parental Leave Pay is not payable.
- The Stillborn Baby Payment provides assistance with the extra costs associated with a stillborn child.

Basic conditions of eligibility

- Eligibility may be met if the estimated income of the individual and partner does not exceed \$64,890 for the six month period beginning on the day of the stillborn child's delivery.
- Alternatively, eligibility may be met if the individual or their partner is entitled to Family Tax Benefit Part A (for another child) for any day during the 52 week period beginning on the day of the stillborn child's delivery.
- Families cannot receive Parental Leave Pay and Stillborn Baby Payment for the same child. For multiple births (for example, twins or triplets), Parental Leave Pay may be payable for one child and Stillborn Baby Payment for the other child or children, or Stillborn Baby Payment may be payable for each child.

Basic rates

- \$3,639.04 for each stillborn baby, paid as a lump sum.

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.

If you receive Family Tax Benefit, we'll automatically assess your eligibility. If you don't, you 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

Paid Parental Leave Scheme

- The Paid Parental Leave scheme is an entitlement for eligible working parents. The Paid Parental Leave scheme provides financial support to families to enable more parents to take time off work to care for their children during the vital early months following birth or adoption.
- The scheme provides two government-funded payments:
 - **Parental Leave Pay** to help parents (usually birth mothers) spend time at home with a newborn or recently adopted child, and to help employers retain skilled staff.
 - **Dad and Partner Pay** to help dads or partners (including adoptive parents) take time off work to bond with their newborn or recently adopted child, and support mums or partners during this time.

Parental Leave Pay

Basic conditions of eligibility

- A person may be eligible for a maximum of 18 weeks (90 payable days) Parental Leave Pay if they:
 - are the primary carer of a newborn or recently adopted child
 - meet the Paid Parental Leave residency requirements, and
 - have met the Paid Parental Leave work test and income test before the birth or adoption occurs.
- The birth mother or the initial primary carer of an adopted child must usually apply for Parental Leave Pay, unless there are exceptional circumstances.
- Parental Leave Pay can be paid at the same time as paid or unpaid leave. Generally, it cannot be paid when a person is working. There are some exceptions to this rule.

- Parental Leave Pay is paid as:
 - a single continuous Paid Parental Leave period of up to 12 weeks. This is 60 payable days, and
 - 30 Flexible Paid Parental Leave days.
- A person and/or their partner will not be eligible for Family Tax Benefit Part B for any days or periods they are receiving Parental Leave Pay.
- Claims for Parental Leave Pay can be lodged up to three months prior to the child's expected date of birth or adoption.
- A person may still be eligible for Parental Leave Pay in the event of a stillbirth or infant death.
- Parents are required to formally register the birth of their child as a condition of receiving Parental Leave Pay. This requirement does not apply to parents whose child is stillborn, adopted or born outside Australia.
- A person can receive either Parental Leave Pay or Newborn Supplement/Newborn Upfront Payment for a child. They cannot receive both payments for the same child.
- For more information go to servicessaustralia.gov.au/parentalleavepay

Paid Parental Leave period

- The Paid Parental Leave period must be a single continuous block.
- A person must be on leave or not working from the time they become the child's primary carer until the end of their Paid Parental Leave period.
- If a primary carer returns to work before or during their Paid Parental Leave period, the remaining entitlement within their Paid Parental Leave period will be forfeited.
- To claim the maximum Paid Parental Leave period, a person must claim and nominate a start date no more than 40 weeks after the birth or adoption of a child.

Flexible Paid Parental Leave days

- There are 30 Flexible Paid Parental Leave days.
- A person can choose to:
 - connect them to the 12 week Paid Parental Leave period to make a continuous block of up to 18 weeks, or
 - access them at a later time, or
 - give them to another person (such as their partner) to use on days that they have care of the child.
- Flexible Paid Parental Leave days can be paid on days that a person has primary care of the child and is not working.
- A person must use Flexible Paid Parental Leave days within two years of the child's birth or adoption.

Work test

- Full-time, part-time, casual, seasonal, contract and self-employed workers may be eligible for the scheme.
- To meet the Paid Parental Leave work test for Parental Leave Pay, a person 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 two working days.

Note: a working day is a day on which a person has worked for at least one hour.

Note: there are some exceptions to the work test due to pregnancy complications, dangerous jobs and/or premature birth.

Note: parents may be able to count a period of Parental Leave Pay or Dad and Partner Pay in respect of a previous child as 'work' towards a claim for a subsequent child.

Note: parents can count periods of JobKeeper Payment as 'work' towards the Work Test.

Residence requirements

- A claimant must be living in Australia and be:
 - an Australian citizen, or
 - the holder of a permanent visa, or
 - a New Zealand citizen who is a holder of a Special Category visa, or
 - a holder of a temporary visa subclass 060, 070, 309, 449, 785, 786, 790 or 820.
- Available to newly arrived migrants after 104 weeks in Australia as an Australian resident (some exemptions may apply).
- To be eligible for the Paid Parental Leave period, a primary claimant must satisfy the residence requirements on every day from:
 - the day they become the primary carer of the child, to the end of the Paid Parental Leave period.
- A claimant must satisfy residence requirements to be eligible for a Flexible Paid Parental Leave day.
- Parental Leave Pay may be paid during a temporary absence from Australia of up to 56 weeks. However some recipients (certain temporary visa holders) may not be paid at all, or only in limited circumstances.

Basic rates and methods of payment

- The current rate is \$772.55 a week (\$154.51 a day) before tax.
- Parental Leave Pay is taxable.
- Parental Leave Pay is payable for a maximum of 18 weeks (90 payable days).
- A Paid Parental Leave period can start from the date of birth or adoption, or a later date, and must be fully paid within 52 weeks of the child's birth or adoption.

- Flexible Paid Parental Leave days can be paid from the day after the Paid Parental Leave period ends and must be fully paid within two years of the child's birth or adoption.
- Employers must provide Parental Leave Pay to eligible employees who:
 - have worked with the employer for at least 12 months prior to the expected date of birth or adoption
 - will be an employee of the employer for the Paid Parental Leave period and any connected Flexible Paid Parental Leave days
 - are an Australian-based employee, and
 - are expected to receive at least eight weeks of Parental Leave Pay from the employer.
- If an employer is not required to provide Parental Leave Pay, they can still choose to provide it. The employer and employee must agree for this to happen.
- Eligible parents who do not receive Parental Leave Pay from their employer, will receive it from us.

Note: Parental Leave Pay is counted as income for income support payments.

Income test

- A person's income test is based on the financial year before either:
 - the date of birth or adoption
 - the date they lodge their claim.
 - We will use whichever date is earlier.
- A person must have an individual adjusted taxable income of either:
 - \$150,000 or less in the 2019–20 financial year
 - \$151,350 or less in the 2020–21 financial year.

Assets test

- No assets test.

Dad and Partner Pay

Basic conditions of eligibility

- A person may be eligible for a maximum period of two weeks Dad and Partner Pay if they:
 - are caring for a newborn or recently adopted child
 - meet the Paid Parental Leave residency requirements
 - meet the Paid Parental Leave work test and income test before the start of their Dad and Partner Pay period, and
 - are on unpaid leave or not working during their Dad and Partner Pay period. There are some exceptions to this rule.
- To claim Dad and Partner Pay a person must be:
 - the biological father of the child, or
 - the partner of the birth mother, or
 - an adoptive parent.
- A person may also be able to claim Dad and Partner Pay in exceptional circumstances.

- Birth mothers are not eligible to apply for Dad and Partner Pay.
- Dad and Partner Pay and Parental Leave Pay may be paid for the same child.
- A person and/or their partner may be eligible for Family Tax Benefit Part B during their Dad and Partner Pay period.
- Claims for Dad and Partner Pay must be lodged by the claimant. Claims may be lodged up to three months prior to the child's expected date of birth or adoption.
- A person may still be eligible for Dad and Partner Pay in the event of a stillbirth or infant death.
- Parents are required to formally register the birth of their child as a condition of receiving Dad and Partner Pay. This requirement does not apply to parents whose child is stillborn, adopted or born outside Australia.
- For more information go to servicesaustralia.gov.au/dadandpartnerpay

Work test

- Full-time, part-time, casual, seasonal, contract and self-employed workers may be eligible for the scheme.
- To meet the Paid Parental Leave work test for Dad and Partner Pay, a person must have:
 - worked for at least 10 months of the 13 month work test period prior to their Dad and Partner Pay period, 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 two working days.

Note: a working day is a day on which a person has worked for at least one hour.

Note: there are some exceptions to the work test due to premature birth.

Note: parents may be able to count a period of Parental Leave Pay or Dad and Partner Pay in respect of a previous child as 'work' towards a claim for a subsequent child.

Note: parents can count periods of JobKeeper Payment as 'work' towards the Work Test.

Residence requirements

As for Parental Leave Pay, except that a claimant must meet the residence requirements from the start date of their Dad and Partner Pay period.

Basic rates and methods of payment

- The current rate is \$772.55 a week before tax.
- Dad and Partner Pay is taxable.
- Dad and Partner Pay is payable for a maximum period of two weeks.
- Dad and Partner Pay can start from the date of birth or adoption, or a later date, and must be fully paid within 52 weeks of the birth or adoption.
- An eligible father or partner will receive Dad and Partner Pay directly from us.

Note: Dad and Partner Pay is counted as income for income support payments.

Income test

- A person's income test is based on the financial year before either:
 - the start of their Dad and Partner Pay period
 - the date they lodge their claim.
 - We will use whichever date is earlier.
- A person must have an individual adjusted taxable income of either:
 - \$150,000 or less in the 2019–20 financial year
 - \$151,350 or less in the 2020–21 financial year.

Assets test

- No assets test.

Child Care Subsidy

The 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, and
- be a FTB or regular care child of the individual or their partner, and
- be 13 years of age or under and not attending secondary school (in certain circumstances an individual may be eligible for a child who does not meet this criteria, such as children with a disability or medical condition), and
- meet the immunisation requirements.

The claimant or their partner must:

- meet the residency requirements, and
- have a genuine liability for the payment of child care fees under a complying written arrangement with their child care provider.

To meet the residency requirements, the claimant or partner must be living permanently in Australia and be:

- an Australian citizen, or
- the holder of a permanent visa, or
- hold a Special Category visa, or
- hold a certain temporary visa type for example a partner provisional or temporary protection visa, or
- a student from outside Australia directly sponsored by the Australian Government, or
- a non-resident experiencing hardship or special circumstances.

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.

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. Additional absence days are available for certain reasons, such as the child being ill, if supporting documentation is provided to their child care provider.

For more information go to servicessaustralia.gov.au/childcaresubsidy

Child Care Subsidy entitlement

Child Care Subsidy entitlement depends on:

- the individual's, and their partner's if they have one, combined annual adjusted taxable income, and
- the activity level of the individual and their partner, if they have one, and
- the type of approved child care service used, and whether the child attends school.

For general enquiries, families should use the Payment and Service Finder on servicessaustralia.gov.au/estimators to help work out how much Child Care Subsidy they may be entitled to.

Income test

- Income thresholds are used to determine a family's Child Care Subsidy percentage. If an individual has a partner, their income is combined to determine their subsidy percentage.
- Families earning \$70,015 or less receive a subsidy of 85 per cent of the actual fee charged (up to 85 per cent of an hourly fee cap). For family incomes above \$70,015, the subsidy gradually decreases to 20 per cent when family income reaches \$344,305. For families with incomes of \$354,305 or more, the subsidy is zero per cent.

Combined family income	Subsidy per cent of the actual fee charged (up to relevant percentage of the hourly rate cap)
Up to \$70,015	85 per cent
More than \$70,015 to below \$175,015	Decreasing to 50 per cent*
\$175,015 to below \$254,305	50 per cent
\$254,305 to below \$344,305	Decreasing to 20 per cent*
\$344,305 to below \$354,305	20 per cent
\$354,305 or more	0 per cent

*Subsidy decreases by one per cent for each \$3,000 of family income.

Note: all CCS rates in this guide take effect from 12 July 2021. Rates for the previous CCS year can be located in the previous version of this guide found at servicessaustralia.gov.au/paymentsguide

- Families earning \$190,015 or less are not subject to an annual subsidy cap. Families earning more than \$190,015 are subject to an annual cap of \$10,655 per child.

Activity

- To be entitled to subsidised care, an individual must either meet the Child Care Subsidy activity test, or be exempt. If the individual is not exempt from the activity test, the number of hours of subsidised care they are entitled to per fortnight is determined by the amount of recognised activity the individual undertakes in a fortnight.
- In single parent families, the sole parent must meet the activity test or have an exemption. In two parent families, each parent must meet the activity test or have an exemption. The parent with the lowest activity test result determines the hours of subsidised care per fortnight for each child in the family attending approved child care. Unless otherwise specified, the activity test result applies to all children in the family.
- The following table shows the number of hours of subsidised care per fortnight an individual is entitled to based on their hours of recognised activity.

Step	Hours of recognised activity per fortnight	Maximum number of hours of subsidy per fortnight
1	8 hours to 16 hours	36 hours
2	More than 16 hours to 48 hours	72 hours
3	More than 48 hours	100 hours

- Families with combined annual adjusted taxable income of \$70,015 or less who do not meet or who are not exempt from the activity test are entitled to 24 hours of subsidised care per fortnight under the Child Care Safety Net.
- Parents who do not meet, and are not exempt from, the activity test are entitled to 36 hours of subsidised care per fortnight to support their preschool-aged child's attendance at a preschool program in a centre based day care service (where the child is in the year two years before grade one at school).
- Individuals can combine recognised activities, and include reasonable travel time, when declaring their hours of activity. Travel time is the time taken travelling from the approved child care service to the place where they do the activity and travel from this place back to the child care service. Activity hours do not need to coincide with child care hours.
- Families should visit education.gov.au/child-care-subsidy-activity-test to find out more about recognised activity and exemptions for the Child Care Subsidy activity test.

Hourly rate caps

- The hourly rate caps are the maximum hourly rate the Government subsidises for each service type. A family's Child Care Subsidy percentage is used in combination with the hourly rate caps to calculate the amount of subsidy per hour a family is entitled to receive for each child attending approved child care.
- Where a child care service charges a fee that is less than the hourly rate cap, families receive their applicable percentage of the actual fee charged. Where a service charges a fee that is equal to or above the relevant rate cap, families receive their applicable percentage of the hourly rate cap.
- The hourly rate cap that applies to children attending centre based day care and outside school hours care is determined by whether the child attends school.
- The hourly rate caps are:

Service type	Hourly rate cap (children below school age)	Hourly rate cap (school aged children)
Centre based day care	\$12.31	\$10.77
Outside school hours care	\$12.31	\$10.77
Family day care	\$11.40	
In home care (per family)	\$33.47	

For the purpose of the hourly rate caps, a child is taken to attend school from the first day of scheduled physical attendance, and where any of the following apply:

- the child has turned six
- the child attends the year of school before grade one
- 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 one, 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 must be reconciled each financial year. You and your partner must lodge an income tax return, or advise that you are not required to lodge within 12 months after the end of the relevant financial year or your ongoing Child Care Subsidy will cease.

If after 24 months you still have not lodged for the relevant financial year, any Child Care Subsidy you received for that year will have to be repaid.

Child Care Subsidy is generally paid directly to approved child care providers to be passed on as a fee reduction to individuals. In limited circumstances, Child Care Subsidy may be paid directly to individuals prior to reconciliation.

Throughout the year all families have five per cent of their weekly entitlement to Child Care Subsidy withheld as a way to reduce the likelihood of families incurring a debt at the end of a financial year when reconciliation occurs. Families are able to request a variation to the default withholding percentage, either a decrease or increase, to suit their particular circumstances.

At the end of the financial year, Child Care Subsidy payments are reconciled when actual annual adjusted taxable income is known (generally after parents have lodged their tax return). Where actual adjusted taxable income is higher than estimated, families may have been overpaid and incur a debt. In the case where families receive more subsidy than they were entitled to, any withheld amount is used to offset the overpayment. Where families receive the correct amount of subsidy or less than they were entitled to, the amount withheld and any additional amounts is paid directly to them as a lump sum.

Assets test

- No assets test.

Additional Child Care Subsidy

- The Additional Child Care Subsidy (ACCS) provides targeted additional fee assistance to families and children facing barriers in accessing affordable child care.

Basic conditions of eligibility

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

Additional Child Care Subsidy (child wellbeing)

- Additional Child Care Subsidy (child wellbeing) provides assistance for families who need practical help with the cost of child care to support their child's wellbeing.

An approved child care provider determines initial eligibility for Additional Child Care Subsidy (child wellbeing), and parents can receive a higher rate of subsidy for up to six weeks. If the provider considers this subsidy is needed for more than six weeks, they can apply to us to approve Additional Child Care Subsidy (child wellbeing) for longer periods. Parents/ Carers should talk to their child care provider to determine if ACCS (child wellbeing) is appropriate for their circumstances.

Additional Child Care Subsidy (grandparent)

- To be eligible for Additional Child Care Subsidy (grandparent), an individual or their partner must:
 - receive an eligible income support payment from us or the Department of Veterans' Affairs
 - be the grandparent or great-grandparent of the child(ren), and
 - be the principal carer of their grandchild(ren) by providing all or at least 65 per cent of ongoing daily care, and have substantial autonomy for the day to day decisions about the child(ren)'s care, welfare and development.

Additional Child Care Subsidy (temporary financial hardship)

- To be eligible for Additional Child Care Subsidy (temporary financial hardship), an individual must:
 - be experiencing financial hardship due to specific circumstances that occurred no more than six months before an application is made, and
 - the financial hardship must result in a substantial reduction in the ability to pay child care fees.

Additional Child Care Subsidy (transition to work)

- To be eligible for Additional Child Care Subsidy (transition to work), an individual must:
 - receive an eligible income support payment
 - have a family income under \$70,015
 - have an active job/participation plan, where one is required
 - meet the Additional Child Care Subsidy (transition to work) activity requirements
 - not exceed the time limit for which Additional Child Care Subsidy (transition to work) can be paid for their activity/ies.

Basic rates and methods of payment

- For Additional Child Care Subsidy (child wellbeing), Additional Child Care Subsidy (grandparent) and Additional Child Care Subsidy (temporary financial hardship) families will receive a subsidy equal to the actual fee charged by the child care service, up to 120 per cent of the Child Care Subsidy hourly rate cap, whichever is lower. Families can receive up to 100 hours of subsidised care per fortnight.
- For Additional Child Care Subsidy (transition to work) families will receive a subsidy equal to 95 per cent of the actual fee charged by the child care service, up to 95 per cent of the Child Care Subsidy hourly rate cap, whichever is lower.
- The Additional Child Care Subsidy is paid directly to approved child care services.

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

Double Orphan Pension

Basic conditions of eligibility

- Children aged under 16 in care and control of recipient.
- Full-time dependent secondary students aged 16–19* who do not receive Youth Allowance.
- Both the children's parents have died, or
- One parent has died and the whereabouts of the other is unknown to the claimant, or
- One parent has died and the other parent is in prison for at least 10 years or held on remand and charged with an offence that may be punishable by imprisonment for a term of at least 10 years, or
- One parent has died and the other parent is a patient of a psychiatric hospital or nursing home indefinitely.
- Refugee children under certain circumstances.
- Payable to a guardian or approved care organisation.

*A young person aged 19 will be eligible for Double Orphan Pension up to the end of the calendar year in which they turn 19, as long as they are a full-time secondary student.

For more information go to servicesaustralia.gov.au/orphanpension

Residence requirements

- Claimant must be living in Australia and be:
 - an Australian citizen, or
 - the holder of a permanent visa, or
 - a New Zealand citizen who is a holder of a Special Category visa, or
 - a holder of a temporary visa subclass 060, 070, 309, 449, 785, 786, 790 or 820.
- The child must meet the above requirements or must be living with the claimant.
- May be paid for up to six weeks of a temporary absence from Australia. However, some recipients (certain temporary visa holders) may not be paid at all, or only in strictly limited circumstances.
- Can be claimed during a temporary absence from Australia.

Note: different rules may apply if a person is covered by an International Social Security Agreement. For more information go to servicesaustralia.gov.au/international

Basic rates

- The base rate of Double Orphan Pension is \$66.10 per fortnight.
- An additional component of Double Orphan Pension may be paid. The additional component will be equal to the difference between the carer's entitlement to Family Tax Benefit for the young person and the Family Tax Benefit received for the young person immediately before they became a double orphan. The additional component will not be paid to approved care organisations.

Income test

- No income test.

Assets test

- No assets test.

Parenting Payment

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

For more information go to servicesaustralia.gov.au/parentingpayment or call us on the Families line.

Basic conditions of eligibility

- Must have qualifying child aged under six if partnered or aged under eight if single.
- Must be the principal carer of a qualifying child.
- Can be paid to only one member of a couple.
- If the qualifying child is aged under six, may be required to participate in ParentsNext.
- If single and the qualifying child is aged six or over, must enter into a Job Plan allowing participation in a broad range of activities.

Residence requirements

- Available to newly arrived migrants after 208 weeks in Australia as an Australian resident, unless they became a single parent while an Australian resident (for Parenting Payment (Single) only). Other exemptions may also apply.
- Can be paid for up to six weeks for a temporary absence from Australia or longer if the person has to travel to study or train as part of their full-time Australian course or Australian Apprenticeship. Payment may be affected by the length of time a person spends in Australia since their last return from overseas.
- Can be paid for up to six weeks when a qualifying child is temporarily absent from Australia. Payment may be affected by the length of time a child spends in Australia since their last return from overseas.

Note: different rules may apply if a person is covered by an International Social Security Agreement. For more information go to servicessaustralia.gov.au/international

Basic rates

Status	Fortnight
Single	\$825.80
Partnered	\$565.40

- For single parents, the typical fortnightly maximum payment rate is \$868.40, including the basic Pension Supplement (\$24.40), Energy Supplement (\$12) and Pharmaceutical Allowance (\$6.20).
- For partnered parents, the typical fortnightly maximum payment rate is \$573.30, including Energy Supplement (\$7.90).
- Pharmaceutical Allowance (page 37) is paid to single recipients under Age Pension age, and to partnered recipients in certain circumstances.
- Maximum Pension Supplement (page 36) is paid to recipients who have reached Age Pension age.
- Education Entry Payment of \$208 may be paid.
- Pensioner Education Supplement (page 26) may be paid to Parenting Payment (Single) recipients.
- Mobility Allowance (page 17) may be paid.
- Job seekers undertaking Work for the Dole and certain other approved activities may be eligible for an additional supplement of \$20.80 per fortnight.

Rent Assistance

- Rent Assistance may be paid. It is normally paid with Family Tax Benefit Part A. See page 34 for eligibility and other information.

Income test

Single parents

- For maximum payment, the recipient's income must be no more than \$194.60 per fortnight, plus \$24.60 for each additional child. Income over this amount reduces the rate of payment by 40 cents in the dollar.
- A part payment may be available if the recipient's income is less than \$2,365.60 per fortnight, plus \$24.60 for each additional child. This amount is higher if over Age Pension age.

Partnered parents

Partner is not a pensioner

- For maximum payment, the recipient's income must be no more than \$150 per fortnight and the partner's income must be no more than \$1,124 per fortnight.
- Recipient's income reduces the rate by 50 cents for each dollar between \$150 and \$256, and by 60 cents for each dollar above \$256 per fortnight.
- Partner's income up to \$1,124 per fortnight has no effect. Income over this amount reduces the rate by 60 cents for each extra dollar.
- A part payment may be available provided all of the following conditions are met:
 - recipient's income must be less than \$1,123.17 per fortnight, and
 - partner's income must be less than \$2,079.50 per fortnight, and
 - the couple's combined income must be less than \$2,247.17 per fortnight.
- These conditions are a guide only. Some recipients who meet these conditions will not be eligible for Parenting Payment. Income limits may be higher if the recipient's partner is also receiving an income support payment. Eligibility can only be confirmed following a full assessment of a couple's income under the relevant income test.
- Different limits apply if the partner receives Youth Allowance or Austudy payment.

Partner is a pensioner

- For maximum payment, the couple's combined income must be no more than \$300 per fortnight.
- Couple's combined income reduces the rate by 25 cents for each dollar between \$300 and \$512, and by 30 cents for each dollar above \$512 per fortnight.
- For part payment, the couple's combined income must be less than \$2,246.34 per fortnight.

Assets test

- See Table A (page 42).
- Hardship provisions may apply.

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.

Basic conditions of eligibility

A claimant must be of Age Pension age to be eligible.

- People born before 1 July 1955 have reached Age Pension age.
- People born between 1 July 1955 and 31 December 1956 will be eligible at age 66½.
- People born on or after 1 January 1957 will be eligible at age 67.

Residence requirements

A claimant must:

- be an Australian resident and in Australia on the day the claim is made, unless claiming under an International Social Security Agreement, and
- have been an Australian resident for a continuous period of at least 10 years, or
- have been an Australian resident for periods that total more than 10 years, with at least five of those years in one continuous period, or
- have a qualifying residence exemption (arrived as refugee or under a special program).

People who don't meet these residence requirements may be eligible under other limited circumstances.

Age Pension can generally be paid for any period of absence from Australia (some exceptions may apply). However, after 26 weeks the rate may change.

Note: different rules may apply in the case of travel to New Zealand or if a person is covered by an International Social Security Agreement. Certain periods in countries with which Australia has an International Social Security Agreement may count towards Australian residence.

For more information go to servicessaustralia.gov.au/international

Basic rates

Status	Fortnight
Single	\$868.30
Member of a couple	\$654.50

Note: recipients may also get Pension Supplement (page 36) and Energy Supplement (page 34).

For singles, the fortnightly maximum payment rate is \$952.70, including Pension Supplement (\$70.30) and Energy Supplement (\$14.10).

For each member of a couple, the fortnightly maximum payment rate is \$718.10, including Pension Supplement (\$53) and Energy Supplement (\$10.60).

An advance payment may be available in certain circumstances. For more information go to servicessaustralia.gov.au/advancepayments

Pension reform transitional arrangements

If you were receiving a pension on 19 September 2009, we may be paying you a transitional rate of pension, which is based on the pension rules before the 2009 pension reforms. We regularly reassess your rate and will move you to the current rules if you 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.

Rent Assistance

- Rent Assistance may be paid. See page 34 for eligibility and other information.
- It is not paid to non-means tested blind pensioners, but can be paid to means tested blind pensioners.

Income test

- See Table C (page 42).
- No income test for blind pensioners unless they receive Rent Assistance. Blind pensioners may be affected by the special rules for compensation payments (page 43).

Assets test

- See Table B (page 42).
- Hardship provisions may apply.
- No assets test for blind pensioners unless they receive Rent Assistance. Blind pensioners may be affected by the special rules for compensation payments (page 43).

Pension Loans Scheme

The Pension Loans 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 provides fortnightly non-taxable income to both pensioners and non-pensioners.

For more information go to servicessaustralia.gov.au/pensionloan

Basic conditions of eligibility

A 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 you don't actually receive a payment, for example due to your 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.

Basic rates

The maximum amount of pension plus loan you can receive is 150 per cent of the maximum fortnightly rate of pension you qualify for. See table below for typical maximum amounts.

- If you receive a pension, your pension plus your loan can't exceed your maximum amount.
- If you don't receive a pension, your loan can be any amount up to your maximum amount.

Status	Maximum amount (fortnight)
Single	\$1,429.05
Member of a couple	\$1,077.15

Your maximum amount may be higher if you qualify for Rent Assistance, and is reduced by any Defence Force Income Supplement Allowance you receive from the Department of Veterans' Affairs.

You can nominate your loan amount and change it at any time. You can request your loan payments to stop at any time.

Loan details

Pension Loans Scheme debts accrue interest. At the time of publication, the annual interest rate is 4.5 per cent. The Minister for Families and Social Services sets the interest rate.

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

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

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

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 permanent physical, intellectual or psychiatric impairment.

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

Basic conditions of eligibility

A claimant must:

- be aged 16 or over and under Age Pension age when claiming, and
- meet specific manifest eligibility criteria, including being permanently blind, or
- have a permanent 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 two years due to impairment.

If 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

A claimant must:

- be an Australian resident and in Australia on the day the claim is made, unless claiming under an International Social Security Agreement
- have been an Australian resident for a continuous period of at least 10 years, or
- have been an Australian resident for periods that total more than 10 years, with at least five of those years in one continuous period, or
- have a qualifying residence exemption (arrived as refugee or under special humanitarian program), or
- have been an Australian resident when the inability to work occurred, or
- have been a dependent child of an Australian resident when the inability to work occurred.

Disability Support Pension may be paid during a temporary absence outside Australia for up to four weeks in a 12-month period, or longer if the person has to travel to study or train as part of their full-time Australian course or Australian Apprenticeship. It may be paid for up to a further four weeks of a temporary absence from Australia in certain circumstances. It can be paid indefinitely in some cases if the person is assessed in Australia prior to departure as having a permanent, severe impairment and no future work capacity, or terminally ill and returning to their country of origin or to be cared for by family.

Note: different rules may apply in the case of travel to New Zealand or if a person is covered by an International Social Security Agreement. Certain periods in countries with which Australia has an International Social Security Agreement may count towards Australian residence. For more information go to servicessaustralia.gov.au/international

Basic rates

Status	Fortnight
Single	\$868.30
Member of a couple	\$654.50

Note: recipients may also get Pension Supplement (page 36) and Energy Supplement (page 34).

For singles, the fortnightly maximum payment rate is \$952.70, including Pension Supplement (\$70.30) and Energy Supplement (\$14.10).

For each member of a couple, the fortnightly maximum payment rate is \$718.10, including Pension Supplement (\$53) and Energy Supplement (\$10.60).

- Education Entry Payment of \$208 may be paid.
- Pensioner Education Supplement (page 26) may be paid.
- Recipients undertaking Work for the Dole and certain other approved activities may be paid an additional supplement of \$20.80 per fortnight.
- People receiving payment at 19 September 2009 may be paid under transitional arrangements (page 14).

An advance payment may be available in certain circumstances. For more information go to servicessaustralia.gov.au/advancepayments

Basic rates—aged under 21, no children

Status	Fortnight
Single, not independent, living at parental home	
Under 18 years of age	\$435.10
18–20 years of age	\$486.50
Single, Independent	\$644.40
Member of a couple	\$644.40

Note: rates include Youth Disability Supplement (page 17) of \$131.90 per fortnight. Pharmaceutical Allowance (page 37), Energy Supplement (page 34), Utilities Allowance (page 38) and Telephone Allowance (page 38) may also be paid.

Rent Assistance

- Rent Assistance may be paid. See page 34 for eligibility and other information.
- It is normally not paid to single people aged under 21 without children if they live with their parents or guardian.
- It is not paid to non-means tested blind pensioners, but can be paid to means tested blind pensioners.

Income test

- See Table C (page 42).
- No income test for blind pensioners unless they receive Rent Assistance. Blind pensioners may be affected by the special rules for compensation payments (page 43).

Assets test

- See Table B (page 42).
- No assets test for blind pensioners unless they receive Rent Assistance. Blind pensioners may be affected by the special rules for compensation payments (page 43).
- Hardship provisions may apply.

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 does not require a separate claim.

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

Basic conditions of eligibility

Paid to recipients of:

- Disability Support Pension (aged under 21 without children)
- Youth Allowance and ABSTUDY Living Allowance, if aged under 22 and assessed as having a partial capacity to work.

Residence requirements

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

Basic rates

- Up to \$131.90 per fortnight.
- Recipients of Disability Support Pension (aged under 21 without children) receive the full amount, before the income and assets tests apply.
- Rates of Youth Allowance and ABSTUDY Living Allowance, including Youth Disability Supplement, can't exceed the equivalent JobSeeker Payment rate (page 31). This means some people get a lower rate of Youth Disability Supplement.

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 Table C (page 42) for recipients of Disability Support Pension (under 21, no children).
- See Table E (page 44) for recipients of Youth Allowance and ABSTUDY Living Allowance.

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 Table B (page 42) for recipients of Disability Support Pension (under 21, no children).
- See Table A (page 42) for recipients of Youth Allowance and 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, sickness and carers line.

Basic conditions of eligibility

A 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 a standard rate of Mobility Allowance, a claimant must:

- be undertaking any combination of paid or voluntary work or vocational training for 32 hours every four weeks, or
- be undertaking job search activities under a Job Plan or Participation Plan with Services Australia or an Employment Service Provider, or
- be receiving JobSeeker Payment, Youth Allowance or Austudy, and satisfy the associated mutual obligation or activity test requirements, or
- be participating in a Disability Employment Services—Disability Management Service.

To qualify for the higher rate of Mobility Allowance, a claimant must:

- be receiving JobSeeker Payment, Youth Allowance, Disability Support Pension or Parenting Payment, 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 Goods and Services Act.

Residence requirements

- Claimant must be an Australian resident.
- Available to newly arrived migrants after 208 weeks in Australia as an Australian resident (some exemptions may apply).
- May be paid for up to six weeks of temporary absence from Australia.

Basic rates

Status	Fortnight
Standard rate	\$99.50
Higher rate	\$139.10

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

Income test

- No income test.

Assets test

- No assets 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, sickness and carers line.

Basic conditions of eligibility

- Available to people with medical needs, or their carers, who:
 - are covered by a concession card (page 39) 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).

Basic rates

- \$164 per eligible piece of equipment per year.
- 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 two payments can be made for that piece of equipment each year, regardless of the number of different residences involved.
- Following the initial payment, claimants continue to receive the payment automatically in each subsequent year they are eligible.

Income test

- No income test.

Assets test

- No assets 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, sickness and carers line.

Basic conditions of eligibility

- A 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 six years 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
 - two 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 two 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 and in Australia on the day the claim is made unless claiming under an International Social Security Agreement.

- Available to newly arrived migrants after 104 weeks in Australia as an Australian resident (some exemptions may apply).
- May be paid for up to six weeks of a temporary absence from Australia or longer if the person has to travel to study or train as part of their full-time Australian course or Australian Apprenticeship.

Note: different rules may apply if a person is covered by an International Social Security Agreement. For more information go to servicessaustralia.gov.au/international

Basic rates

Status	Fortnight
Single	\$868.30
Member of a couple	\$654.50

Note: recipients may also get Pension Supplement (page 36) and Energy Supplement (page 34).

For singles, the fortnightly maximum payment rate is \$952.70, including Pension Supplement (\$70.30) and Energy Supplement (\$14.10).

For each member of a couple, the fortnightly maximum payment rate is \$718.10, including Pension Supplement (\$53) and Energy Supplement (\$10.60).

- People receiving Carer Payment for a child are automatically entitled to Carer Allowance (page 20).
- Education Entry Payment of \$208 may be paid.
- Pensioner Education Supplement (page 26) may be paid.
- People receiving payment at 19 September 2009 may be paid under transitional arrangements (page 14).

An advance payment may be available in certain circumstances. For more information go to servicessaustralia.gov.au/advancepayments

Rent Assistance

- Rent Assistance may be paid. See page 34 for eligibility and other information.

Income test (carer)

- See Table C (page 42).

Assets test (carer)

- See Table B (page 42).
- Hardship provisions may apply.

Income test (care receiver)

- Annual income of care receiver (and relevant family members) must not exceed \$116,189.

Assets test (care receiver)

- Assets of care receiver (and relevant family members) must not exceed \$716,750.
- 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).

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 servicessaustralia.gov.au/carerallocation or call us on the Disability, sickness and carers line.

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 19) for a child are automatically entitled to Carer Allowance.

People receiving Carer Allowance for a child qualify for a Health Care Card (page 40). 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.
- Available to newly arrived migrants after 52 weeks in Australia as an Australian resident (some exemptions may apply).
- May be paid for up to six weeks of a temporary absence from Australia.

Basic rates

- \$131.90 per fortnight.
- Paid for each eligible child receiving care, and up to two eligible adults receiving care.
- Child Disability Assistance Payment (page 21) may also be paid.

Income test

- The combined annual adjusted taxable income 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.

Assets test

- No assets test.

Carer Supplement

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

For more information go to servicessaustralia.gov.au/carersupplement or call us on the Disability, sickness and carers line.

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 unless receiving Carer Payment under an International Social Security Agreement.

Note: different rules may apply if a person is covered by an International Social Security Agreement. For more information go to servicessaustralia.gov.au/international

Basic rates

- \$600 per year.
- 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 two or more Carer Supplement payments.
- You may get a part rate depending on how much care you provide.

Income test

- No income test.

Assets test

- No assets test.

Child Disability Assistance Payment

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

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

Basic conditions of eligibility

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

Residence requirements

- No specific requirements, but residence requirements apply to Carer Allowance.

Basic rates

- \$1,000 per year.
- Paid for each eligible child attracting Carer Allowance.
- You may get a part rate depending on how much care you provide.
- People caring for two children who jointly (but not individually) qualify for Carer Allowance can receive a single instalment of the payment.

Income test

- No income test.

Assets test

- No assets test.

YOUTH AND STUDENTS

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.

Basic conditions of eligibility

- To qualify for Austudy, a person must be undertaking qualifying study or a full-time Australian Apprenticeship and be aged 25 or over.

Residence requirements

- Must be an Australian resident and in Australia on the day the claim is made.
- Available to newly arrived migrants after 208 weeks in Australia as an Australian resident (some exemptions may apply).
- Students and apprentices may remain eligible for payment while temporarily overseas for tertiary study or training that forms part of their Australian course or apprenticeship.
- Students and apprentices may remain on payment overseas for up to six weeks to receive eligible medical treatment or attend an acute family crisis.

Basic rates

Status	Fortnight
Single, no dependent children	\$512.50
Single, with dependent children	\$656.00
Member of a couple, no dependent children	\$512.50
Member of a couple, with dependent children	\$557.90
Special rates for long-term income support recipients*	
Single, no dependent children	\$611.90
Member of a couple, no dependent children	\$557.90

*For long-term income support recipients who commence full-time study or an Australian Apprenticeship or who study an approved course in English where English is not their first language.

- Advance of Austudy payment of up to \$500 may be available.
- Pharmaceutical Allowance (page 37) may be paid.
- Pension Supplement (page 36) is paid if recipient has reached Age Pension age.

Student Start-up Loan

- Austudy recipients undertaking a higher education or preparatory course at a higher education institution will be eligible to receive the Student Start-up Loan.
- The Student Start-up Loan is a voluntary income contingent loan paid in two half-yearly instalments of \$1,094 (a total of \$2,188 in 2021).
- The Student Start-up Loan is repayable under the same arrangements as Higher Education Loan Program

(HELP) debts. Students begin repaying their loan once their income reaches \$47,014 for 2021–22 and after their HELP debt has been fully repaid.

- Students already receiving a Commonwealth Education Costs Scholarship or a Veterans' Affairs Student Start-up Scholarship will not be eligible for the Student Start-up Loan.

Fares Allowance

- Only paid to tertiary students who have to live away from their permanent home for study.
- Reimbursement of the cost of cheapest practicable form of public transport, regardless of transport actually used.
- Not payable for daily travel.

Rent Assistance

- Rent Assistance may be paid. See page 34 for eligibility and other information.

Personal income test

- Gross income is assessed.
- The first \$8,355 of a merit and equity based scholarship is exempt from means testing.
- Income above the income free area reduces payment (unless credit in Income Bank).
- See Table E (page 44).

Income Bank

- Allows Austudy students to accumulate up to \$10,900 of any unused portion of their fortnightly income free area.
- Allows Austudy Australian Apprentices to accumulate up to \$1,000 of any unused portion of their fortnightly income free area.
- Income Bank credits can be used to offset any income paid that exceeds the fortnightly income free area.

Assets test

- See Table A (page 42).
- Hardship provisions may apply.

Liquid assets test waiting period

- Payment may be deferred when liquid assets are equal to or exceed \$5,500 (single) or \$11,000 (couple or single with dependent children).
- For full-time tertiary students claiming Austudy the recipient's liquid assets can be reduced by certain allowable deductions directly related to their course of study. A student's liquid assets may be reduced for reasonable expenditure incurred, or likely to be incurred, by the person in that year (or that part of a year) that are directly related to undertaking their course, including:
 - up front course fees
 - HECS payments
 - union fees
 - costs of text books
 - costs of any tools or equipment required to undertake the course, including computer software, and

- expenses directly related to any field trips undertaken for the purposes of the course.
- The liquid assets test waiting period may be waived in full or in part when the recipient is in severe financial hardship as a result of unavoidable or reasonable expenditure.

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.

Basic conditions of eligibility

- Person is:
 - of Aboriginal or Torres Strait Islander descent according to the ABSTUDY definition of Aboriginality, and
 - studying an approved course at an approved education institution, or
 - undertaking a full-time Australian Apprenticeship, and
 - not receiving other government assistance for study.

Residence requirements

- Must be an Australian citizen and normally live in Australia.
- Students and apprentices may remain eligible for payment while temporarily overseas for tertiary study or training that forms part of their Australian course or apprenticeship.
- Students and apprentices may remain on payment overseas for up to six weeks to receive eligible medical treatment or attend an acute family crisis.

Basic rates

Living Allowance

Status	Under 16 years	16–17 years	18–21 years	22+ years
	Fortnight			
Dependent				
At home		\$303.20	\$354.60	\$620.80
Tertiary	\$34.80			
In state care and Foster Care Allowance paid	\$303.20	\$303.20	\$354.60	

Status	Under 16 years	16–17 years	18–21 years	22+ years
	Fortnight			
In state care and no Foster Care Allowance paid	\$512.50	\$512.50	\$512.50	
Away from home	\$512.50	\$512.50	\$512.50	\$620.80
Single, Independent				
No dependent children	\$512.50	\$512.50	\$512.50	\$620.80
No dependent children, at home	\$303.20	\$303.20	\$354.60	
No dependent children, 60 years and over				\$667.50
With dependent children	\$656.00	\$656.00	\$656.00	\$667.50
Member of a couple, Independent				
No dependent children	\$512.50	\$512.50	\$512.50	\$565.40
With dependent children	\$557.90	\$557.90	\$557.90	\$565.40
Masters and Doctorate students				
All ages				\$1,096.90

Supplementary assistance

Supplementary Assistance	Rate
Remote Area Allowance	see page 38
Pharmaceutical Allowance may be paid	see page 37
Pension Supplement may be paid if Living Allowance recipient has reached Age Pension age	see page 36
School Term Allowance	
Annual rate, paid in instalments	\$540.80
Instalment	Entitlement Period
1	1 January–31 March
2	1 April–30 June
3	1 July–30 September
4	1 October–31 December
School Fees Allowance (at home)	Annual
Turning 16 before 1 July in school year	\$78.00
Aged under 16 at 30 June in school year	\$156.00
School Fees Allowance (boarding)	Annual
Total	\$11,011.00
Non income test component	\$8,557.00
Income tested component	\$2,454.00
Incidentals Allowance	Annual
Less than 12 week course	\$89.40
12 to 16 week course	\$156.80
17 to 23 week course	\$311.70
24 week to one year course	\$633.50
Additional Incidentals Allowance	Annual

Supplementary Assistance	Rate
Essential course costs in excess of the following amounts	
Less than 12 week course	\$153.90
12 to 16 week course	\$304.90
17 to 23 week course	\$609.40
24 week to one year course	\$1,220.60
Maximum in a year	\$2,080.00
ABSTUDY Pensioner Education Supplement	Fortnight
Pensioner Education Supplement Basic rates	see page 26
Fares Allowance (students only)	actual costs
Away-from-base assistance	actual costs
Administrative and audit costs (Away from Base)	Annual
Maximum amount claimable by education provider	\$5,032.00
Lawful Custody Allowance	essential course costs
Residential Costs Option	Fortnight
Living Allowance	\$41.60
Residential Fees	actual costs
Additional Assistance	
Only paid to Living Allowance recipients in exceptional circumstances	
Masters and Doctorate Allowances Relocation Allowance	up to \$1,520.00
Adult	\$530.00
Child	\$260.00
Masters and Doctorate Allowances Away from base assistance	Annual
Actual cost up to	\$2,080.00
Thesis Allowance (one off payment)	actual cost up to
Masters	\$420.00
Doctorate	\$840.00
Compulsory course fees or Student Contribution Amounts (previously known as HECS)	actual costs

Student Start-up Loan

- ABSTUDY Living Allowance recipients undertaking a higher education or preparatory course at a higher education institution will be eligible to receive the Student Start-up Loan.
- The Student Start-up Loan is a voluntary income contingent loan paid in two half-yearly instalments of \$1,094 (a total of \$2,188 in 2021).
- The Student Start-up Loan is repayable under the same arrangements as Higher Education Loan Program (HELP) debts. Students begin repaying their loan once their income reaches \$47,014 for 2021–22 and after their HELP debt has been fully repaid.

- Students already receiving a Commonwealth Education Costs Scholarship or a Veterans' Affairs Student Start-up Scholarship will not be eligible for the Student Start-up Loan.

Relocation Scholarships

- Full-time dependent students in receipt of ABSTUDY Living Allowance, who have to live away from home to undertake a higher education or preparatory course at a higher education institution may receive a Relocation Scholarship.
- The Relocation Scholarship is available to regional students relocating to any area and metropolitan students relocating to study at a regional campus. The Relocation Scholarship is not available to students relocating within and between major cities.
- The Relocation Scholarship may also be received by independent students in receipt of Living Allowance from or relocating to a regional area to study, and who are disadvantaged by certain personal circumstances.
- Students already receiving a Commonwealth Accommodation Scholarship (CAS) or Indigenous CAS are not eligible to receive the Relocation Scholarship.
- The Relocation Scholarship provides payments at the same rates as for Youth Allowance recipients in similar circumstances.
- The Relocation Scholarship can be paid in addition to the Student Start-up Loan.

Boarding School Scholarships

- A secondary school student may be approved for Away from Home benefits on the basis of receiving a scholarship where:
 - 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 \$6,096, or at least 25% of the school's annual boarding and tuition fees, whichever is greater.

Rent Assistance

- Rent Assistance may be paid. See page 34 for eligibility and other information.

Youth Disability Supplement

- Youth Disability Supplement (page 17) is paid to ABSTUDY recipients aged under 22 who have been assessed as having a partial capacity to work.
- Youth Disability Supplement is added to the rate of ABSTUDY and the rate payable cannot exceed the rate payable to those aged 22 and over on JobSeeker Payment.

Means test

- Income test on Living Allowance, Rent Assistance and Energy Supplement.
- The 'at home' rate of Schools Fees Allowance and the School Term Allowance are paid to applicants eligible

for an income support payment, ABSTUDY Living Allowance or a Health Care Card.

- Parental means tests do not apply to students in state care.

Personal income test and Income Bank

- Same as for Austudy and the Youth Allowance personal income test and Income Bank for full-time students and Australian Apprentices. Applies to students and Australian Apprentices aged 16 and over and independent Australian Apprentices aged under 16.
- see Table E (page 44).

Partner income test

- Applies if recipient is independent.
- See Table E (page 44).

Parental income test

- Same as for Youth Allowance except for some additional circumstances where the parental income test does not apply. Contact us for details.
- Applies to dependent students and Australian Apprentices.

Maintenance income test

- Similar to Youth Allowance. Applies to non-independent students and Australian Apprentices receiving Living Allowance who are not regarded as an FTB child.
- Similar to Youth Allowance, the value of the 'per child' maintenance income free area for each of a family's maintained ABSTUDY Living Allowance claimant or recipient children depends on:
 - whether the family has at least one maintained child eligible for Family Tax Benefit Part A, or
 - whether the family has at least one maintained child eligible claiming or receiving Youth Allowance, and
 - the number of the family's ABSTUDY Living Allowance claimant or recipient children who are attracting maintenance income.
- Please call the ABSTUDY line for advice based on your circumstances.

Assets test

- Applies if recipient is independent. Assets of recipient and partner, if applicable, are assessed.
- See Table A (page 42).
- Hardship provisions may apply.

Tertiary Access Payment (TAP)

Students relocating to study at a university must apply directly through their participating university. Students should contact their university for details on assessment processes, how to apply and requirements for meeting eligibility criteria.

Students relocating to study at a non-university higher education provider or a vocational

education and training provider must apply through servicesaustralia.gov.au/tertiaryaccesspayment

Basic conditions of eligibility for students applying through Services Australia

- A \$5,000 payment to school-leavers from outer 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:
 - be aged 22 years or under at time they commence their course
 - their family home is from an outer-regional, remote or very remote area
 - relocate to study at an education provider at least 90 minutes by public transport from their home
 - be undertaking eligible tertiary study in the next available study period immediately following completion of Year 12 or equivalent with no gap year (or the first available semester of their chosen course if the course has a mid-year, or later, start)
 - be studying face to face, or in dual delivery method, for at least part of the course, or be a registered student at a Regional University Centre (RUC)
 - be enrolled full time in a Certificate IV or above qualification, with a course duration of at least one academic year, and
 - their parent(s) or guardian(s) have a combined income of less than \$250,000.

- **Note:** 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 \$8,355 per year.

Residence requirements

- Must be an Australian citizen or Australian resident.
- Available to newly arrived migrants after 208 weeks in Australia as an Australian resident (some exemptions may apply).

Basic rates

- A one-off payment of up to \$5,000 to eligible students paid in two instalments of \$3,000 and \$2,000.

Income test

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

Assets test

- No assets test.

Pensioner Education Supplement

For more information go to servicessaustralia.gov.au/pensionereducation

Basic conditions of eligibility

- Receipt of a Department of Social Services or Department of Veterans' Affairs income support payment because a person has a disability, is a single parent or carer.
- Studying an approved course at an approved educational institution.
- Single principal carers and people with a partial capacity to work who receive JobSeeker Payment, Youth Allowance or Parenting Payment (Partnered) may be eligible for Pensioner Education Supplement in certain circumstances.

Residence requirements

- Must be an Australian resident.
- Available to newly arrived migrants after 208 weeks in Australia as an Australian resident (some exemptions may apply).
- May be paid for a temporary absence overseas for no more than six weeks while their primary payment is paid. May be paid for longer in certain limited circumstances, e.g. if travel is to study as part of the recipient's Australian course.

Basic rates

- \$62.40 per fortnight for:
 - approved students with at least a 50 per cent study load, or
 - approved students granted a 25 per cent workload concession who undertake at least 25 per cent study load and who are either Disability Support Pensioners or Invalidity Service Pensioners, or
 - approved students granted a 25 per cent workload concession who undertake at least 25 per cent study load with a War Widow(er) Pension receiving an invalidity income support supplement.
- \$31.20 per fortnight for:
 - approved students, other than those above, with at least a 25 per cent study load.

Fares Allowance

- Fares Allowance is paid to tertiary Pensioner Education Supplement students who live away from partner/child to study.
- Reimbursement of the cost of cheapest practicable form of public transport, regardless of transport actually used.

Income test

- No income test.

Assets test

- No assets test.

Assistance for Isolated Children Scheme

For more information go to servicessaustralia.gov.au/aic

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 assistance:
 - for students who must board away from home, in a school, hostel or privately, or
 - to maintain a second home so that a student can access school daily, or
 - for students who are enrolled in full-time studies in an approved distance education course.
- An appropriate state school is normally one that offers tuition at the grade or year in which the student is qualified to enrol (e.g. Year 11). Where the student has a health-related condition (including a disability) or special educational needs, the nearest appropriate state school is the one which provides access to the facilities, programs, and/or environment required to meet those needs.
- Students must:
 - normally have reached minimum school entry age and be aged under 19 at 1 January (certain pensioner students may be eligible for Assistance for Isolated Children (AIC) up to their 21st birthday), and
 - be undertaking approved studies at an approved institution.
- Tertiary students must be either under the minimum age that the state or territory requires them to participate in education or training or under 16 years of age (whichever is the greater).

Residence requirements

- Student and claimant must be living permanently in Australia and be:
 - an Australian citizen, or
 - an Australian permanent resident, or
 - a New Zealand citizen who arrived on a New Zealand passport (waiting periods may apply).

Allowances and maximum rates

Allowances	Rate
Boarding Allowance	Annual
Basic and Additional Combined	\$11,011.00
Basic (no income test)	\$8,557.00
Additional (subject to income test and board costs)	\$2,454.00
Second Home Allowance	Fortnight
Per student (limited to a maximum of three students in a family)	\$249.28
Distance Education Allowance	Annual
Allowance	\$4,278.00
AIC Pensioner Education Supplement*	Fortnight
Full Rate	\$62.40

*For students aged under 21 who receive a Disability Support Pension or Parenting Payment (Single) and who are studying at primary level.

Income test

- No income test is applied to Basic Boarding Allowance, Distance Education Allowance, Second Home Allowance or the AIC Pensioner Education Supplement.
- Additional Boarding Allowance is paid subject to the same parental income test as Youth Allowance.
- Please contact us for advice based on your circumstances.
- If the applicant or their partner receives certain income support payments or holds a current Health Care Card the parental income test may not be applied.
- Where the applicant is eligible for Additional Boarding Allowance, payment will be the lesser of:
 - the entitlement under the parental income test, or
 - the amount of the student's boarding costs that exceeds Basic Boarding Allowance.

Note: 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.

Families receiving an allowance paid under the Assistance for Isolated Children scheme for a student may continue to receive Family Tax Benefit for the same student. Family Tax Benefit cannot be paid for students aged 16 or over receiving Youth Allowance.

Assets test

- No assets test.

Youth Allowance

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

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

Basic conditions of eligibility

- Full-time students and Australian Apprentices aged 16–24*.
- Students and Australian Apprentices aged 25 and over, getting Youth Allowance immediately before turning 25 and remaining in the same course of study or Australian Apprenticeship.
- Job seekers, aged under 22, looking for work or combining part-time study with job search, or undertaking any other approved activity, or temporarily incapacitated for work or study.
- Young people under 22 years of age without a Year 12 or equivalent qualification will usually need to:
 - participate in education and training full-time, or
 - participate full-time (that is, for at least 25 hours a week) in part-time study or training, in combination with other approved activities, until they complete Year 12 or an equivalent Certificate Level III, or
 - participate in other approved activities, including job search.
- Independent, aged 15 and above the school leaving age in their state who are satisfying or exempt from mutual obligation or activity test requirements.

*Secondary students under 18 years of age can access Youth Allowance only if they live away from home or are assessed as independent of their parents.

Young people whose partner has recently died may be eligible for bereavement assistance, including a lump sum payment, an exemption from activity test requirements and exemptions from certain waiting periods.

Residence requirements

- Must be an Australian resident.
- Available to newly arrived migrants after 208 weeks in Australia as an Australian resident (some exemptions may apply).
- If exempt from mutual obligation or activity test requirements, job seekers may be paid for up to six weeks for temporary absence from Australia in certain limited circumstances.
- Students and apprentices may remain eligible for payment while undertaking overseas tertiary study or training that forms part of their Australian course or apprenticeship.
- Students and apprentices may remain on payment overseas for up to six weeks to receive eligible medical treatment or attend an acute family crisis.
- May be available for a limited period of up to six months to certain New Zealand citizens, who are in Australia on a Special Category visa after 26 February 2001 and have lived here for 10 continuous years on this visa.

Basic rates

Status	Fortnight
Single, 16–17 years of age, no dependent children	
Living at home	\$303.20
Living away from home*	\$512.50
Single, 18–24 years of age, no dependent children	
Living at home	\$354.60
Living away from home*	\$512.50
Single with dependent children	
Single with dependent children*	\$656.00
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/large family	\$850.20
Member of a couple	
No dependent children*	\$512.50
With dependent children*	\$557.90
Special rates for long-term income support recipients**	
Single, living at home	\$423.70
Single, living away from home	\$611.90
Member of a couple, no dependent children	\$557.90

*Rent Assistance may be paid. See page 34 for eligibility and other information.

**For long-term income support recipients who either commence full-time study or an Australian Apprenticeship, having been in receipt of an income support payment for at least six out of the last nine months since turning 22, or who study an approved course in English where English is not their first language.

- Young people not considered independent must be assessed to receive the away from home rate.
- Pharmaceutical Allowance (page 37) may be paid.
- Payment is generally made to a parent for those aged under 18 who are not independent.
- Advance of Youth Allowance of up to \$500 may be available.
- Job seekers undertaking Work for the Dole and certain other approved activities may be eligible for an additional supplement of \$20.80 per fortnight.

Student Start-up Loan

- Youth Allowance recipients undertaking a higher education or preparatory course at a higher education institution will be eligible to receive the Student Start-up Loan.
- The Student Start-up Loan is a voluntary income contingent loan paid in two half-yearly instalments of \$1,094 (a total of \$2,188 in 2021).
- The Student Start-up Loan is repayable under the same arrangements as Higher Education Loan Program (HELP) debts. Students begin repaying their loan once their income reaches \$47,014 for 2021–22 and after their HELP debt has been fully repaid.

- Students already receiving a Commonwealth Education Costs Scholarship or a Veterans' Affairs Student Start-up Scholarship will not be eligible for the Student Start-up Loan.

Relocation Scholarships

- Full-time dependent students in receipt of Youth Allowance who have to live away from home to undertake a higher education or preparatory course at a higher education institution may receive a Relocation Scholarship.
- The Relocation Scholarship is available to regional students relocating to any area and metropolitan students relocating to study at a regional campus. The Relocation Scholarship is not available to students relocating within and between major cities.
- The Relocation Scholarship may also be received by independent students from or relocating to a regional area to study, and who are disadvantaged by certain personal circumstances.
- Students already receiving a Commonwealth Accommodation Scholarship (CAS) or Indigenous CAS are not eligible to receive the Relocation Scholarship.
- The Relocation Scholarship provides payment of \$4,626 to eligible students in the first year they are required to live away from home to study, and
- For students from major cities, an additional \$1,156 in each year thereafter that the student lives away from home to study, or
- For students from regional areas, \$2,314 in each of the second and third years that the student lives away from home to study and \$1,156 in the following years the student lives away from home to study.
- The Relocation Scholarship can be paid in addition to the Student Start-up Loan.

Merit and equity-based scholarships means test exemption

Students in receipt of equity and merit-based scholarships will have the first \$8,355 exempt from means testing. Any scholarship income in excess of this amount will be subject to means testing.

Fares Allowance

- Only paid to tertiary students who have to live away from their permanent home for study.
- Reimbursement of the cost of the cheapest practicable form of public transport, regardless of transport actually used.
- Not payable for daily travel.

Rent Assistance

- Rent Assistance may be paid. See page 34 for eligibility and other information.
- Rent Assistance for single people without children may only be paid to those who receive the away from home rate of Youth Allowance.

Youth Disability Supplement

- Youth Disability Supplement (page 17) is paid to Youth Allowance recipients aged under 22 who have been assessed as having partial capacity to work.
- Youth Disability Supplement is added to the rate of Youth Allowance and the total Youth Allowance rate payable cannot exceed the rate payable to those aged 22 and over on JobSeeker Payment.

Means test

- If not independent, a parental income test applies (which includes a maintenance income test). A young person is considered independent if they are aged 22 or over, or if they meet other specified criteria. A personal income test also applies.
- The parental income test does not apply if the parent(s) receive a designated income support payment through either Centrelink or the Department of Veterans' Affairs, unless the parent(s) are in an employment income nil rate period and are no longer taken to be receiving a social security pension or benefit. The parental income test will apply during these periods. A maintenance income test may still apply.
- The parental income test does not apply to Youth Allowance (job seeker) claimants assessed as having a partial capacity to work.

Assets test

- Applies if recipient is independent. Assets of recipient and partner, if applicable, are assessed.
- See Table A (page 42).
- Hardship provisions may apply.

Liquid assets test waiting period

- Payment may be deferred when liquid assets are equal to or exceed \$5,500 (single) or \$11,000 (couple or single with dependent children).
- For full-time tertiary students claiming Youth Allowance the recipient's liquid assets can be reduced by certain allowable deductions directly related to their course of study. A student's liquid assets may be reduced for reasonable expenditure incurred, or likely to be incurred, by the person in that year (or that part of a year) that are directly related to undertaking their course, including:
 - up front course fees
 - HECS payments
 - union fees
 - costs of text books
 - costs of any tools or equipment required to undertake the course, including computer software, and
 - expenses directly related to any field trips undertaken for the purposes of the course.
- The liquid assets test waiting period may be waived in full or in part when the recipient is in severe financial hardship as a result of unavoidable or reasonable expenditure.

Parental income test

- Parental income is the parents' combined adjusted taxable income for the base tax year*.
- Rate reduces if parental income exceeds threshold of \$55,626. The parental income test rate reduction (which is 20 cents for every dollar of parental income over the threshold) is shared between recipients of specified payments (Youth Allowance, ABSTUDY Living Allowance, ABSTUDY Group 2 school fees allowance (means-tested component) or additional boarding allowance under the Assistance for Isolated Children scheme) who are also subject to the parental income test.
- For example, where there are two Youth Allowance recipients in a family and each attracts the 'aged 18 and over, at home' rate, each Youth Allowance recipient's rate is reduced by 10 cents for every dollar of parental income over the parental income test threshold. Where children attract different rates of payment the reduction is shared based on each recipient's share of the total maximum rate payable to all family members.
- In addition, where a young person's family also includes dependent children aged under 16 or aged 16 to 19 in full-time secondary study (including those attracting Family Tax Benefit), the 'parental income test rate reduction' applied to the Youth Allowance recipient will be less, to take into consideration that parental income is also used to support these children.
- The parental income limit at which Youth Allowance ceases to be available to a dependent youth increases with the number of dependent children and eligible dependent youth in the family and where one or more dependent youth receives an 'away from home' rate or Rent Assistance. Please contact us for advice based on your circumstances.

*The components of adjusted taxable income are: taxable income, plus adjusted employer provided benefits, plus target foreign income, plus tax free pensions and benefits, plus total net investment losses, plus reportable superannuation contributions for the appropriate tax year, less maintenance amounts paid out. The base tax year is the financial year ending on 30 June of the year before the calendar year in which the payment is made. The financial year following the base year may be used if there has been a substantial increase or decrease in parental income since the base tax year.

Maintenance income test

- A maintenance income test applies to Youth Allowance.
- Where a Youth Allowance claimant or recipient is the only child in a family who attracts maintenance income, the maintenance income test free area is \$1,697.25 per year.
- Where a Youth Allowance claimant or recipient is not the only child in a family who attracts maintenance income and the family has at least one FTB eligible child attracting maintenance income, the maintenance income test free area is \$565.75 per year.
- Where a Youth Allowance claimant or recipient is not the only child in a family who attracts maintenance income but the family has no FTB eligible children attracting maintenance income:
 - the maintenance income free area across all of the family's maintained Youth Allowance claimant or recipient children will be \$1,697.25 per year, plus
 - \$565.75 per year for each maintained Youth Allowance claimant or recipient child after the first.
- The maintenance income free area for each of the family's Youth Allowance claimant or recipient children is the value of the maintenance income free area across all of the family's maintained Youth Allowance claimant or recipient children divided by the number of these children.
- Maintenance income over the maintenance income free area worked out for each maintained Youth Allowance claimant or recipient will reduce Youth Allowance by 50 cents for each dollar (subject to a 'cap' on the size of this reduction).
- A reduction under the maintenance income test for Youth Allowance is in addition to any reduction to Family Tax Benefit Part A under the Family Tax Benefit Part A maintenance income test for other children.
- Please contact us for advice based on your circumstances.

Personal income test

- Gross income is assessed.
- The first \$8,355 of a merit and equity based scholarship is exempt from means testing.
- Income above the income free area reduces payment unless credit is available in the Income Bank (for students and Australian Apprentices—see following) or Working Credits are available (page 45).
- If the person is a member of a couple, their partner's income also reduces payment if it exceeds the cut-out point (the cut-out point varies depending on individual circumstances).
- See Table E (page 44).

Income Bank

- Allows Youth Allowance students to accumulate up to \$10,900 of any unused portion of their fortnightly income free area.
- Allows Youth Allowance Australian Apprentices to accumulate up to \$1,000 of any unused portion of their fortnightly income free area.
- Income Bank credits can be used to offset any income that exceeds the fortnightly income free area.

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 servicesaustralia.gov.au/jobseekerpayment or call us on the Employment services line.

Basic conditions of eligibility

To be eligible, a person must be:

- Aged 22 or over but under Age Pension age, and
- Unemployed, or regarded as unemployed, or
- Temporarily unable to work or study due to illness or injury where a person has a job or study to return to.
- Unless exempted from mutual obligation requirements, must participate in or be willing to participate in approved activities and/or job search.
- Prepared to enter into, comply with or vary an existing Job Plan to fulfil the mutual obligation requirements.

People whose partner has recently died may be eligible for bereavement assistance, including a lump sum payment, an exemption from activity test requirements and exemptions from certain waiting periods.

Residence requirements

- Must be an Australian resident.
- Available to newly arrived migrants after 208 weeks in Australia as an Australian resident (some exemptions may apply).
- May be paid for up to six weeks of a temporary absence from Australia in certain limited circumstances.
- May be available for a limited period of up to six months to certain New Zealand citizens, who are in Australia on a Special Category visa after 26 February 2001 and have lived here for 10 continuous years on this visa.

Basic rates

Status	Fortnight
Single	
No dependent children	\$620.80
With dependent children	\$667.50
Aged 60 or over, after nine continuous months on payment	\$667.50
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/large family	\$850.20
Member of a couple	\$565.40

- Advance of allowance of up to \$500 may be available.
- Pharmaceutical Allowance (page 37) may be paid.
- Education Entry Payment of \$208 may be paid.
- Job seekers undertaking Work for the Dole and certain other approved activities may be eligible for an additional supplement of \$20.80 per fortnight.
- Single principal carers of a dependent child aged under 16 and people assessed as having a partial capacity to work may be eligible for a Pensioner Concession Card.

Rent Assistance

- Rent Assistance may be paid. See page 34 for eligibility and other information.
- Rent Assistance is not available to single people aged under 25, without dependants, who live with their parent or guardian.

Wife Pension transition rate

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. Please contact us for an accurate assessment based on your circumstances.

Income test

- See Table D (page 44).

Assets test

- See Table A (page 42).

Liquid assets test waiting period

- Payment may be deferred when liquid assets are equal to or exceed \$5,500 (single) or \$11,000 (single or couple with dependent children).
- The liquid assets test waiting period may be waived in full or in part when the recipient is in severe financial hardship as a result of unavoidable or reasonable expenditure.

FARM SUPPORT

Farm Household Allowance

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

For more information go to servicessaustralia.gov.au/farmhouseholdallowance or call us on the Farmer Assistance Hotline.

Basic conditions of eligibility

- Be a farmer or partner of a farmer.
- Be aged 16 years or over.
- The farmer must contribute significant labour and capital to the farm enterprise.
- The farm enterprise must have 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 mutual obligation requirements (activity requirements).
- Must have received less than four cumulative years of Farm Household Allowance before 30 June 2024.
- The farmer must use the land wholly or mainly for the purpose of the farm enterprise.
- The residency requirements must be met.

Residence requirements

- Be an Australian resident.
- Available to newly arrived migrants after 208 weeks in Australia as an Australian resident (some exemptions may apply).
- A person may be paid for up to six weeks of a temporary absence from Australia in certain limited circumstances.

Basic rates

	Per fortnight
Single, no dependent children:	
aged under 22	\$512.50
aged 22 or over	\$620.80
aged 60 or over, after 9 continuous months on payments	\$667.50
Single, with dependent children:	
aged under 22	\$656.00
aged 22 or over	\$667.50
Partnered:	
aged 22 or over	\$565.40
aged under 22, no dependent children	\$512.50
aged under 22, with dependent children	\$557.90

- Advance of allowance of up to \$500 may be available.

Income test

- See Table D (page 44) for JobSeeker Payment limits and Table E (page 44) for Youth Allowance limits.
- If any Farm Household Allowance is payable after the income test is applied, the maximum rate will be paid, rather than a reduced rate. Where the limit is exceeded, no payment will be made.
- The farm business comprises the farm enterprise and any other directly-related business (eg. agistment, harvest contracting, fencing etc).
- Recipients whose farm business is making a loss will offset their off-farm income to a maximum of \$100,000 (or the limit of the loss, whichever is the lesser). Please check the web site for more detailed information.
- Farm Household Allowance is paid based on an estimate of business income. Estimates should be the current income and should be updated whenever that changes. Only profit is included as income. The 'Profit and Loss Statement' form (SU580) on the Services Australia web site may help you estimate your income.

Assets test

- The net asset limit is a single threshold of \$5.5 million. This limit will apply to couples (combined assets) and to a single person.

Time limit

Recipients can receive payment for four in every ten years. The first ten year period started on 1 July 2014. The next ten year period starts on 1 July 2024.

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 is made available to recipients undertaking approved activities.

Ancillary benefits

- In addition to the basic rates of payment, Farm Household Allowance recipients may be entitled to a range of ancillary benefits. Please refer to the following pages of this guide for more information on these benefits: Energy Supplement (page 34), Rent Assistance (page 34), Pharmaceutical Allowance (page 37), Telephone Allowance (page 38), Remote Area Allowance (page 38), and Health Care Card (page 40).

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.

Basic conditions of eligibility

- In financial hardship and unable to earn a sufficient livelihood for themselves and dependants due to reasons beyond their control.
- Not able to get any other income support payment.
- For short-term payment available funds must not be more than the applicable fortnightly JobSeeker Payment or Youth Allowance rate.
- For long-term payment available funds must be no more than \$5,000.

Residence requirements

- Must be an Australian resident, or
 - A holder of temporary visa subclass 060, 070, 309, 449, 785, 786, 790 or 820.
 - Must be in Australia on the day the claim is made.
 - Available to newly arrived migrants after 208 weeks in Australia, unless they have experienced a substantial change in circumstances beyond their control after arrival in Australia (some other exemptions may apply).
 - May be paid for up to six weeks of a temporary absence from Australia in certain limited circumstances.

Basic rates

- Generally as for JobSeeker Payment (page 31), Youth Allowance (page 27) or Austudy (page 22).
- May be reduced if in receipt of free board and/or lodgings or receiving other forms of support.
- Education Entry Payment of \$208 may be paid (single parents only).
- Pensioner Education Supplement (page 26) may be paid (single parents only).
- Pharmaceutical Allowance (page 37) may be paid.
- Pension Supplement (page 36) is paid if recipient has reached Age Pension age.

Rent Assistance

- Rent Assistance may be paid. See page 34 for eligibility and other information.

Income test

- No income free area, benefit reduced by one dollar for each one dollar of income.

Assets test

- See Table A (page 42).

Crisis Payment

Crisis Payment is a one-off payment for people in severe financial hardship who have experienced an extreme circumstance.

Note: eligibility for Crisis Payment may be different due to COVID-19.

For more information go to servicessaustralia.gov.au/crisispayment or call us on the Employment services line.

Basic conditions of eligibility

- Must:
 - be qualified and payable for an income support payment and
 - be in severe financial hardship, and either:
 - 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 served at least 14 days in prison or in psychiatric confinement, or
 - have entered Australia for the first time on a qualifying humanitarian visa on or after 1 January 2008.
- Must claim:
 - within seven days after the extreme circumstance occurred, or
 - within seven days of the family member responsible leaving or being removed from the home, or
 - up to 21 days before or within seven days after release from prison or psychiatric confinement, or
 - within seven days of arrival in Australia.

Residence requirements

- As for the person's income support payment and must be in Australia at the time the extreme circumstance or family and domestic violence occurs.

Basic rates

- A one-off payment, equal to one week's payment (without add ons) of the person's income support payment.

SUPPLEMENTARY PAYMENTS

Rent Assistance

Rent Assistance is a supplementary payment to help meet the extra 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.

Rates of Rent Assistance are determined by relationship status, number of children and amount of rent paid. Rent Assistance for families with children is usually paid with Family Tax Benefit.

Generally, to qualify for Rent Assistance, a person must be paid an income support payment or more than the base rate of Family Tax Benefit Part A, as well as pay a minimum amount of rent to a private landlord or community housing provider.

Rent Assistance is paid at the rate of 75 cents for each dollar of rent above the minimum rent amount, up to the maximum rate.

Family situation	No payment unless fortnightly rent is more than	Maximum payment if fortnightly rent is at least	Maximum payment per fortnight
Single			
No dependent children	\$125.80	\$313.53	\$140.80
No dependent children, sharer	\$125.80	\$250.96	\$93.87
One or two children*	\$165.06	\$385.89	\$165.62
Three or more children*	\$165.06	\$414.45	\$187.04
Couple			
No dependent children	\$203.60	\$380.67	\$132.80
One of a couple who is separated due to illness**	\$125.80	\$313.53	\$140.80
One of a couple who is temporarily separated	\$125.80	\$302.87	\$132.80
One or two children*	\$244.16	\$464.99	\$165.62
Three or more children*	\$244.16	\$493.55	\$187.04

*These amounts apply to recipients of Family Tax Benefit Part A.

**Includes respite care and partner in prison.

- Rent Assistance is not paid:
 - to people paying rent to a government housing authority, although in some situations sub-tenants may qualify for Rent Assistance
 - for residents in Australian Government funded places in nursing homes and other aged care facilities.
- Special rules apply to single sharers, and people who pay board and lodging, or who live in a retirement village.
- People who are ineligible to receive the child related components of Family Tax Benefit Part A due to having less than 35 per cent care may still be eligible for the Rent Assistance component of Family Tax Benefit Part A if they have care for between 14 and less than 35 per cent of the time.
- Rent Assistance recipients must verify the amount of rent they are paying by providing requested documentation.
- Rent Assistance may be paid for temporary absences overseas until the portability period for the primary payment ceases, or for up to 26 weeks if the primary payment may be paid indefinitely.

For more information go to servicessaustralia.gov.au/rentassistance

Energy Supplement

Energy Supplement is a supplementary payment to assist with household expenses including energy costs.

Most income support and family payment recipients can choose to receive Energy Supplement with their regular fortnightly payment, or quarterly in arrears. Energy Supplement is usually paid as part of another payment and it may be reduced due to the income and assets 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 is only payable for the first six weeks of a temporary absence from Australia.

For more information go to servicessaustralia.gov.au/energysupplement

Age Pension, Disability Support Pension, Carer Payment

Status	Fortnight
Single	\$14.10
Member of a couple	\$10.60

Commonwealth Seniors Health Card

Status	Fortnight
Single	\$14.10
Member of a couple	\$10.60

JobSeeker Payment

Status	Fortnight
Single	
No dependent children	\$8.80
With dependent children	\$9.50
Aged 60 or over, after nine continuous months on payment	\$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/large family	\$12.00
Member of a couple	\$7.90

Family Tax Benefit Part A

For each child aged	Fortnight	Annual
Maximum rate		
0 to 12 years of age	\$3.50	\$91.25
13–15 years of age	\$4.48	\$116.80
16–19 years of age secondary student, or exempt from requirement	\$4.48	\$116.80
0–19 years in an approved care organisation	\$0.98	\$25.55
Base rate		
For each child	\$1.40	\$36.50

Family Tax Benefit Part B

Age of youngest child	Fortnight	Annual
0–4 years of age	\$2.80	\$73.00
5–18 years of age	\$1.96	\$51.10

Parenting Payment

Status	Fortnight
Single	\$12.00
Member of a couple	\$7.90

Disability Support Pension (under 21, no children)

Status	Fortnight
Single, Dependent	
Under 18 years of age	\$5.90
18–20 years of age	\$6.60
Single, Independent	
Under 18 years of age	\$9.10
18–20 years of age	\$9.10
Member of a couple	\$9.10

Austudy

Status	Fortnight
Single, no dependent children	\$7.00
Single, with dependent children	\$9.20
Member of a couple, no dependent children	\$7.00
Member of a couple, with dependent children	\$7.70
Special rates for long-term income support recipients**	
Single, no dependent children	\$8.60
Member of a couple, no dependent children	\$7.70
Recipients over Age Pension age	
Single	\$14.10
Member of a couple	\$10.60

**See page 22.

ABSTUDY Living Allowance

Status	Under 16 years	16–17 years	18–21 years	22+ years
	Fortnight			
Dependent				
At home		\$3.90	\$4.60	\$8.80
Tertiary	\$0.50			
In state care and Foster Care Allowance paid	\$3.90	\$3.90	\$4.60	
In state care and no Foster Care Allowance paid	\$7.00	\$7.00	\$7.00	
Away from home	\$7.00	\$7.00	\$7.00	\$8.80
Dependent with Youth Disability Supplement				
At home		\$5.90	\$6.60	
Tertiary	\$2.50			
In state care and Foster Care Allowance paid	\$5.90	\$5.90	\$6.60	
In state care and no Foster Care Allowance paid	\$8.50	\$8.50	\$8.50	
Away from home	\$8.50	\$8.50	\$8.50	
Single, Independent				
No dependent children	\$7.00	\$7.00	\$7.00	\$8.80
No dependent children, at home	\$3.90	\$3.90	\$4.60	
No dependent children, 60 years and over				\$9.50
No dependent children, over Age Pension age				\$14.10
With dependent children	\$9.20	\$9.20	\$9.20	\$9.50

Status	Under 16 years	16–17 years	18–21 years	22+ years
	Fortnight			
Single, Independent with Youth Disability Supplement				
No dependent children	\$8.50	\$8.50	\$8.50	
No dependent children, at home	\$5.90	\$5.90	\$6.60	
With dependent children	\$9.20	\$9.20	\$9.20	
Member of a couple				
No dependent children	\$7.00	\$7.00	\$7.00	\$7.90
With dependent children	\$7.70	\$7.70	\$7.70	\$7.90
Over Age Pension age				\$10.60
Member of a couple, with Youth Disability Supplement				
No dependent children	\$7.70	\$7.70	\$7.70	
With dependent children	\$7.70	\$7.70	\$7.70	

Note: Energy Supplement for ABSTUDY Masters and Doctorate Living Allowance recipients (\$300 per year) is paid quarterly.

Youth Allowance

Status	Fortnight
Single, aged 16–17, no dependent children	
Living at home	\$3.90
Living away from home	\$7.00
Single, aged 18–24, 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/large family	\$12.00
Member of a couple	
No dependent children	\$7.00
With dependent children	\$7.70
Special rates for long-term income support recipients**	
Single, living at home	\$5.70
Single, living away from home	\$8.60
Member of a couple, no dependent children	\$7.70
Single with Youth Disability Supplement	
Aged 16–17, at home, no dependent children	\$5.90
Aged 18–24, at home, no dependent children	\$6.60
Away from home, no dependent children	\$8.50
With dependent children	\$9.20

Status	Fortnight
Member of a couple with Youth Disability Supplement	
No dependent children	\$7.70
With dependent children	\$7.70

**See page 27.

Special Benefit

See JobSeeker Payment, Youth Allowance and Austudy Energy Supplement amounts—where the rate of Special Benefit is worked out as if the person were qualified for JobSeeker Payment, Youth Allowance and Austudy.

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.

Pension Supplement was created in 2009 by combining the GST supplement, Pharmaceutical Allowance, Telephone Allowance and Utilities Allowance. Transitional pensioners (page 14) don't receive Pension Supplement, though they receive an equivalent amount in their fortnightly rate.

For more information go to servicessaustralia.gov.au/pensionsupplement

Maximum Pension Supplement

Recipients of Age Pension, Carer Payment, Disability Support Pension (except if aged under 21 without children) 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	Fortnight
Single	\$70.30
Couple combined	\$106.00

Note: 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 Table B (page 42) and Table C (page 42).

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	Fortnight
Single	\$37.80
Couple combined	\$57.00

Basic Pension Supplement

The maximum Pension Supplement is reduced to the basic Pension Supplement after an absence of more than six weeks outside Australia, as long as the recipient remains eligible for their income support payment while outside Australia.

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

Status	Fortnight
Single	\$24.40
Couple combined	\$40.20

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.

Status	Fortnight
Single	\$6.20
Member of a couple	\$3.10

Payment	Conditions under which Pharmaceutical Allowance is paid
Disability Support Pension	Automatically paid to those under 21 years of age without children.
Parenting Payment (Single)	Automatically paid if under Age Pension age.
JobSeeker Payment	Must be temporarily incapacitated, or have a partial capacity to work, or be a single principal carer of a dependent child, or be 60 years or more of age and have been in receipt of income support continuously for at least nine months.
Partner Allowance Widow Allowance Special Benefit	Must be either temporarily incapacitated, or be 60 years or more (but under Age Pension age) and have been in receipt of income support continuously for at least nine months.
Austudy	Must be 60 years or more of age (but under Age Pension age) and have been in receipt of income support continuously for at least nine months.
ABSTUDY	Must be in receipt of ABSTUDY Living Allowance and either temporarily incapacitated, or be 60 years or more of age.
Parenting Payment (Partnered) if under Age Pension age	Must be 60 years or more of age and have been in receipt of income support continuously for nine months, or have a partial capacity to work or be unable to meet their mutual obligation requirements due to a temporary incapacity.
Youth Allowance (job seeker)	Must be either temporarily incapacitated or a single principal carer of a dependent child or have a partial capacity to work.
Youth Allowance (full-time students and Australian Apprentices)	Must be temporarily incapacitated.

Note: Pharmaceutical Allowance may be paid for temporary absences from Australia until the primary payment ceases, or for up to 26 weeks if the primary payment may be paid indefinitely.

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.

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 telephone service—it is not paid to assist with the cost of telephone calls.

Telephone Allowance is paid to telephone subscribers who receive Disability Support Pension (aged under 21 without children), or Parenting Payment (Single) (under Age Pension age).

Telephone Allowance is also paid to telephone subscribers who receive certain social security allowance payments or Farm Household Allowance and are in specific circumstances.

A higher rate of Telephone Allowance is paid to recipients of Disability Support Pension who are aged under 21 years without children or Farm Household Allowance if they or their partner also have a home internet connection.

Status	Quarter	Annual
Standard rate	\$30.20	\$120.80
Higher rate	\$44.60	\$178.40

Note: rates are shared between both members of an eligible couple.

The payment is made in January, March, July and September each year.

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 36) or forms part of the rate paid under transitional arrangements.

For more information go to servicessaustralia.gov.au/phoneallowance

Utilities Allowance

Utilities Allowance is a quarterly supplementary payment to recipients of Disability Support Pension (aged under 21 without children) to assist with meeting the cost of utilities bills.

Status	Quarter	Annual
Single	\$164.50	\$658.00
Member of a couple	\$82.25	\$329.00

The payment is made in March, June, September and December each year.

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 36) or forms part of the rate paid under transitional arrangements.

For more information go to servicessaustralia.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.

Recipients must be receiving an income support payment (for example, JobSeeker Payment, Youth Allowance, ABSTUDY Living Allowance, Age Pension, etc.) and be a resident of either Ordinary Tax Zone A, Special Tax Zone A (with certain exceptions), or Special Tax Zone B.

Status	Fortnight
Single	\$18.20
Member of a couple	\$15.60
For each dependent child, add	\$7.30

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

Remote Area Allowance can be paid for the first eight 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/remoteallowance

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 60 or over who have been in continuous receipt of one or more of the above payments for nine months or more.
- JobSeeker Payment recipients receiving a Wife Pension transition rate of payment.

Residence requirements

- No specific requirements for the card, but residence requirements apply to the payment the cardholder receives.

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 12 weeks.

Other retention rules apply to people in certain circumstances.

Disability Support Pension recipients

- Retain their card for 52 weeks 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 26 weeks if their payment stops due to the person or their partner commencing employment, or due to employment income.

Parenting Payment (Single) recipients

- Retain their card for 12 weeks if their payment stops due to increased employment income. A Health Care Card is then issued for a further 14 weeks if a person has been in continuous receipt of an income support payment (other than Austudy, Youth Allowance (students and Australian Apprentices) or ABSTUDY Living Allowance) for the last 52 weeks.
- Retain their card for 12 weeks if their payment stops due to their youngest child turning eight years of age.

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 under the same rules as Parenting Payment (Single) recipients (see above), if they are the single principal carer of a dependent child.

An extension may apply to people who have Working Credits (page 45).

The card is generally cancelled after 6 weeks of a temporary absence from Australia, or immediately if the cardholder ceases to be an Australian resident.

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 servicessaustralia.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

- No specific requirements for the card, but residence requirements apply to the payment the cardholder receives.

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 12 weeks.

People who stop receiving their payment due to their employment income can retain their card for up to 26 weeks if they are:

- a long-term recipient of JobSeeker Payment, Special Benefit, or Youth Allowance (job seeker), or
- a former long-term recipient of Parenting Payment (Single), JobSeeker Payment or Youth Allowance (job seeker) who is a single principal carer of a dependent child (the 26 weeks runs concurrently with the 12 week Pensioner Concession Card extension).

An extension may apply to people who have Working Credits (page 45).

The card is generally cancelled after 6 weeks of a temporary absence from Australia, or immediately if the cardholder ceases to be an Australian resident.

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 eight weeks prior to applying must be less than:

Status	Weekly amount
Single, no dependent children	\$636
Couple combined, no dependent children	\$1,094
Single, one dependent child	\$1,094
Couple combined, one dependent child	\$1,128
For each additional dependent child, add	\$34

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

The card is not assets tested.

A claimant must be an Australian resident, the holder of a specified temporary subclass of visa or a Special Category visa holder, and be living in Australia at the time of claim.

The card is available to newly arrived migrants after 208 weeks in Australia as an Australian resident or 104 weeks for a Special Category visa holder. Some exemptions may apply, including for migrants with an FTB child.

For more information go to servicessaustralia.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 foster carer must be an Australian resident or a Special Category visa holder and be living in Australia at the time of claim.

For more information go to servicessaustralia.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 and be living in Australia at the time of claim.

The card is not means tested.

For more information go to servicesaustralia.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 34).

For more information go to servicesaustralia.gov.au/seniorshealthcard

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 or income support supplement, and
- be of Age Pension age (page 14).

Residence requirements

A claimant must:

- be living permanently in Australia, and
- be an Australian citizen, or
- be a holder of a permanent visa, or
- be a holder of a Special Category visa (New Zealand citizen who arrived on a New Zealand passport).

The card is available to newly arrived migrants after 208 weeks in Australia as an Australian resident or 104 weeks for a Special Category visa holder (some exceptions or exemptions may apply).

Income test

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

Status	Annual amount
Single	\$55,808
Couple combined	\$89,290
Separated couple combined (for example, illness, respite care)	\$111,616
For each dependent child, add	\$639.60

Assets test

- No assets test.

Retention rules

- The card is generally cancelled after 19 weeks of a temporary absence from Australia, or immediately if the cardholder ceases to be an Australian resident.

MEANS TESTING

Table A – Assets test for allowances

Status	Homeowner	Non-homeowner
Single	\$270,500	\$487,000
Couple combined	\$405,000	\$621,500
Illness separated, couple combined	\$405,000	\$621,500
One partner eligible, combined assets	\$405,000	\$621,500

JobSeeker Payment, Youth Allowance, Parenting Payment, Austudy, ABSTUDY Living Allowance, Partner Allowance, Widow Allowance and Special Benefit not payable if assets exceed this amount.

Certain assets are not included in the assets test, including the principal home and superannuation (if under Age Pension age). Contact us for more information.

Table B – Assets test for pensions

The rate of payment is calculated under both the income and assets tests. The test that results in the lower rate (or nil rate) will apply.

Certain assets are not included in the assets test, including the principal home and superannuation (if under Age Pension age). Contact us for more information.

For full pension assets must be less than

Status	Homeowner	Non-homeowner
Single	\$270,500	\$487,000
Couple combined	\$405,000	\$621,500
Illness separated, couple combined	\$405,000	\$621,500
One partner eligible, combined assets	\$405,000	\$621,500

Assets over these amounts reduce pension by \$3 per fortnight for every \$1,000 above the amount (single and couple combined).

For part pension assets must be less than

Status	Homeowner	Non-homeowner
Single	\$588,250	\$804,750
Couple combined	\$884,000	\$1,100,500
Illness separated, couple combined	\$1,040,500	\$1,257,000
One partner eligible, combined assets	\$884,000	\$1,100,500

Note: assets limits may vary depending on your circumstances. For example, they may be higher if you are eligible for Rent Assistance.

Assets test for Disability Support Pension under 21, no children

Status	Homeowner	Non-homeowner
Single, Dependent		
16–17 years of age	\$419,750	\$636,250
18–20 years of age	\$437,000	\$653,500
Single, Independent		
16–20 years of age	\$490,500	\$707,000
Couple combined		
16–20 years of age	\$843,000	\$1,059,500

Note: assets limits may vary depending on your circumstances. For example, they may be higher if you are eligible for Rent Assistance.

Transitional pensioners (page 14) have different assets limits. For more information go to servicessaustralia.gov.au/transitionalratepension

Extra Allowable Amount for retirement village and granny flat residents

If your Entry Contribution is equal to or less than the Extra Allowable Amount at the time of entry, you are assessed as a non-homeowner. Your Entry Contribution will count as an asset. You may qualify for Rent Assistance (page 34). The Extra Allowable Amount is the difference between the non-homeowner and homeowner assets test limits, currently \$216,500.

Hardship provisions

If you have assets but little or no income you are expected to rearrange your affairs to provide for yourself. In some cases that is not possible. If you are in 'severe financial hardship' you may be able to get an income support payment. Different tests apply to such cases.

Table C – Income test for pensions

The tables show the income free areas (the amount of income you can have before payment is reduced) and indicative income limits (income at which payment is reduced to nil) for pensions.

Income up to the income free area has no effect.

Income above the income free area reduces the rate of pension by 50 cents in the dollar (single), and 25 cents in the dollar each (for couples).

The rate of payment is calculated under both the income and assets tests. The test that results in the lower rate (or nil rate) will apply.

There are special rules for some types of income. Contact us for more information.

Employment income is subject to a Work Bonus for eligible pensioners over Age Pension age.

The assets and income limits in Tables B and C may only apply to people who are resident in Australia, or who are

temporarily absent from Australia for no longer than the portability period for their primary payment.

Transitional pensioners (page 14) have a different income test. For more information go to servicessaustralia.gov.au/transitionalratepension

Income test for pensions

Status	Income free area	Income limit
	Fortnight	
Single	\$180	\$2,085.40
Couple combined	\$320	\$3,192.40
Illness separated, couple combined	\$320	\$4,130.80

This income test does not apply to recipients of Parenting Payment (Single). See Parenting Payment (page 12).

Note: income limits may vary depending on your circumstances. For example, they may be higher if you are eligible for Rent Assistance.

Income test for Disability Support Pension (under 21, no children)

Status	Income free area	Income limit
	Fortnight	
Single, Dependent		
16–17 years of age	\$180	\$1,074.40
18–20 years of age	\$180	\$1,178.60
Single, Independent		
16–20 years of age	\$180	\$1,499.40
Couple combined		
16–20 years of age	\$320	\$2,946.40

Note: income limits may vary depending on your circumstances. For example, they may be higher if you are eligible for Rent Assistance.

Deeming

Deeming is used to calculate income from financial investments for social security payment assessment.

Deeming assumes that a person's financial investments are earning a certain rate of income, regardless of the amount of income they are actually earning. If a person earns more than these rates, the extra income is not assessed.

The deemed income is added to any additional income the person has from other sources, such as salary or wages.

Deeming rates are set by the Minister for Families and Social Services.

For more information go to servicessaustralia.gov.au/deeming

Work Bonus

Basic conditions of eligibility

- 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 over Age Pension age.
- The first \$300 of employment income, and/or self-employment income from gainful work, is excluded from the pension income test each fortnight.
- Gainful work is work for financial gain where the work involves personal exertion on the part of the person concerned.
- Any unused amount of the \$300 fortnightly concession can be accrued, to a maximum of \$7,800. The accrued amount can be used to offset future income from employment and/or self-employment from gainful work. The accrued amount carries forward indefinitely.
- The Work Bonus applies to individual pensioners. It cannot be shared by a pensioner couple.
- No registration process, however pensioners must keep us up-to-date with their income.
- Transitional pensioners (page 14) do not have access to the Work Bonus.

Compensation payments

Compensation payments, such as weekly workers' compensation payments, are assessed differently. If the compensable injury occurred prior to receiving an income support payment each dollar of any regular compensation payment reduces the income support payment (pension or allowance) by a dollar. If a person has a partner, any amount of regular compensation payment over the standard payment amount is treated as the partner's own ordinary income and may reduce their rate under the ordinary income test applying to their payment. If the compensable injury occurred while receiving an income support payment any regular compensation payment is assessed under the normal income test. Compensation payments may include a component of taxable income and it is this component that is included as income for Family Tax Benefit purposes. Lump sum compensation payments may result in a non-payment period.

A partner will not be affected by a non-payment period and can still be paid social security payments provided they are otherwise eligible. Contact us for more information.

Table D – Income test for JobSeeker Payment

Status	Income free area	Income limit
	Fortnight	
Single		
No children	\$150	\$1,217.00
With dependent children	\$150	\$1,296.00
Principal carer with dependent children*	\$150	\$1,858.00 [^]
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/large family*	\$150	\$2,321.00 [^]
Aged 60 or over, after nine continuous months on payment	\$150	\$1,306.34 [^]
Member of a couple	\$150	\$1,123.17

The table above shows the income free areas (the amount of income you can have before payment is reduced) and indicative income limits (income at which payment is reduced to nil) for JobSeeker Payment. Some of these income limits also apply to Widow Allowance and Partner Allowance.

Note: income limits may vary depending on your circumstances. For example, they may be higher if you are eligible for Pharmaceutical Allowance, Rent Assistance or Pension Supplement. Please contact us for further information.

[^]These income limits include Pharmaceutical Allowance.

Personal income test

Income up to the income free area (\$150 per fortnight) has no effect.

Income between \$150 and \$256 reduces the rate of payment by 50 cents in the dollar.

Income above \$256 per fortnight reduces the rate of payment by 60 cents in the dollar.

*A different income test applies for single principal carers. Fortnightly income above \$150 per fortnight reduces the rate of payment by 40 cents in the dollar.

Partner income test

Your partner's income may affect your payment.

In general, if your partner receives an allowance payment (such as JobSeeker Payment or Youth Allowance), their income won't affect your payment until their payment is reduced to nil.

If they don't receive a payment from us, their income won't affect your payment until it reaches the partner income free area. The partner income free area is generally \$1,124 per fortnight if your partner is aged 22 or over, or \$1,033 per fortnight if your partner is aged under 22 and does not have dependent children.

Partner income above the partner income free area reduces your payment by 60 cents in the dollar.

Different rules apply if your partner receives a pension.

These values are a guide only and may vary depending on your circumstances as a couple. Please contact us for further information.

Table E – Income test for Youth Allowance, Austudy, ABSTUDY (under 22)

Status	Income free area	Income limit
	Fortnight	
Single, under 18 years of age, at home		
Students and Australian Apprentices	\$437	\$963.34
Job seekers	\$150	\$678.50
Single, 18 years of age and over, at home		
Students and Australian Apprentices	\$437	\$1,050.17
Job seekers	\$150	\$765.34
Single or member of a couple, no dependent children, away from home		
Students and Australian Apprentices	\$437	\$1,317.34
Job seekers	\$150	\$1,032.50
Member of a couple, with dependent children		
Students and Australian Apprentices	\$437	\$1,394.17
Job seekers	\$150	\$1,109.34
Single, with dependent children		
Students and Australian Apprentices	\$437	\$1,560.17
Job seekers	\$150	\$1,275.34

Status	Income free area	Income limit
	Fortnight	
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/large family	\$150	\$1,614.00 [^]
Long-term unemployed, 22 years of age and over, undertaking full-time study or Australian Apprenticeship		
Single, at home	\$437	\$1,167.17
Single, away from home	\$437	\$1,485.67
Member of a couple, no dependent children	\$437	\$1,394.17

The table above shows the income free areas (the amount of income you can have before payment is reduced) and indicative income limits (income at which payment is reduced to nil) for Youth Allowance, Austudy and ABSTUDY (under 22).

Note: income limits may vary depending on your circumstances. For example, they may be higher if you are eligible for Rent Assistance, Pharmaceutical Allowance, Youth Disability Supplement or Pension Supplement.

[^]This income limit includes Pharmaceutical Allowance.

Personal income test—job seekers

Income up to the income free area (\$150 per fortnight) has no effect.

Income between \$150 and \$250 reduces the rate of payment by 50 cents in the dollar. Income above \$250 reduces the rate of payment by 60 cents in the dollar.

Personal income test—students and Australian Apprentices

Income up to the income free area (\$437 per fortnight) has no effect.

Income between \$437 and \$524 reduces the rate of payment by 50 cents in the dollar. Income above \$524 reduces the rate of payment by 60 cents in the dollar.

Students and Australian Apprentices can use Income Bank credits to offset income above the income free area.

Partner income test

Your partner's income may affect your payment.

In general, if your partner receives an allowance payment (such as JobSeeker Payment or Youth Allowance), their income won't affect your payment until their payment is reduced to nil.

If they don't receive a payment from us, their income won't affect your payment until it reaches the partner income free area. The partner income free area is generally \$1,124 per fortnight if your partner is aged 22 or over, or \$1,033 per fortnight if your partner is aged under 22 and does not have dependent children.

Partner income above the partner income free area reduces your payment by 60 cents in the dollar.

Different rules apply if your partner receives a pension.

These values are a guide only and may vary depending on your circumstances as a couple. Please contact us for further information.

Note: for ABSTUDY recipients aged 22 and over the partner income free area is \$1,124 per fortnight. Partner income above the partner income free area reduces your payment by 50 cents in the dollar. The partner income free area may vary depending on your circumstances as a couple and may be higher if you have dependent children.

Please contact ABSTUDY on Freecall™ 1800 132 317 for further information.

Working Credit

Working Credit helps working age pension and allowance recipients to keep more of their income support payment when they take up work. When people have little or no income, they will build up 'working credits'. Then if they do work, their working credits increase the amount they can be paid before their income support payment is reduced. For example, someone with 150 working credits is able to be paid an extra \$150 above the income free area before their payment starts to reduce.

It also helps people who take up short-term jobs by making it easier for them to get their payments restarted (for up to 12 weeks). This means that people don't have to reapply for payments, they just need to prove that their job has ended, or that their income has dropped, and we will restart their payments.

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 (under 21, no children)
- Youth Disability Supplement
- Assistance for Isolated Children
- Carer Allowance
- Double Orphan Pension
- Pharmaceutical Allowance
- Mobility Allowance
- Student Scholarships

20 March

- Age Pension
- Disability Support Pension
- Carer Payment
- JobSeeker Payment
- Parenting Payment (Single)
- Parenting Payment (Partnered)
- Farm Household Allowance
- ABSTUDY Living Allowance (22 and 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

20 September

- Age Pension
- Disability Support Pension
- Carer Payment
- JobSeeker Payment
- Parenting Payment (Single)
- Parenting Payment (Partnered)
- Farm Household Allowance
- ABSTUDY Living Allowance (22 and 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.

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, Dad and Partner Pay, Parenting Payment, JobSeeker Payment, Widow Allowance, Special Benefit, Youth Allowance, Youth Disability Supplement (Youth Allowance and ABSTUDY recipients aged between 16 and 21), Partner Allowance, Austudy payment, ABSTUDY Living Allowance, basic Pension Supplement (except for recipients of Disability Support Pension under Age Pension age), Education Entry Payment and Coronavirus Supplement.

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), Family Tax Benefit Part A (including Rent Assistance, Multiple Birth Allowance), Family Tax Benefit, 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, Remote Area Allowance (offsets the Zone Tax Rebate), Rent Assistance, Telephone Allowance, Utilities Allowance, Energy Supplement, Assistance for Isolated Children Scheme allowances, Pensioner Education Supplement, Essential Medical Equipment Payment, ABSTUDY supplementary benefits (except for School Fees Allowance (boarding) and Additional Assistance (regular payment)), Pension Bonus Scheme, Pension Loans Scheme, Child Care Subsidy, Crisis Payment, tax-exempt Pension Supplement, basic Pension Supplement (for recipients of Disability Support Pension under Age Pension age) and Economic Support Payment.

Note: the tax treatment of payments made during a bereavement period may differ due to special rules that apply.

Definitions

Income support payment

Income support payments provide fortnightly assistance with an individual's living costs.

For the purposes of this Guide, the following payments are classified 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.

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

Definition of a partner

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

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

We may consider you a member of a couple even if you're not physically living with your partner. For example, your 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

General information

Claimant responsibilities

It is your responsibility to decide if you wish to apply for a payment and to make the application, having regard to your particular circumstances.

The information is accurate as at 1 July 2021, but may of course change. If you use this publication after that date, please check with us that the details are up to date.

Dates benefits are payable

Most government payments are paid from, or after, the date on which the application is made. So the sooner you lodge your application the quicker you may be paid.

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 your bank, credit union or building society account. Some exemptions may apply.

Dealing with a third party

You may deal with a third party who is not a member of Services Australia staff. If you do so, please remember that we have not authorised any third parties to provide information or advice to you about payments. If you think a decision about your payment is incorrect, you can contact us and ask for the decision to be reconsidered.

If you are not satisfied with the service you received from Services Australia you can talk to our Customer Relations staff on Freecall™ 1800 132 468. If you are still not satisfied, you can contact the Commonwealth Ombudsman on **1300 362 072** or ombudsman.gov.au

Contact us

Self service

1. Find out more information, including eligibility at servicesaustralia.gov.au/selfservice
2. Create a myGov account at my.gov.au then link it to Centrelink and other government online services.
3. If you have a mobile device, download the Express Plus Centrelink mobile app—so you can complete transactions on the go. Find out more at servicesaustralia.gov.au/expressplus



Apple, and the Apple logo are trademarks of Apple Inc., registered in the US. and other countries. App Store is a service mark of Apple Inc.

Google Play and the Google Play logo are trademarks of Google LLC.

Online Security

Keep your information safe online.

Go to servicesaustralia.gov.au/onlinesecurity to find out how.

Online letters

We can send your Centrelink letters online to your myGov Inbox, rather than sending them to your postal address.

When you create a myGov account you'll get a secure inbox for your letters. You can receive, view, print and save online letters from Centrelink.

We can send most letters online. Some letters we still send to your postal address. These include, letters with reply-paid envelopes, forms we need you to fill in and return, and some brochures which are not available online.

Electronic messaging

Electronic messaging is a free service. We'll send you important messages by SMS or email. Where appropriate, you may get SMS or email messages instead of letters. You don't need an online account to get these messages.

We will only send you messages which are relevant to your circumstances. Messages do not contain any personal information.

If you're a Centrelink customer, you'll be subscribed to this service when you give us a new mobile phone number or email address.

You can choose how you'd like to get your messages. However, if you live outside Australia, you can only get your messages by email.

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 two lines.

Self service line **136 240**

The self service line will give you options relevant to the Centrelink payment you are on. This could include, accessing payment information, applying for an advance payment or completing your review of Rent Assistance.

Reporting line **133 276/13 EARN**

The reporting line is for Centrelink customers who need to report fortnightly to get their payment. You can report your income and update your obligation details.

For more information about reporting requirements go to servicesaustralia.gov.au/selfservice

Centrelink phone lines

Use the Phone us triage tool to find the right Centrelink number on servicesaustralia.gov.au/phoneus

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

Pension Loans Scheme.

Disability, carers and sickness line **132 717**

Talk to us about:

Carer Allowance

Carer Payment

Centrelink debts and overpayments

Disability Support Pension

Mobility Allowance

Essential Medical Equipment Payment.

Employment services line **132 850**

Talk to us about:

Assurance of Support for visa applicants

Centrelink debts and overpayments

Crisis Payment

JobSeeker Payment

Social work services

Special Benefit

Special Benefit and Employment Services Providers.

Farmer assistance hotline **132 316**

Talk to us about Farm Household Allowance.

Families line	136 150
Talk to us about:	
Child Care Subsidy	
Dad and Partner Pay	
Double Orphan Pension	
Family Tax Benefit	
Parental Leave Pay	
Parenting Payment.	
Youth and students line	132 490
Talk to us about:	
Austudy	
Centrelink debts and overpayments	
Low Income Health Care Card	
Pensioner Education Supplement	
Youth Allowance.	
ABSTUDY line Freecall™	1800 132 317
Assistance for isolated children line	132 318
Australian apprenticeships line	133 633
BasicsCard balance enquiry line Freecall™	1800 057 111
BasicsCard general enquiry line Freecall™	1800 132 594
Talk to us about:	
BasicsCards	
Income management	
Reporting lost or stolen BasicsCards.	
International free call numbers	+61 3 6222 3455
Call one of these countries specific numbers:	
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)	10 800 2611 309
all other provinces.	
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.
International services line	131 673
Foreign income line Freecall™	1800 050 041
Indigenous call centre Freecall™	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 Freecall™	1800 132 468
Online services support hotline	132 307
National relay service	1800 555 660
TTY Enquiries Freecall™	1800 810 586

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

Other options

In a service centre

If you don't have a computer at home, you can visit one of our service centres and use our self service terminals. You can create a myGov account and link your online accounts. You can use the terminals to do your Centrelink, Medicare and Child Support business.

Agents and Access Points

You can access our services from one of over 230 Access Points and 340 Agents in rural, regional and remote Australia. Agents and Access Points provide free self-help facilities where you can conduct your business with us.

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 your situation.

National Business Gateway

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

Payment and Service Finder

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

Disclaimer

The information contained in this publication is intended only as a guide to payments available.

