

A guide to Australian Government payments

20 September 2021 to 31 December 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.

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

People affected by coronavirus can go to servicesaustralia.gov.au/covid19 to find out about payments, services and information to help them.

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FAMILIES

Family Tax Benefit Part A

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

For more information go to servicesaustralia.gov.au/ftb or call us on the Families line (page 48).

Basic conditions of eligibility

- A claimant must have a Family Tax Benefit child (page 47).
- Can be paid to a parent, guardian or an approved care organisation.
- Only one member of a couple can receive payment. Eligibility follows the child, not the parent.

Residence requirements

- 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 6 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

For each child	Fortnight	Annual
Maximum rates		
0–12 years of age	\$191.24	\$5,774.30
13–19 years of age	\$248.78	\$7,274.45
0–19 years of age, in an approved care organisation	\$61.46	\$1,602.35
Base rate		
0–19 years of age	\$61.46	\$2,390.75

Annual amounts (except for the approved care organisation rate) include the end of year supplement (\$788.40 per child), while the fortnightly amounts do not. Eligible families may also receive Energy Supplement (page 31).

- Parents caring for a child for 35% to 64% of the time may share these rates with another carer or carers.
- Parents caring for a child for 14% to 34% of the time can't receive these rates, but may be able to receive Rent Assistance, a Health Care Card, Remote Area Allowance, Child Care Subsidy and the lower threshold of the Medicare Safety Net.
- Families can submit a claim up to 3 months before the expected birth of the child or when the child is expected to enter their care.
- Families can choose to have their payments made either fortnightly or as a lump sum after the end of the financial year. Families with outstanding tax returns or related debts may not be able to receive their payments fortnightly.
- For families claiming after the end of a financial year:
 - the claimant must submit the claim within 12 months after the end of that year, and
 - the claimant and their partner must lodge an income tax return, or tell us that they are not required to lodge an income tax return, within 12 months after the end of that year.
- For families receiving fortnightly instalments, the recipient and their partner must lodge an income tax return, or tell us that they're not required to lodge an income tax return, within 12 months after the end of the financial year. If they don't, they must repay any amounts they have received.
- Call us on the Families line (page 48) if there are circumstances preventing you from submitting your claim or lodging your income tax return.

End of year supplement

The Family Tax Benefit Part A end of year supplement (\$788.40 per child) is paid after the end of the financial year.

To be eligible for the end of year supplement:

- a family must have a combined adjustable taxable income (page 47) of \$80,000 or less, and
- a person and their partner must lodge an income tax return, or tell us that they are not required to lodge an income tax return, within 12 months after the end of the financial year.

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

Multiple Birth Allowance

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

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

Family situation	Fortnight	Annual
Triplets	\$165.34	\$4,310.65
Quadruplets or more	\$220.22	\$5,741.45

Family Tax Benefit advance

Families may be able to access a lump sum Family Tax Benefit advance if their fortnightly rate of Family Tax Benefit Part A is at least the base rate for one child, and if repayment of the advance will not cause them to suffer financial hardship. Up to 7.5% of a family's annual Family Tax Benefit Part A entitlement may be paid in advance at any one time, up to a \$1,161.71 limit.

Immunisation and health check requirements

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

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

The rate reduction for not meeting either requirement is \$29.68 per fortnight. The reduction also applies to lump sum claims.

Rent Assistance

Rent Assistance may be paid. See page 31 for eligibility and other information.

Health Care Card

A Health Care Card may be available. See page 36 for eligibility and other information.

Income test

The rate of payment depends on a family's combined annual adjusted taxable income (page 47). Families receiving fortnightly instalments provide an estimate of their income for the financial year. To reduce or avoid overpayment, families can elect to be paid at a lower rate throughout the year. The income test doesn't apply to families where a parent receives certain income support payments (including certain Department of Veterans' Affairs payments) at a rate above nil.

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

Maximum rate income test

- Income up to \$56,137 per year has no effect on the rate of payment.
- Each dollar of income between \$56,137 and \$99,864 reduces the maximum rate of payment by 20 cents.
- Each dollar of income above \$99,864 reduces the maximum rate of payment by 30 cents.

Base rate income test

- Income up to \$99,864 per year has no effect on the rate of payment.
- Each dollar of income above \$99,864 reduces the base rate of payment by 30 cents.

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

Number of children		13–19 years of age			
		0	1	2	3
0–12 years of age	0		\$105,206	\$113,953	\$135,574
	1	\$105,206	\$110,547	\$130,573	\$152,193
	2	\$110,547	\$125,573	\$147,193	\$168,813
	3	\$120,572	\$142,192	\$163,812	\$185,433

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

How maintenance affects Family Tax Benefit

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

For more information go to servicessaustralia.gov.au/csandftba or call us on the Families line (page 48).

Maintenance action test

If a person or their partner cares for children from a previous relationship, they can apply for a child support assessment by going to servicessaustralia.gov.au/childsupportassessment or by calling us on the Families line (page 48). If they don't take reasonable action to obtain child support, they may only receive the base rate of Family Tax Benefit Part A for the children.

For more information, or if there are circumstances that make it difficult for you to apply for child support from the other parent, call us on the Families line (page 48).

Maintenance income test

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

Family situation	Maintenance income free area (annual)
Single parent, or one of a couple receiving maintenance	\$1,697.25
Couple, each receiving maintenance	\$3,394.50
For each additional child, add	\$565.75

Assets test

- No assets test.

Newborn Supplement and Newborn Upfront Payment

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

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

For more information go to servicessaustralia.gov.au/newbornsupplement or call us on the Families line (page 48).

Basic conditions of eligibility

- Payable in addition to Family Tax Benefit Part A for a child who is:
 - aged less than one and in the care of a parent, or
 - aged less than one and becomes entrusted to the care of a non-parent carer for a continuous period of at least 13 weeks, or
 - any age and becomes entrusted to care through the process of adoption, and the adopting parent or their partner is eligible for Family Tax Benefit Part A within 12 months of the child's entrustment to care.
- Families can't receive both Newborn Supplement and Parental Leave Pay (page 9) for the same child. For multiple births (for example, twins or triplets), Parental Leave Pay may be paid for one child and Newborn Supplement for the other child or children, or Newborn Supplement may be paid for each child.

Basic rates and methods of payment

Family situation	Newborn Supplement	Newborn Upfront Payment	Total
First child (and each child in a multiple birth)	\$1,725.36	\$575	\$2,300.36
Subsequent children	\$576.03	\$575	\$1,151.03

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

Family Tax Benefit Part B

Family Tax Benefit Part B is a supplementary payment that recognises 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. It is paid per family, based on the age of the youngest child, and can be paid in fortnightly instalments or as an annual lump sum.

For more information go to servicessaustralia.gov.au/ftb or call us on the Families line (page 48).

Basic conditions of eligibility

- A claimant must:
 - have a Family Tax Benefit child (page 47) aged under 13, or
 - have a Family Tax Benefit child aged 13 up to the end of the calendar year they turn 18 and be a single parent, grandparent or great-grandparent.
- Only one member of a couple can receive payment. Eligibility follows the child, not the parent.
- Family Tax Benefit Part B can't be paid to a person or their partner for any days or periods they receive Parental Leave Pay (page 9).

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 6 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

Age of youngest child	Fortnight	Annual
Under 5 years of age	\$162.54	\$4,620.90
5–18 years of age	\$113.54	\$3,343.40

Annual amounts include the end of year supplement (\$383.25 per family), while the fortnightly amounts do not. Eligible families may also receive Energy Supplement (page 31).

- Parents caring for a child for 35% to 64% of the time may share these rates with another carer or carers.
- Parents caring for a child for 14% to 34% of the time can't receive these rates, but may be able to receive Rent Assistance, a Health Care Card, Remote Area Allowance, Child Care Subsidy and the lower threshold of the Medicare Safety Net. Families can submit a claim up to 3 months before the expected birth of the child or when the child is expected to enter their care.
- Families can choose to have their payments made either fortnightly or as a lump sum after the end of the financial year. Families with outstanding tax returns or related debts may not be able to receive their payments fortnightly.
- For families claiming after the end of a financial year:
 - the claimant must submit the claim within 12 months after the end of that year, and
 - the claimant and their partner must lodge an income tax return, or tell us that they are not required to lodge an income tax return, within 12 months after the end of that year.

- For families receiving fortnightly instalments, the recipient and their partner must lodge an income tax return, or tell us that they're not required to lodge an income tax return, within 12 months after the end of the financial year. If they don't, they must repay any amounts they have received.
- Call us on the Families line (page 48) if there are circumstances preventing you from submitting your claim or lodging your income tax return.

End of year supplement

The Family Tax Benefit Part B end of year supplement (\$383.25 per family) is paid after the end of the financial year.

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

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

Income test

The rate of payment depends on a family's annual adjusted taxable income (page 47). Families receiving fortnightly instalments provide an estimate of their income for the financial year. To reduce or avoid overpayment, families can elect to defer their payment throughout the year.

Single families

- Single parents receive the maximum rate if they receive certain income support payments (including certain Department of Veterans' Affairs payments) at a rate above nil, or if their annual income is \$100,900 or less. If their income is above this amount, Family Tax Benefit Part B is not paid to the family.

Couple families

- The higher earner must have an annual income of \$100,900 or less. If their income is above this amount, Family Tax Benefit Part B is not paid to the family.
- The lower earner can have an annual income of up to \$5,840 and still receive the maximum rate. Each dollar of income above this amount reduces the rate of payment by 20 cents. Income support payments count as income towards this test.
- The rate of payment reaches nil at the income limits in the table below.

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

Family situation	Age of youngest child	Higher earner (annual)	Lower earner (annual)
Single families	Under 5 years of age	\$100,900	n/a
	5–18 years of age	\$100,900	n/a
Couple families	Under 5 years of age	\$100,900	\$28,945
	5–18 years of age	\$100,900	\$22,557

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

Assets test

- No assets test.

Family Tax Benefit Bereavement Payment

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

For more information go to

servicessaustralia.gov.au/bereavement or call us on the Families line (page 48).

Stillborn Baby Payment

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

For more information go to

servicessaustralia.gov.au/stillbornpayment or call us on the Families line (page 48).

Basic conditions of eligibility

- Payable to families who experience the loss of a child as a result of a stillbirth, if the child would have been a Family Tax Benefit child (page 47).
- Families can't receive both Stillborn Baby Payment and Parental Leave Pay (page 9) for the same child. For multiple births (for example, twins or triplets), Parental Leave Pay may be paid for one child and Stillborn Baby Payment for the other child or children, or Stillborn Baby Payment may be paid for each child.

Income test

- Estimated adjusted taxable income (page 47) of the person and their partner must be \$64,890 or less for the 6 months from the day of the child's delivery.
- The income test doesn't apply if:
 - the person would have received Family Tax Benefit for the child for any day during the 26 weeks from the day of the child's delivery, or
 - the person or their partner receives Family Tax Benefit Part A for another child for any day during the 52 weeks from the day of the child's delivery.

Basic rates and methods of payment

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

Double Orphan Pension

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

For more information go to servicessaustralia.gov.au/orphanpension or call us on the Families line (page 48).

Basic conditions of eligibility

- A claimant must be caring for a Family Tax Benefit child (page 47) whose parents have both died, or one parent has died and either:
 - the whereabouts of the other parent is unknown
 - the other parent is in prison for at least 10 years
 - the other parent is in custody and could be sentenced to at least 10 years in prison
 - the other parent is a patient of a psychiatric hospital or nursing home indefinitely.
- Can be paid to a guardian or approved care organisation.
- Available for refugee children under certain circumstances.

Residence requirements

- Claimant must be 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 6 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.
- 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

- The base rate is \$66.10 per fortnight.
- An additional component may be paid. The additional component is the difference between the guardian's Family Tax Benefit entitlement for the child and the Family Tax Benefit received for the child immediately before they became a double orphan. The additional component is not paid to approved care organisations.

Income test

- No income test.

Assets test

- No assets test.

Single Income Family Supplement

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

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

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

Child Care Subsidy

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 meet all of these requirements:

- attend approved child care,
- be a FTB or regular care child of the individual or their partner,
- be 13 or younger 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),
- meet the immunisation requirements.

The individual or their partner must meet both of these:

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

To meet the residence requirements, the individual or partner must be living permanently in Australia and must also be one of these:

- an Australian citizen,
- the holder of a permanent visa,
- hold a Special Category visa,
- hold a certain temporary visa type for example a partner provisional or temporary protection visa,
- a student from outside Australia directly sponsored by the Australian Government,
- 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 servicesaustralia.gov.au/childcaresubsidy

Child Care Subsidy entitlement

Child Care Subsidy entitlement depends on all of these:

- the individual's, and their partner's if they have one, combined annual adjusted taxable income (page 47),
- the activity level of the individual and their partner, if they have one,
- 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 servicesaustralia.gov.au/estimators to help work out how much Child Care Subsidy they may be get.

Income test

- We use income thresholds to determine a family's Child Care Subsidy percentage. If an individual has a partner, we combine their income to determine their subsidy percentage.
- Families earning \$70,015 or less get a subsidy of 85% of the actual fee charged (up to 85% of an hourly fee cap). For family incomes above \$70,015, the subsidy gradually decreases to 20% when family income reaches \$344,305. For families with incomes of \$354,305 or more, the subsidy is 0%.

Combined family income	Subsidy % of the actual fee charged (up to relevant percentage of the hourly rate cap)
Up to \$70,015	85%
More than \$70,015 to below \$175,015	Decreasing to 50% by 1% for each \$3,000 of family income
\$175,015 to below \$254,305	50%
\$254,305 to below \$344,305	Decreasing to 20% by 1% for each \$3,000 of family income
\$344,305 to below \$354,305	20%
\$354,305 or more	0%

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 servicesaustralia.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 2 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 (page 47) 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 2 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 can get for each child attending approved child care.
- Where a child care service charges a fee that is less than the hourly rate cap, families get 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 for children below school age	Hourly rate cap for 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 6
- 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. The individual and their 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 5% 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 (page 47) 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 get more subsidy than they should have, any withheld amount is used to offset the overpayment. Where families get 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 fee assistance to support vulnerable families and children facing barriers in accessing affordable child care.

Basic conditions of eligibility

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

Additional Child Care Subsidy (child wellbeing)

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

Approved child care provider give families access to ACCS (child wellbeing) through a certificate or determination.

Families must meet criteria for ACCS (child wellbeing). The parent or carer must:

- be getting Child Care Subsidy (CCS),
- care for a child who is considered at risk of abuse or neglect.

ACCS (child wellbeing) gives a child's family a higher rate of subsidy for up to 6 weeks. If the provider considers this subsidy is needed for more than 6 weeks, they can apply to approve ACCS (child wellbeing) for longer periods.

Parents or carers should talk to their child care provider to determine if ACCS (child wellbeing) is appropriate for their circumstances.

Additional Child Care Subsidy (grandparent)

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

An individual or their partner must:

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

Grandparents apply for ACCS (grandparent) through Centrelink.

Additional Child Care Subsidy (temporary financial hardship)

Families experiencing temporary financial hardship may get extra help with the cost of child care.

An individual must:

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

Families apply for ACCS (temporary financial hardship) through Centrelink.

Additional Child Care Subsidy (transition to work)

Parents who are transitioning to work from income support payments by engaging in work study or training activities may get extra help with the cost of child care.

An individual must:

- get CCS
- get an eligible income support payment
- have a family income under \$70,015
- have an active job or participation plan, where required
- meet the Additional Child Care Subsidy (transition to work) activity requirements
- be engaged in a recognised work, study or training activities.

The number of hours of subsidised care a family will be entitled to depends on their activity level.

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

Families apply for ACCS (transition to work) through Centrelink.

Basic rates and methods of payment

- Additional Child Care Subsidy (child wellbeing), Additional Child Care Subsidy (grandparent) and Additional Child Care Subsidy (temporary financial hardship) families will get a subsidy equal to the actual fee charged by the child care service, up to 120% of the Child Care Subsidy hourly rate cap, whichever is lower. Families can get 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% of the actual fee charged by the child care service, up to 95% of the Child Care Subsidy hourly rate cap, whichever is lower.
- The Additional Child Care Subsidy is paid directly to approved child care services.

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

Parental Leave Pay

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

For more information go to servicesaustralia.gov.au/parentalleavepay or call us on the Families line (page 48).

Basic conditions of eligibility

- A claimant must be the birth mother of a newborn child or the primary carer of a recently adopted child. Some exceptions may apply. A person may still be eligible in the event of a stillbirth or infant death.
- The child's birth must be formally registered, unless the child is stillborn, adopted or born outside Australia.
- Parental Leave Pay is available to full-time, part-time, casual, seasonal, contract and self employed workers.
- It can be paid at the same time as paid or unpaid leave, but generally can't be paid when a person is working.
- Family Tax Benefit Part B (page 4) can't be paid to a person or their partner for any days or periods they receive Parental Leave Pay.
- Parental Leave Pay and Newborn Supplement (page 4) can't both be paid for the same child.

- Parental Leave Pay is payable for a maximum of 18 weeks (90 payable days). This includes:
 - the Paid Parental Leave period – a single continuous period of up to 12 weeks (60 payable days), and
 - 30 Flexible Paid Parental Leave days.

Paid Parental Leave period

- The Paid Parental Leave period is a single continuous block of up to 12 weeks. It 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.
- 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 person returns to work before or during their Paid Parental Leave period, they forfeit the remaining entitlement in their Paid Parental Leave period.
- To access the maximum Paid Parental Leave period, a claimant 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

- A person can access 30 Flexible Paid Parental Leave days on days they have primary care of the child and are not working. They can be paid from the day after the Paid Parental Leave period ends and must be fully paid within 2 years of the child's birth or adoption. They don't need to be taken as a continuous block of 30 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 eligible person (such as their partner) to use on days that the other person has care of the child.

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.
- Claims can be submitted up to 3 months prior to the child's expected date of birth or adoption.
- Claims and birth verification must be submitted within 28 days of the child's date of birth for payment to start from the child's date of birth.
- Employers must provide Parental Leave Pay to eligible employees who:
 - have worked for 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 8 weeks of Parental Leave Pay from the employer.
- Even if an employer is not required to provide Parental Leave Pay, they can still choose to provide it, if agreed by the employer and employee.
- We pay Parental Leave Pay to eligible claimants in situations where employers do not.
- Parental Leave Pay is taxable, and counts as income in the income tests for Family Tax Benefit and income support payments.

Work test

- A claimant must have:
 - worked for at least 10 months of the 13 month work test period prior to the birth or adoption of their child, and
 - worked for at least 330 hours in that 10 month period (just over one day per week) with no more than a 12 week gap between 2 working days.
- A working day is a day on which a person has worked for at least one hour.
- There are some exceptions to the work test for claims involving pregnancy complications, dangerous jobs and premature birth.
- Parents may be able to count a period of Parental Leave Pay or Dad and Partner Pay for a previous child as work towards a claim for a subsequent child.
- Parents can count periods of JobKeeper Payment or COVID-19 Disaster Payment as work towards the work test.

Income test

- We assess income for the financial year before the date of birth or adoption, or the date the claim is submitted, whichever is earlier.
- The claimant's adjusted taxable income (page 47) must be either:
 - \$150,000 or less, if we assess the 2019-20 financial year
 - \$151,350 or less, if we assess the 2020-21 financial year.

Assets test

- No assets test.

Dad and Partner Pay

Dad and Partner Pay is a payment within the Paid Parental Leave scheme. It helps fathers and partners take time off work to care for a newborn or recently adopted child.

For more information go to servicessaustralia.gov.au/dadandpartnerpay or call us on the Families line (page 48).

Basic conditions of eligibility

- A claimant must be caring for a newborn or recently adopted child and be the biological father of the child, the partner of the birth mother, or an adoptive parent. Some exceptions may apply. A person may still be eligible in the event of a stillbirth or infant death.
- The child's birth must be formally registered, unless the child is stillborn, adopted or born outside Australia.
- Available to full-time, part-time, casual, seasonal, contract and self-employed workers.
- Can be paid at the same time unpaid leave, but generally can't be paid when a person is working.
- Family Tax Benefit Part B (page 4) can be paid during a Dad and Partner Pay period.

Dad and Partner Pay period

- The Dad and Partner Pay period is a single continuous block of up to 2 weeks. It 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.

Basic rates and methods of payment

- The current rate is \$772.55 a week before tax.
- Claims can be submitted up to 3 months prior to the child's expected date of birth or adoption.
- Eligible claimants receive Dad and Partner Pay directly from us.
- Dad and Partner Pay is taxable, and counts as income in the income tests for Family Tax Benefit and income support payments.

Work test

- A claimant 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 2 working days.
- A working day is a day on which a person has worked for at least one hour.
- There are some exceptions to the work test for claims involving premature birth.
- Parents may be able to count a period of Parental Leave Pay or Dad and Partner Pay for a previous child as work towards a claim for a subsequent child.
- Parents can count periods of JobKeeper Payment or COVID-19 Disaster 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.

Income test

- We assess income for the financial year before the start of the Dad and Partner Pay period, or the date the claim is submitted, whichever is earlier.
- The claimant's adjusted taxable income (page 47) must be either:
 - \$150,000 or less, if we assess the 2019-20 financial year
 - \$151,350 or less, if we assess the 2020-21 financial year.

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 servicessaustralia.gov.au/parentingpayment or call us on the Families line (page 48).

Recipients who have lost work due to a lockdown may also be eligible for a COVID-19 Disaster Payment. For more information go to servicessaustralia.gov.au/covid19disasterpayment

Basic conditions of eligibility

- A claimant must be the principal carer of a qualifying child aged under 6 if partnered, or aged under 8 if single.
- Recipients with children aged under 6 may be required to participate in ParentsNext.
- Single recipients with children aged 6 and over must enter into a Job Plan, which allows participation in a broad range of activities.
- Only one member of a couple can receive Parenting Payment.

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 6 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 6 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.
- 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	\$837.40
Member of a couple	\$573.30

For single parents, the typical fortnightly maximum payment rate is \$880.30, including the basic Pension Supplement (\$24.70), Energy Supplement (\$12) and Pharmaceutical Allowance (\$6.20).

For partnered parents, the typical fortnightly maximum payment rate is \$581.20, including Energy Supplement (\$7.90).

- Pharmaceutical Allowance (page 34) is paid to single recipients under Age Pension age, and to partnered recipients in certain circumstances.
- Maximum Pension Supplement (page 33) is paid to recipients who have reached Age Pension age.
- Education Entry Payment of \$208 may be paid.
- Pensioner Education Supplement (page 27) may be paid to Parenting Payment (Single) recipients.
- Mobility Allowance (page 16) 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 31 for eligibility and other information.

Income test

- See Module E (page 42).

Assets test

- See Module B (page 40).
- 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 (page 48).

Recipients who have lost work due to a lockdown may also be eligible for a COVID-19 Disaster Payment. For more information go to servicessaustralia.gov.au/covid19disasterpayment

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 5 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.

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	\$882.20
Member of a couple	\$665.00

Recipients may also get Pension Supplement (page 33) and Energy Supplement (page 31).

For singles, the fortnightly maximum payment rate is \$967.50, including Pension Supplement (\$71.20) and Energy Supplement (\$14.10).

For each member of a couple, the fortnightly maximum payment rate is \$729.30, including Pension Supplement (\$53.70) 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 a person was receiving a pension on 19 September 2009, they may be on a transitional rate of pension, which is based on the pension rules before the 2009 pension reforms. We regularly reassess transitional pensioners' rates and move them to the current rules if they can get a higher rate. For more information go to servicessaustralia.gov.au/transitionalratepension

Pension Bonus Scheme

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

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

For more information go to servicessaustralia.gov.au/pensionbonuscheme or call us on the Older Australians line (page 48).

Rent Assistance

- Rent Assistance may be paid. See page 31 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 Module C (page 41).
- Doesn't apply to blind pensioners unless they receive Rent Assistance. Blind pensioners may be affected by the special rules for compensation payments (page 40).

Assets test

- See Module A (page 39).
- Hardship provisions may apply.
- Doesn't apply to blind pensioners unless they receive Rent Assistance. Blind pensioners may be affected by the special rules for compensation payments (page 40).

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 servicesaustralia.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 they don't actually receive a payment, for example due to their income or assets), and
- own, or be partnered to a person who owns, real estate in Australia that can secure the loan, and
- have adequate and appropriate insurance covering the secured assets, and
- not be bankrupt or subject to a personal insolvency agreement.

Basic rates

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

Status	Maximum rate of pension	150% of the maximum rate of pension
Single	\$967.50	\$1,451.25
Member of a couple	\$729.30	\$1,093.95

These amounts vary depending on a person's circumstances. They may be higher if a person qualifies for Rent Assistance, or lower if a person receives Defence Force Income Supplement Allowance from the Department of Veterans' Affairs.

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

A person can nominate their loan amount and change or stop it at any time.

Loan details

Pension Loans Scheme debts accrue interest. At the time this document was produced, the annual interest rate was 4.5%. The Minister for Families and Social Services sets the interest rate.

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

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

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

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 (page 48).

Recipients who have lost work due to a lockdown may also be eligible for a COVID-19 Disaster Payment. For more information go to servicessaustralia.gov.au/covid19disasterpayment

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 2 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 5 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 4 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 4 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.

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	\$882.20
Member of a couple	\$665.00

Recipients may also get Pension Supplement (page 33) and Energy Supplement (page 31).

For singles, the fortnightly maximum payment rate is \$967.50, including Pension Supplement (\$71.20) and Energy Supplement (\$14.10).

For each member of a couple, the fortnightly maximum payment rate is \$729.30, including Pension Supplement (\$53.70) and Energy Supplement (\$10.60).

- Education Entry Payment of \$208 may be paid.
- Pensioner Education Supplement (page 27) 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 13).

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

Rates include Youth Disability Supplement (page 16) of \$131.90 per fortnight. Pharmaceutical Allowance (page 34), Energy Supplement (page 31), Utilities Allowance (page 35) and Telephone Allowance (page 34) may also be paid.

Rent Assistance

- Rent Assistance may be paid. See page 31 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. Independent recipients aged under 18 may be eligible.
- It is not paid to non-means tested blind pensioners, but can be paid to means tested blind pensioners.

Income test

- See Module C (page 41).
- Doesn't apply to blind pensioners unless they receive Rent Assistance. Blind pensioners may be affected by the special rules for compensation payments (page 40).

Assets test

- See Module A (page 39).
- Doesn't apply to blind pensioners unless they receive Rent Assistance. Blind pensioners may be affected by the special rules for compensation payments (page 40).
- 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 doesn't require a separate claim.

For more information go to **servicessaustralia.gov.au/youthdisabilitysupplement** or call us on the Disability, sickness and carers line (page 48).

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 residence requirements, but requirements 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 21). 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 Module C (page 41) for recipients of Disability Support Pension (under 21, no children).
- See Module F (page 42) for recipients of Youth Allowance.
- See Module G (page 44) for recipients of 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 Module A (page 39) for recipients of Disability Support Pension (under 21, no children).
- See Module B (page 40) 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 (page 48).

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 4 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 6 weeks of temporary absence from Australia.

Basic rates

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

- A lump sum advance equal to 6 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 servicesaustralia.gov.au/emep or call us on the Disability, sickness and carers line (page 48).

Basic conditions of eligibility

- Available to people with medical needs, or their carers, who:
 - are covered by a concession card (page 36) 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 2 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 (page 48).

Recipients who have lost work due to a lockdown may also be eligible for a COVID-19 Disaster Payment. For more information go to **servicessaustralia.gov.au/covid19disasterpayment**

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

Residence requirements

- Claimant and care receiver must be Australian residents 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 6 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.

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	\$882.20
Member of a couple	\$665.00

Recipients may also get Pension Supplement (page 33) and Energy Supplement (page 31).

For singles, the fortnightly maximum payment rate is \$967.50, including Pension Supplement (\$71.20) and Energy Supplement (\$14.10).

For each member of a couple, the fortnightly maximum payment rate is \$729.30, including Pension Supplement (\$53.70) and Energy Supplement (\$10.60).

- People receiving Carer Payment for a child are automatically entitled to Carer Allowance (page 19).
- Education Entry Payment of \$208 may be paid.
- Pensioner Education Supplement (page 27) may be paid.
- People receiving payment at 19 September 2009 may be paid under transitional arrangements (page 13).

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 31 for eligibility and other information.

Income test (carer)

- See Module C (page 41).

Assets test (carer)

- See Module A (page 39).
- Hardship provisions may apply.

Income test (care receiver)

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

Assets test (care receiver)

- Assets of the 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/carerallowance or call us on the Disability, sickness and carers line (page 48).

Basic conditions of eligibility

Claimant must be providing daily care and attention for:

- a person aged 16 or over with a disability that causes a substantial functional impairment, or
- a dependent child aged under 16 with a disability that either:
 - appears on a list of disabilities/conditions that result in automatic qualification, or
 - causes the child to function below the standard for his or her age level.
- The child and the carer must live together in the same private residence or, if the child is hospitalised at the time of the claim, there must be an intention for the child to return home to live with the carer.

People receiving Carer Payment (page 18) for a child are automatically entitled to Carer Allowance.

People receiving Carer Allowance for a child qualify for a Health Care Card (page 36). 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 6 weeks of a temporary absence from Australia.

Basic rates

- \$131.90 per fortnight.
- Paid for each eligible child receiving care, and up to 2 eligible adults receiving care.
- Child Disability Assistance Payment (page 20) may also be paid.

Income test

- The combined annual adjusted taxable income (page 47) 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 doesn't require a separate claim.

For more information go to servicessaustralia.gov.au/carersupplement or call us on the Disability, sickness and carers line (page 48).

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.

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 2 or more Carer Supplement payments.
- A part rate may be paid depending on how much care a person provides.

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 doesn't require a separate claim.

For more information go to servicesaustralia.gov.au/cdap or call us on the Disability, sickness and carers line (page 48).

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.
- A part rate may be paid depending on how much care a person provides.
- People caring for 2 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.

JOB SEEKERS

JobSeeker Payment

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

For more information go to servicessaustralia.gov.au/jobseekerpayment or call us on the Employment services line (page 48).

Recipients who have lost work due to a lockdown may also be eligible for a COVID-19 Disaster Payment. For more information go to servicessaustralia.gov.au/covid19disasterpayment

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 6 weeks of a temporary absence from Australia in certain limited circumstances.
- May be available for a limited period of up to 6 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	\$629.50
With dependent children	\$676.80
Aged 60 or over, after 9 continuous months on payment	\$676.80
Principal carer of a dependent child granted an exemption from mutual obligation requirements for foster caring/non-parent relative caring under a court order/home schooling/distance education/large family	\$862.10
Member of a couple	\$573.30

- Advance of up to \$500 may be available.
- Pharmaceutical Allowance (page 34) 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 31 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 more information based on your circumstances.

Income test

- See Module D (page 41).

Assets test

- See Module B (page 40).

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.

YOUTH AND STUDENTS

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 (page 48).

Recipients who have lost work due to a lockdown may also be eligible for a COVID-19 Disaster Payment. For more information go to servicesaustralia.gov.au/covid19disasterpayment

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 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.

A young person is considered independent if they are aged 22 or over, or if they meet other specified criteria.

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 6 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 6 weeks to receive eligible medical treatment or attend an acute family crisis.
- May be available for a limited period of up to 6 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	\$862.10
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

Special rates are 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 6 out of the last 9 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 34) may be paid.
- Payment is generally made to a parent for those aged under 18 who are not independent.
- Advance 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 are eligible to receive the Student Start-up Loan.

- The Student Start-up Loan is a voluntary income contingent loan paid in 2 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 aren't 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.

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 31 for eligibility and other information.
- Rent Assistance for single people without children may only be paid to those receiving an away from home rate of Youth Allowance.

Youth Disability Supplement

- Youth Disability Supplement (page 16) 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.

Income test

- See Module F (page 42).

Assets test

- Applies if recipient is independent. Assets of recipient and partner, if applicable, are assessed.
- See Module B (page 40).
- 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.

Austudy

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

For more information go to servicessaustralia.gov.au/austudy or call us on the Youth and students line (page 48).

Recipients who have lost work due to a lockdown may also be eligible for a COVID-19 Disaster Payment. For more information go to servicessaustralia.gov.au/covid19disasterpayment

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 6 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

Special rates are 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 up to \$500 may be available.
- Pharmaceutical Allowance (page 34) may be paid.
- Pension Supplement (page 33) 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 are eligible to receive the Student Start-up Loan.
- The Student Start-up Loan is a voluntary income contingent loan paid in 2 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 aren't 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 31 for eligibility and other information.

Income test

- See Module H (page 44).

Assets test

- See Module B (page 40).
- 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 (page 48).

Recipients who have lost work due to a lockdown may also be eligible for a COVID-19 Disaster Payment. For more information go to servicesaustralia.gov.au/covid19disasterpayment

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 6 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	\$629.50
Tertiary	\$34.80			
In state care and Foster Care Allowance paid	\$303.20	\$303.20	\$354.60	
In state care and no Foster Care Allowance paid	\$512.50	\$512.50	\$512.50	
Away from home	\$512.50	\$512.50	\$512.50	\$629.50
Single, Independent				
No dependent children	\$512.50	\$512.50	\$512.50	\$629.50
No dependent children, at home	\$303.20	\$303.20	\$354.60	
No dependent children, 60 years and over				\$676.80
With dependent children	\$656.00	\$656.00	\$656.00	\$676.80
Member of a couple, Independent				
No dependent children	\$512.50	\$512.50	\$512.50	\$573.30

Status	Under 16 years	16–17 years	18–21 years	22+ years
Fortnight				
With dependent children	\$557.90	\$557.90	\$557.90	\$573.30
Masters and Doctorate students				
All ages				\$1,096.90
Residential cost option recipients				
All ages				\$41.60

Supplementary assistance

Supplementary Assistance		Rate
Remote Area Allowance		see page 35
Pharmaceutical Allowance may be paid		see page 34
Pension Supplement may be paid if Living Allowance recipient has reached Age Pension age		see page 33
School Term Allowance		
Annual rate, paid in instalments		\$540.80
Instalment	Entitlement Period	
1	1 January–31 March	\$187.20
2	1 April–30 June	\$83.20
3	1 July–30 September	\$187.20
4	1 October–31 December	\$83.20
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
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 27
Fares Allowance (students only)		actual costs
Away-from-base assistance		actual costs

Supplementary Assistance	Rate
Administrative and audit costs (Away from Base)	Annual
Maximum amount claimable by education provider	\$5,032.00
Lawful Custody Allowance	essential course costs
Residential fees (Residential Costs Option recipients)	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 are eligible to receive the Student Start-up Loan.
- The Student Start-up Loan is a voluntary income contingent loan paid in 2 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 aren't 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 31 for eligibility and other information.

Youth Disability Supplement

- Youth Disability Supplement (page 16) 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.

Income test

- See Module G (page 44) for ABSTUDY Living Allowance income test.
- Some ABSTUDY supplementary payments aren't income tested, while others (such as the at home rate of School Fees Allowance and School Term Allowance) are paid to people receiving an income support payment or holding a Health Care Card.

Assets test

- Applies if recipient is independent. Assets of recipient and partner, if applicable, are assessed.
- See Module B (page 40).
- Hardship provisions may apply.

Assistance for Isolated Children Scheme

For more information go to servicesaustralia.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 3 students in a family)	\$249.28

Allowances	Rate
Distance Education Allowance	Annual
Allowance	\$4,278.00
AIC Pensioner Education Supplement	Fortnight
Full Rate	\$62.40

The AIC Pensioner Education Supplement is for students aged under 21 who receive Disability Support Pension or Parenting Payment (Single) and who are studying at primary level.

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

Income test

- No income test for Basic Boarding Allowance, Distance Education Allowance, Second Home Allowance or the AIC Pensioner Education Supplement.
- The Youth Allowance parental income test (page 43) applies to Additional Boarding Allowance.
- 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.
- If the applicant is eligible for Additional Boarding Allowance, payment is the lesser of:
 - the entitlement under the parental income test, or
 - the amount of the student's boarding costs that exceeds Basic Boarding Allowance.
- Please contact us for more information based on your circumstances.

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.

Assets test

- No assets test.

Pensioner Education Supplement

For more information go to servicesaustralia.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 6 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% study load, or
 - approved students granted a 25% workload concession who undertake at least 25% study load and who are either Disability Support Pensioners or Invalidity Service Pensioners, or
 - approved students granted a 25% workload concession who undertake at least 25% 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% 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.

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.
- 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 2 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 (page 47) for the base tax year (some exemptions may apply).

Assets test

- No assets test.

FARM SUPPORT

Farm Household Allowance

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

For more information go to servicessaustralia.gov.au/farmhouseholdallowance or call us on the Farmer Assistance Hotline (page 48).

Recipients who have lost work due to a lockdown may also be eligible for a COVID-19 Disaster Payment. For more information go to servicessaustralia.gov.au/covid19disasterpayment

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 4 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 residence 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 6 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	\$629.50
aged 60 or over, after 9 continuous months on payments	\$676.80
Single, with dependent children:	
aged under 22	\$656.00
aged 22 or over	\$676.80
Partnered:	
aged 22 or over	\$573.30

	Per fortnight
aged under 22, no dependent children	\$512.50
aged under 22, with dependent children	\$557.90

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

Income test

- See Module D (page 41) for JobSeeker Payment limits and Module F (page 42) for Youth Allowance limits.
- If any Farm Household Allowance is payable after the income test is applied, the maximum rate is paid, rather than a reduced rate. Where the limit is exceeded, no payment is 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).
- 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 website may help you estimate your income.
- Go to servicessaustralia.gov.au/farmhouseholdallowance for more detailed information.

Assets test

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

Time limit

Recipients can receive payment for 4 in every 10 years. The first 10 year period started on 1 July 2014. The next 10 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 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 31), Rent Assistance (page 31), Pharmaceutical Allowance (page 34), Telephone Allowance (page 34), Remote Area Allowance (page 35), and Health Care Card (page 36).

SPECIAL CIRCUMSTANCES

Special Benefit

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

For more information go to servicessaustralia.gov.au/specialbenefit or call us on the Employment services line (page 48).

Recipients who have lost work due to a lockdown may also be eligible for a COVID-19 Disaster Payment. For more information go to servicessaustralia.gov.au/covid19disasterpayment

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 6 weeks of a temporary absence from Australia in certain limited circumstances.

Basic rates

- Generally as for JobSeeker Payment (page 21), Youth Allowance (page 22) or Austudy (page 23).
- 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 27) may be paid (single parents only).
- Pharmaceutical Allowance (page 34) may be paid.
- Pension Supplement (page 33) is paid if recipient has reached Age Pension age.

Rent Assistance

- Rent Assistance may be paid. See page 31 for eligibility and other information.

Income test

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

Assets test

- See Module B (page 40).

Crisis Payment

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

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 (page 48).

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 7 days after the extreme circumstance occurred, or
 - within 7 days of the family member responsible leaving or being removed from the home, or
 - up to 21 days before or within 7 days after release from prison or psychiatric confinement, or
 - within 7 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.

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. They must also 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	\$127.60	\$318.00	\$142.80
No dependent children, sharer	\$127.60	\$254.54	\$95.20
1 or 2 children	\$167.44	\$391.44	\$168.00
3 or more children	\$167.44	\$420.38	\$189.70
Couple			
No dependent children	\$206.40	\$385.87	\$134.60
Member of a couple who is separated due to illness, respite care or imprisonment	\$127.60	\$318.00	\$142.80
Member of a couple who is temporarily separated	\$127.60	\$307.07	\$134.60
1 or 2 children	\$247.52	\$471.52	\$168.00
3 or more children	\$247.52	\$500.46	\$189.70

Rates for families with children are paid with Family Tax Benefit Part A.

- 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.
- Parents caring for a child for 14% to 34% of the time can't receive the child related components of Family Tax Benefit Part A, but may still be able to receive the Rent Assistance component of Family Tax Benefit Part A.
- 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 6 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 9 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	Fortnight	Annual
Maximum rate		
0–12 years of age	\$3.50	\$91.25
13–19 years of age	\$4.48	\$116.80
0–19 years of age, in an approved care organisation	\$0.98	\$25.55
Base rate		
0–19 years of age	\$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

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 (page 22)	
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
Member of a couple with Youth Disability Supplement	
No dependent children	\$7.70
With dependent children	\$7.70

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 (page 24)	
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

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
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	

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

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 13) don't receive Pension Supplement, though they receive an equivalent amount in their fortnightly rate.

For more information go to servicesaustralia.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	\$71.20
Couple combined	\$107.40

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

Minimum Pension Supplement

People eligible for the maximum Pension Supplement may receive a lower amount of Pension Supplement due to means testing. The amount can't be less than the minimum Pension Supplement, unless their income or assets reach a level that would reduce their total pension payment to nil. See Module A (page 39) and Module C (page 41).

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	\$38.30
Couple combined	\$57.80

Basic Pension Supplement

The maximum Pension Supplement is reduced to the basic Pension Supplement after an absence of more than 6 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	\$24.70
Couple combined	\$40.80

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

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

Payment	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 9 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 9 months.

Payment	Conditions under which Pharmaceutical Allowance is paid
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 9 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 9 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.

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 more information go to servicesaustralia.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	\$31.40	\$125.60
Higher rate	\$46.40	\$185.60

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

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

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

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	\$166.80	\$667.20
Member of a couple	\$83.40	\$333.60

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

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

Remote Area Allowance

Remote Area Allowance is a supplementary payment to help income support recipients meet the additional costs of living in remote areas. It is added to a recipient's regular fortnightly income support payment.

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

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

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

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

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 servicessaustralia.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 servicessaustralia.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 9 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 8.

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/healthcarecard

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).

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

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 8 weeks prior to applying must be less than:

Status	Weekly amount
Single, no dependent children	\$644
Couple combined, no dependent children	\$1,107
Single, one dependent child	\$1,107
Couple combined, one dependent child	\$1,141
For each additional dependent child, add	\$34

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

The card is not assets tested.

A claimant must be an Australian resident, 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 a Family Tax Benefit child (page 47).

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 servicessaustralia.gov.au/excarerallowancecard

Commonwealth Seniors Health Card

The Commonwealth Seniors Health Card is targeted at self-funded retirees of Age Pension age who do not receive Age Pension because of assets or income levels. Eligible cardholders may also receive Energy Supplement (page 31).

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 13).

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 (page 47), plus deemed income from any account-based income streams, must be less than:

Status	Annual amount
Single	\$57,761
Couple combined	\$92,416
Separated couple combined (for example, illness, respite care)	\$115,522
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

Assets testing

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

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

Certain assets are exempt from the assets test, including a person's principal home and some adjacent land, and superannuation for people under Age Pension age.

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

Gifting

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

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

Hardship provisions

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

Module A – Assets test for pensions

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

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

Status	Assets free area	Assets limit
Homeowner		
Single	\$270,500	\$593,000
Couple combined (including where only one partner is eligible)	\$405,000	\$891,500
Illness separated, couple combined	\$405,000	\$1,050,000
Non-homeowner		
Single	\$487,000	\$809,500
Couple combined (including where only one partner is eligible)	\$621,500	\$1,108,000
Illness separated, couple combined	\$621,500	\$1,266,500

Assets limits vary depending on a recipient's circumstances and may be higher if they receive Rent Assistance. All assets limits assume receipt of Energy Supplement and Pension Supplement, and assume recipient is residing in Australia.

Disability Support Pension (under 21, no children)

Status	Assets free area	Assets limit
Homeowner		
Single, dependent, 16-17 years of age	\$270,500	\$419,750
Single, dependent, 18-20 years of age	\$270,500	\$437,000
Single, independent, 16-20 years of age	\$270,500	\$490,500
Couple combined, 16-20 years of age	\$405,000	\$843,000
Non-homeowner		
Single, dependent, 16-17 years of age	\$487,000	\$636,250
Single, dependent, 18-20 years of age	\$487,000	\$653,500
Single, independent, 16-20 years of age	\$487,000	\$707,000
Couple combined, 16-20 years of age	\$621,500	\$1,059,500

Assets limits vary depending on a recipient's circumstances and may be higher if they receive Rent Assistance. All assets limits assume receipt of Energy Supplement, Youth Disability Supplement and Pharmaceutical Allowance, and assume recipient is residing in Australia.

Module B – Assets test for allowances

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

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

Status	Assets limit
Homeowner	
Single	\$270,500
Couple combined (including illness separated or where only one partner is eligible)	\$405,000
Non-homeowner	
Single	\$487,000
Couple combined (including illness separated or where only one partner is eligible)	\$621,500

Income testing

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

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

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

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

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

Lump sums

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

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

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

Deeming

The deeming rules are used to calculate income from financial investments for income testing purposes. Financial investments include bank accounts, shares, managed investments and most superannuation.

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

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

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

Status	Financial investments	Deeming rate (annual)
Single	the first \$53,600	0.25%
	additional amounts above \$53,600	2.25%
Couple combined	the first \$89,000	0.25%
	additional amounts above \$89,000	2.25%

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

Compensation

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

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

Businesses

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

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

Trusts and companies

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

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

Income maintenance period

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

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

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

Module C – Income test for pensions

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

- The income free area is \$180 per fortnight for singles and \$320 per fortnight for couples (combined). Income up to this amount has no effect on the rate of payment.
- Each dollar of income above these amounts reduces the rate of payment by 50 cents for singles, and 25 cents for couples (each).
- These reductions apply until the income limits are reached (where the rate of payment is nil).
- If over Age Pension age, Work Bonus (page 45) reduces assessable income.
- If under Age Pension age, Working Credits (page 45) reduce assessable income.
- Transitional pensioners (page 13) have a different income test. For more information go to servicessaustralia.gov.au/transitionalratepension

Status	Income free area	Income limit
	Fortnight	
Single	\$180	\$2,115.00
Couple combined	\$320	\$3,237.20
Illness separated, couple combined	\$320	\$4,190.00

Income limits vary depending on a recipient's circumstances and may be higher if they receive Rent Assistance. All income limits assume receipt of Energy Supplement and Pension Supplement, and assume recipient is residing in Australia.

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
Single, dependent, 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

Income limits vary depending on a recipient's circumstances and may be higher if they receive Rent Assistance. All income limits assume receipt of Energy Supplement, Youth Disability Supplement and Pharmaceutical Allowance, and assume recipient is residing in Australia.

Module D – Income test for JobSeeker Payment

Personal income test

- The income free area is \$150 per fortnight. Income up to this amount has no effect on the rate of payment.
 - For single principal carers, each dollar of income above \$150 per fortnight reduces the rate of payment by 40 cents.
 - For all other recipients, each dollar of income between \$150 per fortnight and \$256 per fortnight reduces the rate of payment by 50 cents. Each dollar of income above \$256 per fortnight reduces the rate of payment by 60 cents.
- These reductions apply until the income limits are reached (where the rate of payment is nil).
- Working Credits (page 45) reduce assessable income.

Status	Income free area	Income limit
	Fortnight	
Single		
No dependent children	\$150	\$1,231.50
With dependent children	\$150	\$1,311.50
Principal carer with dependent children	\$150	\$1,881.25 [^]
Principal carer of a dependent child granted an exemption from mutual obligation requirements	\$150	\$2,350.75 [^]
Aged 60 or over, after 9 continuous months on payment	\$150	\$1,321.84 [^]
Member of a couple	\$150	\$1,136.34

Income limits vary depending on a recipient's circumstances and may be higher if they receive additional fortnightly supplements. All income limits assume receipt of Energy Supplement. [^]These income limits assume receipt of Pharmaceutical Allowance.

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Partner income test

- See Module I (page 45).

Module E – Income test for Parenting Payment

Personal income test – single parents

- The income free area is \$194.60 per fortnight, plus \$24.60 for each additional child. Income up to this amount has no effect on the rate of payment.
- Each dollar of income above the income free area reduces the rate of payment by 40 cents.
- This reduction applies until the income limits are reached (where the rate of payment is nil).
- Working Credits (page 45) reduce assessable income.

Status	Income free area	Income limit
	Fortnight	
Single, 1 dependent child	\$194.60	\$2,395.35
Single, 2 dependent children	\$219.20	\$2,419.95
Single, 3 dependent children	\$243.80	\$2,444.55
For each additional dependent child, add	\$24.60	\$24.60

Income limits vary depending on a recipient's circumstances and may be higher if they are of Age Pension age or receive additional fortnightly supplements. All income limits assume receipt of Energy Supplement, basic Pension Supplement and Pharmaceutical Allowance.

Personal income test – partnered parents

- The income free area is \$150 per fortnight. Income up to this amount has no effect on the rate of payment.
- Each dollar of income between \$150 per fortnight and \$256 per fortnight reduces the rate of payment by 50 cents.
- Each dollar of income above \$256 per fortnight reduces the rate of payment by 60 cents.
- This reduction applies until the income limit is reached (where the rate of payment is nil).
- Working Credits (page 45) reduce assessable income.

Status	Income free area	Income limit
	Fortnight	
Member of a couple	\$150	\$1,136.34

Income limits vary depending on a recipient's circumstances and may be higher if they are of Age Pension age or receive additional fortnightly supplements. Income limit assumes receipt of Energy Supplement.

Partner income test

- See Module I (page 45).

Module F – Income test for Youth Allowance

Personal income test – job seekers

- The income free area is \$150 per fortnight. Income up to this amount has no effect on the rate of payment.
- Each dollar of income between \$150 per fortnight and \$250 per fortnight reduces the rate of payment by 50 cents.
- Each dollar of income above \$250 per fortnight reduces the rate of payment by 60 cents.
- This reduction applies until the income limits are reached (where the rate of payment is nil).
- Working Credits (page 45) reduce assessable income.

Status	Income free area	Income limit
	Fortnight	
Single		
Under 18 years of age, at home	\$150	\$678.50
18 years of age and over, at home	\$150	\$765.34
Away from home	\$150	\$1,032.50
With dependent children	\$150	\$1,275.34
Principal carer of a dependent child granted an exemption from mutual obligation requirements	\$150	\$1,633.84 ^A
Member of a couple		
No dependent children	\$150	\$1,032.50
With dependent children	\$150	\$1,109.34

Income limits vary depending on a recipient's circumstances and may be higher if they receive additional fortnightly supplements. All income limits assume receipt of Energy Supplement. [^]This income limit assumes receipt of Pharmaceutical Allowance.

Personal income test – students and Australian Apprentices

- The income free area is \$437 per fortnight. Income up to this amount has no effect on the rate of payment.
- Each dollar of income between \$437 per fortnight and \$524 per fortnight reduces the rate of payment by 50 cents.
- Each dollar of income above \$524 per fortnight reduces the rate of payment by 60 cents.
- This reduction applies until the income limits are reached (where the rate of payment is nil).
- Income Bank credits (page 45) reduce assessable income.
- The first \$8,355 of a merit and equity based scholarship is exempt from income testing.

Status	Income free area	Income limit
	Fortnight	
Single		
Under 18 years of age, at home	\$437	\$963.34
18 years of age and over, at home	\$437	\$1,050.17
Away from home	\$437	\$1,317.34
With dependent children	\$437	\$1,560.17
Member of a couple		
No dependent children	\$437	\$1,317.34
With dependent children	\$437	\$1,394.17
Special rates for long-term income support recipients		
Single, at home	\$437	\$1,167.17
Single, away from home	\$437	\$1,485.67
Member of a couple	\$437	\$1,394.17

Income limits vary depending on a recipient's circumstances and may be higher if they receive additional fortnightly supplements. All income limits assume receipt of Energy Supplement.

Partner income test

- Applies to independent recipients. See Module I (page 45).

Parental income

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

Parental income test

- The parental income free area is \$55,626. Parental income up to this amount has no effect on the rate of payment.
- Parental income is the parents' combined adjusted taxable income (page 47) for 2019-20. If their income has significantly changed since then, we may use their income for 2020-21.
- Each dollar of income above the parental income free area reduces the rate of payment by 20 cents.
- Because parental income can support multiple children, the 20 cent reduction is shared between other dependants in the family receiving a payment with a parental income test. The reduction is also shared with any Family Tax Benefit children (page 47) in the family.

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

Maintenance income test

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

Parents receiving maintenance for:	Maintenance income free area (annual)
One Youth Allowance recipient	\$1,697.25
One Youth Allowance recipient and at least one Family Tax Benefit child	\$565.75
More than one Youth Allowance recipient but no Family Tax Benefit children	\$1,697.25 for the first child, plus \$565.75 for each additional child (total amount is shared equally between children)

The Youth Allowance maintenance income test reduction applies on top of any Family Tax Benefit Part A maintenance income test reduction (page 3) for other children in the family.

Module G – Income test for ABSTUDY Living Allowance

Personal income test

- Applies to recipients aged 16 and over and independent Australian Apprentices aged under 16.
- The income free area is \$437 per fortnight. Income up to this amount has no effect on the rate of payment.
- Each dollar of income between \$437 per fortnight and \$524 per fortnight reduces the rate of payment by 50 cents.
- Each dollar of income above \$524 per fortnight reduces the rate of payment by 60 cents.
- This reduction applies until the income limits are reached (where the rate of payment is nil).
- Income Bank credits (page 45) reduce assessable income.
- The first \$8,355 of a merit and equity based scholarship is exempt from income testing.

Status	Income free area	Income limit
	Fortnight	
Under 22 years of age		
Single, under 18 years of age, at home	\$437	\$963.34
Single, 18 years of age or over, at home	\$437	\$1,050.17
Single or member of a couple, away from home	\$437	\$1,317.34
Single, with dependent children	\$437	\$1,560.17
Member of a couple, with dependent children	\$437	\$1,394.17
22 years of age or over		
Single, no dependent children	\$437	\$1,515.34
Single, with dependent children	\$437	\$1,595.34
Single, 60 years of age or over	\$437	\$1,605.67^
Member of a couple, with or without dependent children	\$437	\$1,420.17

Income limits vary depending on a recipient's circumstances and may be higher if they are of Age Pension age or receive additional fortnightly supplements. All income limits assume receipt of Energy Supplement. [^]This income limit assumes receipt of Pharmaceutical Allowance.

Partner income test

- Applies to independent recipients. See Module I (page 45).

Parental income

- Parental income may reduce a dependent recipient's rate of payment. To calculate the reduction, we apply a parental income test and a maintenance income test. This amount is then compared to any reduction from the personal income test, and the larger reduction is applied.
- The parental income test and maintenance income test are similar to those for Youth Allowance (page 43), but there are some differences. For more information based on your circumstances go to **servicesaustralia.gov.au/abstudy** or call us on the ABSTUDY line (page 48).

Module H – Income test for Austudy

Personal income test

- The income free area is \$437 per fortnight. Income up to this amount has no effect on the rate of payment.
- Each dollar of income between \$437 and \$524 reduces the rate of payment by 50 cents.
- Each dollar of income above \$524 reduces the rate of payment by 60 cents.
- This reduction applies until the income limits are reached (where the rate of payment is nil).
- Income Bank credits (page 45) reduce assessable income.
- The first \$8,355 of a merit and equity based scholarship is exempt from income testing.

Status	Income free area	Income limit
	Fortnight	
Single or member of a couple, no dependent children	\$437	\$1,317.34
Single, with dependent children	\$437	\$1,560.17
Member of a couple, with dependent children	\$437	\$1,394.17
Special rates for long-term income support recipients		
Single	\$437	\$1,485.67
Member of a couple	\$437	\$1,394.17

Income limits vary depending on a recipient's circumstances and may be higher if they are of Age Pension age or receive additional fortnightly supplements. All income limits assume receipt of Energy Supplement.

Partner income test

- See Module I (page 45).

Module I – Partner income test

The partner income test applies to partnered recipients (page 47) of JobSeeker Payment, Parenting Payment, Youth Allowance, ABSTUDY Living Allowance, Austudy and Special Benefit. It applies in addition to the personal income test for these payments.

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

Partner receiving income support allowance

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

Partner receiving income support pension

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

Partner not receiving payment

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

Status	Partner income free area
	Fortnight
Partner aged 22 or over	\$1,137
Partner aged under 22, no dependent children	\$1,033
Partner aged under 22, with dependent children	\$1,110

- For Special Benefit recipients, each dollar of partner income above the partner income free area reduces the rate of payment by one dollar.
- For ABSTUDY Living Allowance recipients aged 22 or over, each dollar of partner income above the partner income free area (\$1,137 per fortnight) reduces the rate of payment by 50 cents. The partner income free area is higher for recipients with dependent children.

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

Work Bonus

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

Under the Work Bonus, the first \$300 of employment income, and self-employment income, is excluded from the pension income test each fortnight. Any unused amounts can be accrued to offset future employment income, up to a maximum of \$7,800. Accrued amounts don't expire.

The Work Bonus is applied automatically, and is calculated on an individual basis – it can't be shared by a couple.

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

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

Working Credit

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

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

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

Income Bank

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

Recipients accrue Income Bank credits for each dollar of income below \$437 per fortnight, which is the income free area for their payment. When they work, their credits increase the amount of employment income they can earn before their payment is reduced. Credits accrue up to a maximum of \$10,900 for students, and \$1,000 for Australian Apprentices.

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

CROSS-PAYMENT INFORMATION

Indexation

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

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

1 January

- Youth Allowance
- Austudy
- ABSTUDY Living Allowance (under 22) and ABSTUDY supplementary assistance
- Disability Support Pension (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
- 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
- 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), Tertiary Access Payment, COVID-19 Disaster Payment and Economic Support Payment.

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 a person's living costs.

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

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

Adjusted taxable income

Adjusted taxable income is used in the income tests for Family Tax Benefit, Child Care Subsidy, Parental Leave Pay, Dad and Partner Pay, Carer Allowance and Tertiary Access Payment. It's also used in the parental income tests for Youth Allowance, ABSTUDY Living Allowance and Additional Boarding Allowance, and to determine eligibility for the Commonwealth Seniors Health Card. Income support payments are assessed differently (page 40).

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

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

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

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

Family Tax Benefit child

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

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

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

Definition of a partner

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

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

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

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

Contact us

By phone

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

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

Centrelink phone self service

The Centrelink phone self service has 2 lines.

Self service line **136 240**

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

Reporting line **133 276/13 EARN**

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

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

Centrelink phone lines

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 services line **131 673**

International free call numbers

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

Austria **0800 295 165**

Canada **1888 2557 493**

China (north) **10 800 6100 427**

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

China (south) all other provinces. **10 800 2611 309**

Denmark **8088 3556**

Germany **0800 1802 482**

Greece **0080 0611 26209**

India **000 800 61 01098**

Indonesia **001 803 61 035**

Ireland **1800 200 333**

Italy **800 781 977**

Korea, Republic of **003 081 32326**

Netherlands **0800 0224 364**

New Zealand **0800 441 248**

Philippines **1800 1611 0046**

Poland **00 800 6111 220**

Portugal **800 861 122**

Singapore **800 6167 015**

Spain **900 951 547**

Thailand **001 800 611 4136**

Turkey **00 800 6190 5703**

United Arab Emirates **800 061 04319**

United Kingdom **0800 169 5865**

USA **1866 3433 086**

All other countries **+613 6222 3455**

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 a customer doesn't have a computer at home, they can visit one of our service centres and use our self service terminals. They can create a myGov account and link their online accounts. They can use the terminals to do their Centrelink, Medicare and Child Support business.

Agents and Access Points

Customers 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 they can conduct their business with us.

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

National Business Gateway

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

Complaints and feedback

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

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

Payment and Service Finder

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

General information

Dates benefits are payable

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

Separated couples

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

Payment method

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

Reviews and appeals

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

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

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

Disclaimer

The information contained in this publication is accurate as at 20 September 2021. It's intended only as a guide to payments available.

