

A guide to Australian Government payments

25 September to 31 December 2020



centrelink

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

Rates may change if there is a change in your circumstances, or in legislation.

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

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Australian Government
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Family Tax Benefit Part A

Basic conditions of eligibility

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

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

Family Tax Benefit child

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

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

The child must also:

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

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

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

Residence requirements

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

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

Basic rates and methods of payment

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

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

Maximum rates of Family Tax Benefit Part A*

For each child aged	Fortnight	Annual**
0 to 12 years of age	\$189.56	\$5,723.20
13–15 years of age	\$246.54	\$7,208.75
16–19 years of age secondary student, or exempt from requirement	\$246.54	\$7,208.75
0–19 years in an approved care organisation	\$60.90	\$1,587.75

*Eligible families may also receive Energy Supplement Part A (see page 42).

**The Family Tax Benefit Part A maximum annual amount (except for approved care organisations) includes the end of year supplement of \$781.10 per child. The supplement is paid after the end of the financial year if your family has a combined income less than or equal to \$80,000 and once certain other conditions have been met.

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

Maintenance Action Test for Family Tax Benefit Part A

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

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

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

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

Blind pensioners are exempt from the maintenance action test.

Base rate of Family Tax Benefit Part A*

For each child aged	Fortnight	Annual**
0–19 years of age	\$60.90	\$2,368.85

*Eligible families may also receive Energy Supplement Part A (see page 42).

**The Family Tax Benefit Part A base rate annual amount includes the end of year supplement of \$781.10 per child. The supplement is paid after the end of the financial year if your family has a combined income less than or equal to \$80,000 and once certain conditions have been met.

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

Family Tax Benefit Part A supplement eligibility

The Family Tax Benefit Part A supplement is paid after the end of the financial year if your family has a combined income less than or equal to \$80,000. To be eligible for the supplement (worth up to \$781.10 per child, per year) you and your partner must lodge tax returns or notify us if you or your partner are not required to lodge within 12 months after the end of the relevant financial year.

Family Tax Benefit Part A immunisation and health check requirements

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

Families will have their rate reduced by up to \$29.40 per fortnight for each child not meeting the immunisation requirement. The reduction may also apply to lump sum claims.

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

Income test

- An income estimate does not need to be provided for those who are single and receive certain income support payments at a rate above nil from us or the Department of Veterans' Affairs.
- In most cases your Family Tax Benefit Part A payment is worked out using two income tests—the one that gives you the highest rate will be applied.
- The first test reduces the **maximum** rate of Family Tax Benefit Part A by 20 cents for each dollar between \$55,626 and \$98,988 and by 30 cents for each dollar over \$98,988. The second test reduces the **base** rate of Family Tax Benefit Part A by 30 cents for each dollar above \$98,988.
- You may also be prohibited from receiving your Family Tax Benefit by fortnightly instalments if you have outstanding income tax returns or related debts.
- You and your partner must lodge an income tax return or tell us that you are not required to lodge an income tax return within 12 months after the end of the relevant financial year or any Family Tax Benefit you receive will have to be repaid.

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

Number of Children aged		13–15 years of age or secondary students 16–19 years of age			
		Nil	One	Two	Three
0–12 years of age	Nil		\$79,826	n/a	n/a
	One	\$72,398	\$96,598	n/a	n/a
	Two	\$89,170	n/a	n/a	n/a
	Three	n/a	n/a	n/a	n/a

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

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

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

Number of Children aged		13–15 years of age or secondary students 16–19 years of age			
		Nil	One	Two	Three
0–12 years of age	Nil		\$104,281	\$112,931	\$134,357
	One	\$104,281	\$109,573	\$129,405	\$150,831
	Two	\$109,573	\$124,453	\$145,879	\$167,304
	Three	\$119,501	\$140,927	\$162,352	\$183,778

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

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

Maintenance income test for Family Tax Benefit Part A

- Maintenance income free areas per year:
 - Single parent, or one of a couple receiving maintenance \$1,686.30
 - Couple, each receiving maintenance \$3,372.60
 - For each additional child \$562.10
- Maintenance over these amounts may reduce the maximum rate of Family Tax Benefit Part A by 50 cents in the dollar for each child attracting maintenance. It does not reduce the base rate of Family Tax Benefit Part A or the Family Tax Benefit Part A rate for children who do not attract maintenance.
- Maintenance includes child support for an FTB child and partner (spousal) maintenance you or your current partner receive from a former partner.
- Pensioners who are blind are exempt from the maintenance income test.

Assets test

- No assets test.

Family Tax Benefit Part A may also include

Newborn Supplement and Newborn Upfront Payment

Basic conditions of eligibility

- Families eligible for Family Tax Benefit Part A who are not accessing Parental Leave Pay, may receive the Newborn Supplement which is an increase to the Family Tax Benefit Part A rate for a period of up to 13 weeks to help with the upfront costs of a newborn child, a child aged under one year who becomes entrusted to the care of a non-parent carer, or a child placed for adoption.
- Families who are eligible for the Newborn Supplement may also receive the Newborn Upfront Payment of \$570, paid as an upfront lump sum.
- Newborn Supplement is payable for an FTB child who is:
 - aged less than one and in the care of a parent, or
 - aged less than one and becomes entrusted to the care of a non parent carer for a continuous period of at least 13 weeks, or
 - any age and becomes entrusted to care as part of a process of adoption, and the adopting parent or their partner is eligible for Family Tax Benefit Part A within the period of 12 months beginning on the day of the child's entrustment to care.
- Families cannot receive Parental Leave Pay and Newborn Supplement for the same child. For multiple births (for example, twins or triplets), Parental Leave Pay may be payable for one child and Newborn Supplement for the other child or children, or Newborn Supplement may be payable for each child.

Basic rates and methods of payments

- The extra amount of Newborn Supplement and Newborn Upfront Payment for eligible families totals up to \$2,279.89 for the first child (and each child in a multiple birth) and up to \$1,140.57 for subsequent children.
- Newborn Supplement is paid with Family Tax Benefit Part A through regular fortnightly payments or as part of a lump sum claim after the end of the financial year. Fortnightly payments are made for a period of up to 13 weeks with the first instalment including the Newborn Upfront Payment of \$570 (where eligible).

Energy Supplement Part A

- Family Tax Benefit Part A may include Energy Supplement Part A to provide assistance to meet ongoing household expenses including energy costs. See page 42 for more details and rates.

Multiple Birth Allowance

Basic conditions of eligibility

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

Basic rates

- Triplets \$163.80 per fortnight or \$4,270.50 pa.
- Quadruplets or more \$218.26 per fortnight or \$5,690.35 pa.

Rent Assistance (Family Tax Benefit)

Basic conditions of eligibility

- Family Tax Benefit Part A recipients who are paying private rent.

Note: if you are not eligible to receive the child related components of Family Tax Benefit Part A because you have less than 35 per cent care, you may still be eligible for the Rent Assistance component of Family Tax Benefit Part A if you:

 - have care for between 14 and less than 35 per cent of the time, and
 - pay private rent.
- Not paid to people paying rent to a government housing authority.
- Rent Assistance is not added to the base rate of Family Tax Benefit Part A.

Basic rates

- Number of children, relationship status and amount of rent paid, determine the rate. See Table F (page 42) for Rent Assistance rates for income support recipients without children.

Family situation	No payment unless fortnightly rent is more than	Maximum payment if fortnightly rent is at least	Maximum payment per fortnight
Single			
One or two children	\$163.52	\$382.29	\$164.08
Three or more children	\$163.52	\$410.67	\$185.36
Couple			
One or two children	\$241.92	\$460.69	\$164.08
Three or more children	\$241.92	\$489.07	\$185.36

Other payments

- Recipients of Family Tax Benefit Part A may be eligible for other payments delivered by us. These payments are not part of Family Tax Benefit Part A. They include:
 - Double Orphan Pension (see page 13)
 - Carer Allowance (see page 19).

Family Tax Benefit Advance

A lump sum advance payment may be available to families receiving Family Tax Benefit Part A by instalments. You may be eligible for a Family Tax Benefit Advance if your rate of Family Tax Benefit Part A is equivalent to at least the base rate for one child and repayment of the advance will not cause you to suffer financial hardship. 7.5 per cent of your annual Family Tax Benefit Part A entitlement may be paid in advance at any one time, up to a \$1,151.51 limit.

Family Tax Benefit Part B

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

Basic conditions of eligibility

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

Residence requirements

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

Basic rates

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

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

Age of youngest child	Fortnight	Annual
Under 5 years of age	\$161.14	\$4,580.75
5–15 years of age (must be a full-time secondary student if aged 16–18)	\$112.56	\$3,314.20

*Eligible families may also receive Energy Supplement Part B (see page 42).

Note: payment per year figures include the Family Tax Benefit Part B supplement (\$379.60 per family) but the fortnightly figures do not. The supplement can only be paid after the end of the financial year.

Income test

- Family Tax Benefit Part B is limited to families where the higher income earner in an eligible couple (a couple with a youngest child under 13 or a grandparent or great-grandparent couple with a youngest child over 13) or a single parent, has an income of \$100,000 per year or less.
- Single parents automatically receive the maximum amount of Family Tax Benefit Part B if they have an income of \$100,000 per year or less.
- For eligible couples where the higher income earner has an income of \$100,000 per year or less, the income of the lower earner affects how much Family Tax Benefit Part B the family will receive. The lower earner can have income up to \$5,767 and still receive the maximum rate of Family Tax Benefit Part B. Payments are reduced by 20 cents for each dollar of income earned over \$5,767.

- Eligible couples can still receive some Family Tax Benefit Part B if:
 - their youngest child is aged under five years and the lower earner has income less than \$28,671 per annum, or
 - their youngest child is aged between five and 18 years and the lower earner has income less than \$22,338 per annum.**Note:** these amounts may be higher if Energy Supplement is paid with Family Tax Benefit Part B.
- You and your partner must lodge an income tax return or tell us that you are not required to lodge an income tax return within 12 months after the end of the relevant financial year or any Family Tax Benefit you receive will have to be repaid.
- You may also be prohibited from receiving your Family Tax Benefit by fortnightly instalments if you have outstanding income tax returns or related debts.

Assets test

- No assets test.

Energy Supplement Part B

- Family Tax Benefit Part B may include the Energy Supplement Part B to provide assistance to meet ongoing household expenses including energy costs, see page 42 for more details and rates.

Supplementary Assistance

Family Tax Benefit Bereavement Payment

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

Stillborn Baby Payment

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

Basic conditions of eligibility

- Eligibility may be met if the estimated income of the individual and partner does not exceed \$64,311 for the six month period beginning on the day of the stillborn child's delivery.
- Alternatively, eligibility may be met if the individual or their partner is entitled to Family Tax Benefit Part A (for another child) for any day during the 52 week period beginning on the day of the stillborn child's delivery.
- Families cannot receive Parental Leave Pay and Stillborn Baby Payment for the same child. For multiple births (for example, twins or triplets), Parental Leave Pay may be payable for one child and Stillborn Baby Payment for the other child or children, or Stillborn Baby Payment may be payable for each child.

Basic rates and methods of payments

- The amount of Stillborn Baby Payment is \$2,279.89 for a first stillborn child or each stillborn child in a multiple birth and \$1,140.57 for a subsequent stillborn child.
- The Stillborn Baby Payment is paid as a lump sum into a bank, credit union or building society account.

Single Income Family Supplement

- A single income family may be eligible for the Single Income Family Supplement (see page 45).

Health Care Card (Family Tax Benefit)

Basic conditions of eligibility

- The Health Care Card is available to individuals who receive Family Tax Benefit Part A by fortnightly instalments, and whose family income is below the Family Tax Benefit Part A lower income free area.

Residence requirements

- As for Family Tax Benefit Part A.

Basic rates

- Card issued every 12 months.

Income test

- As for Family Tax Benefit Part A.

Assets test

- No assets test.

Paid Parental Leave scheme

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

Parental Leave Pay

Basic conditions of eligibility

- A person may be eligible for a maximum of 18 weeks Parental Leave Pay if they:
 - are the primary carer of a newborn or recently adopted child
 - meet the Paid Parental Leave residency requirements, and
 - have met the Paid Parental Leave work test and income test before the birth or adoption occurs.
- The birth mother or the initial primary carer of an adopted child must usually apply for Parental Leave Pay, unless there are exceptional circumstances.
- Parental Leave Pay generally cannot be paid when a person is working. It can be paid at the same time as paid or unpaid leave.
- If the child was born or adopted before 1 July 2020, Parental Leave Pay is paid as a single continuous Paid Parental Leave period of up to 18 weeks. This is 90 payable days.
- If the child was born or adopted on or after 1 July 2020, Parental Leave Pay is paid as:
 - a single continuous Paid Parental Leave period of up to 12 weeks. This is 60 payable days, and
 - 30 Flexible Paid Parental Leave days.
- A person and/or their partner will not be eligible for Family Tax Benefit Part B for any days or periods they are receiving Parental Leave Pay.
- Claims for Parental Leave Pay can be lodged up to three months prior to the child's expected date of birth or adoption.
- A person may still be eligible for Parental Leave Pay in the event of a stillbirth or infant death.
- Parents are required to formally register the birth of their child as a condition of receiving Parental Leave Pay. This requirement does not apply to parents whose child is stillborn, adopted or born outside Australia.

- A person can receive either Parental Leave Pay or Newborn Supplement/Newborn Upfront Payment for a child. They cannot receive both payments for the same child.

Paid Parental Leave period

- The Paid Parental Leave period must be a single continuous block.
- A person must be on leave or not working from the time they become the child's primary carer until the end of their Paid Parental Leave period.
- If a primary carer returns to work before or during their Paid Parental Leave period, the remaining entitlement within their Paid Parental Leave period will be forfeited.
- To claim the maximum Paid Parental Leave period, a person must claim and nominate a start date no more than:
 - 34 weeks after the birth or adoption of a child, if this is before 1 July 2020
 - 40 weeks after the birth or adoption of a child, if this is on or after 1 July 2020.

Flexible Paid Parental Leave days

- 30 Flexible Paid Parental Leave days are paid for children that were born or adopted on or after 1 July 2020.
- A person can choose to:
 - connect them to the 12 week Paid Parental Leave period
 - access them at a later time
 - give them to another person (such as their partner) to use on days that they have care of the child.
- Flexible Paid Parental Leave days can be paid on days that a person has primary care of the child and is not working.
- A person must use Flexible Paid Parental Leave days within two years of the child's birth or adoption.

Work test

- Full-time, part-time, casual, seasonal, contract and self-employed workers may be eligible for the scheme.
- To meet the Paid Parental Leave work test for Parental Leave Pay, a person must have:
 - worked for at least 10 months of the 13 months prior to the birth or adoption of their child, and
 - worked for at least 330 hours in that 10 month period (just over one day per week) with no more than a 12 week gap between two working days.

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

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

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

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

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 arrived on a New Zealand passport, 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.

Go to servicessaustralia.gov.au for a full list of residence descriptions.

Basic rates and methods of payment

- The current rate is \$753.90 a week before tax.
- Parental Leave Pay is taxable.
- Parental Leave Pay is payable for a maximum of 18 weeks (90 payable days).
- A Paid Parental Leave Period can start from the date of birth or adoption, or a later date, and must be fully paid within 52 weeks of the child's birth or adoption.
- Flexible Paid Parental Leave days can be paid from the day after a Paid Parental Leave Period and must be fully paid within two years of the child's birth or adoption.
- Employers must provide Parental Leave Pay to eligible employees who:
 - have worked with the employer for at least 12 months prior to the expected date of birth or adoption
 - will be an employee of the employer for the Paid Parental Leave Period and any connected Flexible Paid Parental Leave days
 - are an Australian-based employee, and
 - are expected to receive at least eight weeks of Parental Leave Pay from the employer.
- If an employer is not required to provide Parental Leave Pay, they can still choose to provide it. The employer and employee must agree for this to happen.
- Eligible parents who do not receive Parental Leave Pay from their employer, will receive it from us.

Note: a customer cannot receive JobKeeper Payment at the same time as Parental Leave Pay.

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

Income test

- A person must have an individual adjusted taxable income of \$150,000 or less in the financial year prior to the date of claim or the date of birth or adoption, whichever is earlier.

Assets test

- No assets test.

Dad and Partner Pay

Basic conditions of eligibility

- A person may be eligible for a maximum period of two weeks Dad and Partner Pay if they:
 - are caring for a newborn or recently adopted child
 - meet the Paid Parental Leave residency requirements
 - meet the Paid Parental Leave work test and income test before the start of their Dad and Partner Pay period, and
 - are on unpaid leave or not working during their Dad and Partner Pay period.
- To claim Dad and Partner Pay a person must be:
 - the biological father of the child, or
 - the partner of the birth mother, or
 - an adoptive parent.
- A person may also be able to claim Dad and Partner Pay in exceptional circumstances.
- Birth mothers are not eligible to apply for Dad and Partner Pay.
- Dad and Partner Pay and Parental Leave Pay may be paid for the same child.
- A person and/or their partner may be eligible for Family Tax Benefit Part B during their Dad and Partner Pay period.
- Claims for Dad and Partner Pay must be lodged by the claimant. Claims may be lodged up to three months prior to the child's expected date of birth or adoption.
- A person may still be eligible for Dad and Partner Pay in the event of a stillbirth or infant death.
- Parents are required to formally register the birth of their child as a condition of receiving Dad and Partner Pay. This requirement does not apply to parents whose child is stillborn, adopted or born outside Australia.

Work test

- Full-time, part-time, casual, seasonal, contract and self-employed workers may be eligible for the scheme.
- To meet the Paid Parental Leave work test for Dad and Partner Pay, a person must have:
 - worked for at least 10 months of 13 months prior to their Dad and Partner Pay period, and
 - worked for at least 330 hours in that 10 month period (just over one day per week) with no more than a 12 week gap between two working days.

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

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

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

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

Residence requirements

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

Basic rates and methods of payment

- The current rate is \$753.90 a week before tax.
- Dad and Partner Pay is taxable.
- Dad and Partner Pay is payable for a maximum period of two weeks.
- Dad and Partner Pay can start from the date of birth or adoption, or a later date, and must be fully paid within 52 weeks of the birth or adoption.
- An eligible father or partner will receive Dad and Partner Pay directly from us.

Note: a customer cannot receive JobKeeper Payment at the same time as Dad and Partner Pay.

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

Income test

- A person must have an individual adjusted taxable income of \$150,000 or less in the financial year prior to the start of their Dad and Partner Pay period or the date of claim, whichever is earlier.

Assets test

- No assets test.

Child Care Subsidy

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

Basic conditions of eligibility

To be eligible for Child Care Subsidy the child must:

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

The claimant or their partner must:

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

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

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

Go to servicessaustralia.gov.au for a full list of residence descriptions.

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

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.

Note: absences for Child Care Subsidy may be different due to COVID-19. For more information go to servicessaustralia.gov.au/covid19

Child Care Subsidy entitlement

Child Care Subsidy entitlement depends on:

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

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

Income test

- Income thresholds are used to determine a family's Child Care Subsidy percentage. If an individual has a partner, their income is combined to determine their subsidy percentage.
- Families earning \$69,390 or less receive a subsidy of 85 per cent of the actual fee charged (up to 85 per cent of an hourly fee cap). For family incomes above \$69,390, the subsidy gradually decreases to 20 per cent when family income reaches \$343,680. For families with incomes of \$353,680 or more, the subsidy is zero per cent.

Combined family income	Subsidy per cent of the actual fee charged (up to relevant percentage of the hourly rate cap)
Up to \$69,390	85 per cent
More than \$69,390 to below \$174,390	Decreasing to 50 per cent*
\$174,390 to below \$253,680	50 per cent
\$253,680 to below \$343,680	Decreasing to 20 per cent*
\$343,680 to below \$353,680	20 per cent
\$353,680 or more	0 per cent

*Subsidy decreases by one per cent for each \$3000 of family income.

Note: all CCS rates in this guide take effect from 13 July 2020. Rates for the previous CCS year can be located in the previous version of this guide found at servicessaustralia.gov.au/paymentsguide

- Families earning \$189,390 or less are not subject to an annual subsidy cap. Families earning more than \$189,390 are subject to an annual cap of \$10,560 per child.

Activity

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

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

- Families with combined annual adjusted taxable income of \$69,390 or less who do not meet or who are not exempt from the activity test are entitled to 24 hours of subsidised care per fortnight under the Child Care Safety Net.
- Parents who do not meet, and are not exempt from, the activity test are entitled to 36 hours of subsidised care per fortnight to support their preschool-aged child's attendance at a preschool program in a centre based day care service (where the child is in the year two years before grade one at school).
- Individuals can combine recognised activities, and include reasonable travel time, when declaring their hours of activity. Travel time is the time taken travelling from the approved child care service to the place where they do the activity and travel from this place back to the child care service. Activity hours do not need to coincide with child care hours.
- Families should visit dese.gov.au/families to find out more about recognised activity and exemptions for the Child Care Subsidy activity test.

Note: from 13 July 2020 until 4 October 2020, individuals who can no longer engage in the same number of hours of work, training, study or other activity recognised by the Child Care Subsidy activity test immediately prior to the COVID-19 crisis, can advise Services Australia they meet the requirements to access 100 hours of subsidised child care per fortnight for up to 12 weeks.

Hourly rate caps

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

Service type	Hourly rate cap (children below school age)	Hourly rate cap (school aged children)
Centre based day care	\$12.20	\$10.67
Outside school hours care	\$12.20	\$10.67
Family day care	\$11.30	
In home care (per family)	\$33.17	

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

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

Payment of Child Care Subsidy

Child Care Subsidy must be reconciled each financial year. You and your partner must lodge an income tax return, or advise that you are not required to lodge within 12 months after the end of the relevant financial year or your ongoing Child Care Subsidy will cease.

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

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

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

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

Assets test

- No assets test.

Additional Child Care Subsidy

- The Additional Child Care Subsidy (ACCS) is a top up payment to the Child Care Subsidy which provides targeted additional fee assistance to families and children facing barriers in accessing affordable child care.

Basic conditions of eligibility

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

Additional Child Care Subsidy (child wellbeing)

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

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

Additional Child Care Subsidy (grandparent)

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

Additional Child Care Subsidy (temporary financial hardship)

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

Additional Child Care Subsidy (transition to work)

- To be eligible for Additional Child Care Subsidy (transition to work), an individual must:
 - receive an eligible income support payment
 - have a family income under \$69,390
 - have an active job/participation plan, where one is required
 - meet the Additional Child Care Subsidy (transition to work) activity requirements
 - not exceed the time limit for which Additional Child Care Subsidy (transition to work) can be paid for their activity/ies.

Basic rates and methods of payment

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

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

Double Orphan Pension

Basic conditions of eligibility

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

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

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 arrived on a New Zealand passport, or
 - a holder of a temporary visa subclass 060, 070, 309, 449, 785, 786, 790 or 820.
- The child must meet the above requirements or must be living with the claimant.
- May be paid for up to six weeks of a temporary absence from Australia. However, some recipients (certain temporary visa holders) may not be paid at all, or only in strictly limited circumstances.
- Different rules apply if a person is covered by an International Social Security Agreement.
- Can be claimed during a temporary absence from Australia.

Basic rates

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

Income test

- No income test.

Assets test

- No assets test.

Parenting Payment

Note: mutual obligations for Parenting Payment may be different due to COVID-19. For more information go to servicessaustralia.gov.au/covid19

Basic conditions of eligibility

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

Residence requirements

- Available to newly arrived migrants after 208 weeks in Australia as an Australian resident, unless they became a single parent while an Australian resident (for Parenting Payment Single only). Other exemptions may also apply.

Note: due to COVID-19, the newly arrived resident's waiting period for Parenting Payment has been temporarily suspended. For more information go to servicessaustralia.gov.au/covid19

- Can be paid for up to six weeks for a temporary absence from Australia or longer if the person has to travel to study or train as part of their full-time Australian course or Australian Apprenticeship. Payment may be affected by the length of time a person spends in Australia since their last return from overseas.
- Different rules apply if a person is covered by an International Social Security Agreement.
- Can be paid for up to six weeks when a qualifying child is temporarily absent from Australia. Payment may be affected by the length of time a child spends in Australia since their last return from overseas.

Basic rates

Note: recipients of Parenting Payment receive a temporary Coronavirus Supplement of \$250 with their fortnightly payment. For more information go to servicessaustralia.gov.au/covid19

- Single parents: up to \$793.10* per fortnight.
*A Pension Supplement (see page 35) amount is included in this fortnightly rate. For those under Age Pension age, it is currently \$24.20. A higher Pension Supplement amount is paid if the person has reached Age Pension age.
- Partnered parents: up to \$510.80 per fortnight (up to \$612 per fortnight if separated by illness or respite care couple, or partner in prison).
- A Pension Supplement (page 35) is paid to recipients of Parenting Payment (Partnered) who have reached Age Pension age.
- Pharmaceutical Allowance (page 35) is paid to Parenting Payment (Single) recipients under Age Pension age. It may be paid to Parenting Payment (Partnered) recipients.
- Education Entry Payment of \$208 may be payable.
- Pensioner Education Supplement may be paid to Parenting Payment (Single) recipients.
- Mobility Allowance may be payable.
- 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

- Normally paid with Family Tax Benefit Part A.

Income test

Single parents

- For maximum payment, the recipient's income must be no more than \$192.60 per fortnight, plus \$24.60 for each additional child. Income over this amount reduces the rate of payment by 40 cents in the dollar.
- A part payment may be available if the recipient's income is less than \$2,220.85 per fortnight, plus \$24.60 for each additional child. This amount is higher if over Age Pension age.

Partnered parents

Partner is not a pensioner

- For maximum payment, the recipient's income must be no more than \$106 per fortnight and the partner's income must be no more than \$1,165 per fortnight.
- Recipient's income reduces the rate by 50 cents for each dollar between \$106 and \$256, and by 60 cents for each dollar above \$256 per fortnight.
- Partner's income up to \$1,165 per fortnight has no effect. Income over this amount reduces the rate by 60 cents for each extra dollar.
- A part payment may be available provided all of the following conditions are met:
 - recipient's income must be less than \$995.50 per fortnight, and
 - partner's income must be less than \$2,029.50 per fortnight, and
 - the couple's combined income must be less than \$2,160.50 per fortnight.
- These conditions are a guide only. Some recipients who meet these conditions will not be eligible for Parenting Payment. Income limits may be higher if the recipient's partner is also receiving an income support payment. Eligibility can only be confirmed following a full assessment of a couple's income under the relevant income test.
- Different limits apply if the partner receives Youth Allowance or Austudy payment.

Partner is a pensioner

- For maximum payment, the couple's combined income must be no more than \$212 per fortnight.
- Couple's combined income reduces the rate by 25 cents for each dollar between \$212 and \$512, and by 30 cents for each dollar above \$512 per fortnight.
- For part payment, the couple's combined income must be less than \$1,991 per fortnight.

Assets test

- See Table A (page 36).
- Hardship provisions may apply.

Age Pension

Basic conditions of eligibility

- For eligibility age for both men and women, see table below:

People born	Eligible for Age Pension at age
Before 1 July 1952	65
Between 1 July 1952 and 31 December 1953	65½
Between 1 January 1954 and 30 June 1955	66
Between 1 July 1955 and 31 December 1956	66½
1 January 1957 and later	67

Residence requirements

- Must be an Australian resident and in Australia on the day the claim is lodged, unless claiming under an International Social Security Agreement.
- Must have been an Australian resident for a continuous period of at least 10 years, or
- Must have been an Australian resident for a number of periods that total more than 10 years, at least five of these years in one continuous period, or
- Have a qualifying residence exemption (arrived as refugee or under a special program), or
- A woman who is widowed in Australia, when both she and her late partner were Australian residents and who has 104 weeks residence immediately prior to claim, or
- Person was in receipt of Widow B Pension, Widow Allowance or Partner Allowance immediately before turning pension age, or
- A woman who has reached Age Pension age and on 19 March 2020 was in receipt of Wife Pension and not in receipt of Carer Allowance, but does not otherwise qualify for Age Pension.
- Can generally be paid for the total period of absence from Australia (some exceptions may apply), however, after 26 weeks the rate may change.

Note: special rules in the case of travel to New Zealand, or if covered by an International Social Security Agreement.

Note: certain periods in countries with which Australia has an International Social Security Agreement may count towards Australian residence.

Basic rates

Status	Fortnight
Single	\$860.60*
Member of a couple	\$648.70*

*Eligible pensioners may also receive Pension Supplement (see page 35) and Energy Supplement (see page 42).

For singles, the fortnightly maximum payment rate for the Age Pension including the Pension Supplement (\$69.60) and the Energy Supplement (\$14.10) is \$944.30.

For each member of a couple, the fortnightly maximum payment rate for the Age Pension including the Pension Supplement (\$52.50 each) and the Energy Supplement (\$10.60 each) is \$711.80.

- Paid fortnightly to bank, credit union or building society account.
- If a couple is separated because of illness, they may each be able to be paid at the single pension rate. The combined income and assets of the couple are used to work out their rates.
- The single rate may be payable to one member of a couple if partner not receiving payment is imprisoned or in a psychiatric hospital.
- Partnered rate payable to one member of a couple if partner is not receiving a pension, benefit or allowance.
- Not eligible for Education Entry Payment or Pensioner Education Supplement.
- An advance may be available in certain circumstances.

Pension Reform Transitional Arrangements

Pensioners receiving payments at 19 September 2009 did not receive a payment reduction because of the changes made to the pension system as a result of the Pension Reforms of September 2009 (including changes to the income test taper rate, the Work Bonus and removal of higher income test free area for pensioners with dependent children). Some pensioners will be paid a transitional rate until the new rules provide an equal or better outcome for them. The transitional rate is based on the income test rules and payment rates (indexed to CPI) that applied before 20 September 2009. Please contact us on **132 300** for more information.

Rent Assistance

- See Table F (page 42).
- Rent Assistance is not payable to blind pensioners who are not subject to income and asset testing. Please contact us for more information.

Income test

- See Table C (page 37).
- No income test on the basic rate for age pensioners who are permanently blind; however, these pensioners may be affected by the special arrangements for compensation payments (see page 38 for more information).

Assets test

- See Table B (page 36).
- Hardship provisions may apply.
- No assets test on the basic rate for age pensioners who are permanently blind; however, these pensioners may be affected by the special arrangements for compensation payments (see page 38 for more information).

Pension Bonus Scheme

Basic conditions of eligibility

- Allows people who work and defer claiming Age Pension to earn a one-off tax-free lump sum bonus.
- The Pension Bonus Scheme is closed to new entrants.
- Existing members may remain in the scheme and continue to accrue entitlements if they or their member partner continue to work 960 hours per year.
- Maximum bonus accrual period is five years.
- Cannot accrue bonus after age 75.
- Must meet work test of at least 960 hours of paid work each year for a minimum of 12 months from registration.
- Not paid if receiving income support (except Carer Payment) after meeting age and residency requirements for Age Pension.
- Can be affected by 'gifting rules' if more than \$10,000 is given away in a single year or more than \$30,000 over a five-year period.

Basic rates

- Members claim bonus when they eventually claim Age Pension.
- Amount of bonus is based on how long a person defers pension from the date of registration, and rate of pension payable at time of claim.

Rate if maximum pension payable:

Years in the scheme	Maximum rate	
	Single	Member of a couple
One	\$2,162.50	\$1,634.10
Two	\$8,649.80	\$6,536.20
Three	\$19,462.10	\$14,706.50
Four	\$34,599.20	\$26,144.90
Five	\$54,061.30	\$40,851.50

Pension Bonus Bereavement Payment

- Pension Bonus Bereavement Payment commenced on 1 January 2008. It is a payment that may be made to the surviving partner of a deceased member of the Pension Bonus Scheme who did not claim their bonus before death. It has the same maximum rates as the Pension Bonus payment. For further information contact us on **132 300**.

Disability Support Pension

Basic conditions of eligibility

- Aged 16 or over and under Age Pension age at date of claim, 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
- Unable to work or be retrained for work of at least 15 hours per week within the next two years due to impairment.

Go to servicessaustralia.gov.au for more information.

*If impairment does not attract at least 20 points under a single Impairment Table, must have also actively participated in a Program of Support.

Note: participation requirements for Disability Support Pension may be different due to COVID-19. For more information go to servicessaustralia.gov.au/covid19

Residence requirements

- Must be an Australian resident and in Australia on the day the claim is lodged, unless claiming under an International Social Security Agreement.
- Must have been an Australian resident for a continuous period of at least 10 years, or
- Must have been an Australian resident for periods that total more than 10 years, at least five of those years in one continuous period, or
- Have a qualifying residence exemption (arrived as refugee or under special humanitarian program), or
- Inability to work occurred while an Australian resident, or
- Was a dependent child of an Australian resident at the time the inability to work commenced.
- May be paid during a temporary absence outside Australia for up to four weeks, in a 12-month period, or longer if the person has to travel to study or train as part of their full-time Australian course or Australian Apprenticeship. May be paid for up to a further four weeks of a temporary absence from Australia in certain limited circumstances. Can be paid indefinitely in some cases if 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 apply if the person is covered by an International Social Security Agreement.

Note: certain periods in countries with which Australia has an International Social Security Agreement may count towards Australian residence.

Basic rates

- See Age Pension rates (page 15), Pension Supplement (page 35), except if aged under 21 without children—see below.
- People receiving Disability Support Pension at 19 September 2009 may be paid under 'transitional arrangements' (page 15). Please contact us for more information.
- Disability Support Pension recipients undertaking Work for the Dole and certain other approved activities may be eligible for an additional supplement of \$20.80 per fortnight.

Basic rates—aged under 21, no children

Status	Fortnight
Single, not independent, living at parental home	
Under 18 years of age	\$385.10
18–20 years of age	\$436.50
Single, Independent	\$594.40
Member of a couple	\$594.40

- Disability Support Pension for people under 21 with no children includes Youth Disability Supplement of up to \$131.90 per fortnight.
- Payment is not subject to parents' income and assets.
- Pharmaceutical Allowance, Utilities Allowance and Telephone Allowance may be paid to Disability Support Pension recipients aged under 21 without children.
- Education Entry Payment of \$208 may be payable.
- Pensioner Education Supplement may be paid to Disability Support Pension recipients.

Rent Assistance

- See Table F (page 42).
- Rent Assistance is normally not payable to single persons aged under 21, without dependants, who live with their parents or guardian.
- Rent Assistance is not payable to blind pensioners who are not subject to income and asset testing.

Income test

- See Table C (page 37).
- For those aged under 21 with no children see Table C (page 37).
- No income test on the basic rate for disability support pensioners who are permanently blind; however, these pensioners may be affected by the special arrangements for compensation payments (see page 38 for more information).

Assets test

- See Table B (page 36).
- No assets test on the basic rate for disability support pensioners who are permanently blind; however, these pensioners may be affected by the special arrangements for compensation payments (see page 38 for more information).
- Hardship provisions may apply.

Mobility Allowance

Basic conditions of eligibility

- Paid to a person with a disability aged 16 or over who cannot use public transport without substantial assistance, and
- Is required to travel to and from their home in order to undertake work (including volunteer work), study, training or job seeking.
- To qualify for a standard rate of Mobility Allowance:
 - be undertaking any combination of paid or voluntary work or vocational training for 32 hours every four weeks, or
 - be undertaking job search activities under a Job Plan or Participation Plan with Services Australia or an Employment Service Provider, or
 - be receiving JobSeeker Payment, Youth Allowance or Austudy, and satisfy mutual obligation or activity test requirements associated with these payments, or
 - be participating in a Disability Employment Services—Disability Management Service.
- To qualify for the higher rate of Mobility Allowance:
 - 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 payable if:
 - provided with a car from Department of Veterans' Affairs under the Vehicle Assistance Scheme, or
 - receive a funded package of support provided by the National Disability Insurance Agency.
- A person who is supplied with a GST-free car under the Goods and Services Act is not prevented from receiving Mobility Allowance.

Residence requirements

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

Basic rate

- \$99.50 per fortnight.
- Paid fortnightly to bank, credit union or building society account.
- A lump sum advance equal to six months allowance may be paid once a year.

Higher rate

- \$139.10 per fortnight.
- Paid fortnightly to bank, credit union or building society account.
- A lump sum advance equal to six months allowance may be paid once a year.

Income test

- No income test.

Assets test

- No assets test.

Carer Payment

Basic conditions of eligibility

- Person 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 dependent child is aged six years or over, a person must qualify for and receive Carer Allowance for that child, or
 - a child with a severe disability, or a severe medical condition, or
 - two or more children with disability, or medical condition, or
 - a disabled adult and one or more children each with a disability or medical condition, or
 - a child with severe disability or severe medical condition on a short-term or episodic basis, or
 - a profoundly disabled child or a disabled child (saved pre 1 July 2009).
- Parents exchanging care of two or more children each with severe disability or severe medical condition or disability or medical condition, under a parenting plan.
- A person who receives Carer Payment for a child may automatically be entitled to Carer Allowance.
- Carer Payment cannot be paid in addition to another income support payment, such as Age Pension, JobSeeker Payment or Parenting Payment. However, the person may be entitled to other payments such as Carer Allowance, Family Tax Benefit or Assistance for Isolated Children allowances.

- 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, or
 - be receiving an income support payment from us or a Service Pension, or
 - not be receiving an income support payment only due to not meeting residence requirements.
- The carer is not required to live with or adjacent to the person being cared for, 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 were transferred to Carer Payment on 20 March 2020 will retain qualification for Carer Payment as long as they continue to receive Carer Allowance. Go to servicesaustralia.gov.au for more details.

Residence requirements

- Claimant and care receiver must be Australian residents and in Australia on the day the claim is lodged unless claiming under an International Social Security Agreement.
- Available to newly arrived migrants after 104 weeks in Australia as an Australian resident (some exemptions may apply).
- May be paid for up to six weeks of a temporary absence from Australia or longer if the person has to travel to study or train as part of their full-time Australian course or Australian Apprenticeship.

Basic rates

- See Age Pension (page 15), Pension Supplement (page 35) and Energy Supplement (page 42).
- Pensioners receiving payments at 19 September 2009 may be paid under 'transitional arrangements' (page 15).
- Education Entry Payment of \$208 may be payable.
- Pensioner Education Supplement may be payable.

Rent Assistance

- See Table F (page 42).

Income test

- Carer: See Table C (page 37).

Assets test

- Carer: See Table B (page 36).
- Hardship provisions may apply.

Carer Payment—Care Receivers Income and Assets Limits

- Care receiver income test for Carer Payment:
 - the income limit for a care receiver (and relevant family members) to qualify their carer for Carer Payment is \$116,189.
- Care receiver assets test for Carer Payment:
 - the assets limit for a care receiver (and relevant family members) to qualify their carer for Carer Payment is \$716,750.
 - if the care receiver's assets exceed the assets limit, the carer may still qualify for Carer Payment if the care receiver passes an income test and the liquid assets test.
 - current liquid assets limits for care receivers are \$6,000 (single) and \$10,000 (partnered).

Please contact us on **132 717** for more information.

Carer Allowance

Basic conditions of eligibility

An income supplement paid to someone who provides daily care and attention at home to a person with a disability or medical condition who is:

- aged 16 or over where the disability causes a substantial functional impairment, or
- a dependent child aged under 16:
 - for a Health Care Card only, the child must require 'substantially more care and attention' compared to a child of the same age without a disability
 - for Carer Allowance and a Health Care Card, the child's disability must appear on a list of disabilities/conditions that result in automatic qualification or must cause 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.

Note: a person who receives Carer Payment for a child may automatically be entitled to Carer Allowance.

Residence requirements

- Claimant and care receiver must be Australian residents.
- Available to newly arrived migrants after 52 weeks in Australia as an Australian resident (some exemptions may apply).
- May be paid for up to six weeks of a temporary absence from Australia.

Basic rates

- \$131.90 per fortnight.
- \$1,000 Child Disability Assistance payment to be paid annually to a person receiving Carer Allowance on 1 July for each child being cared for under 16 years of age.
- May be paid in addition to an income support payment.

Income test

A \$250,000 annual income test threshold applies for Carer Allowance and the Carer Allowance (child) Health Care Card only. The income test is based on the combined adjusted taxable income of the carer and their current partner (where applicable).

Assets test

- No assets test.

Carer Supplement

Basic conditions of eligibility

- An annual, non-indexed, lump sum payment paid every July to recipients of:
 - Carer Allowance
 - Carer Payment
 - DVA Carer Service Pension
 - DVA 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.

Basic rates

- Up to \$600 Carer Supplement will be paid to recipients of Carer Allowance for each person being cared for. An additional \$600 Carer Supplement will be paid where a recipient is also in receipt of one of the above Centrelink or Service Pensions. This means some carers will qualify for two or more Carer Supplement payments.

Income test

- No income test.

Assets test

- No assets test.

Austudy

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

Note: due to COVID-19, the newly arrived resident's waiting period for Austudy has been temporarily suspended. For more information go to servicessaustralia.gov.au/covid19

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

Basic rates

Note: recipients of Austudy receive a temporary Coronavirus Supplement of \$250 with their fortnightly payment. For more information go to servicessaustralia.gov.au/covid19

Status	Fortnight
Single, no dependent children	\$462.50
Single, with dependent children	\$606.00
Member of a couple, no dependent children	\$462.50
Member of a couple, with dependent children	\$507.90
Special rates for long-term income support recipients*	
Single, no dependent children	\$561.90
Member of a couple, no dependent children	\$507.90

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

- Advance of Austudy payment of up to \$500 may be available.
- Pharmaceutical Allowance may be paid (page 35).
- Pension Supplement (page 35) is paid if recipient has reached Age Pension age.

Student Start-up Loan

- Austudy recipients undertaking a higher education or preparatory course at a higher education institution will be eligible to receive the Student Start-up Loan.
- The Student Start-up Loan is a voluntary income contingent loan paid in two half-yearly instalments of \$1,094 (a total of \$2,188 in 2020).
- The Student Start-up Loan is repayable under the same arrangements as Higher Education Loan Programme (HELP) debts. Students will only be required to begin repaying their loan once their earnings are above the minimum repayment income (currently \$46,619 for 2020–21) and after their HELP debt has been fully repaid.
- Students already receiving a Commonwealth Education Costs Scholarship or a Veterans' Affairs Student Start-up Scholarship will not be eligible for the Student Start-up Loan.

Fares Allowance

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

Rent Assistance

- See Table F (page 42).

Personal income test

- Gross income is assessed.
- The first \$8,355 of a merit and equity based scholarship is exempt from means-testing.
- Income above the income free area reduces payment (unless credit in Income Bank).
- See Table E (page 40).

Income Bank

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

Assets test

- See Table A (page 36).
- 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

Basic conditions of eligibility

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

Residence requirements

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

ABSTUDY Basic rates

Note: recipients of ABSTUDY Living Allowance receive a temporary Coronavirus Supplement of \$250 with their fortnightly payment. For more information go to servicessaustralia.gov.au/covid19

Living Allowance	Under 16 years	16–17 years	18–21 years	22+ years
	Fortnight			
Dependent				
At home		\$253.20	\$304.60	\$565.70
Tertiary	\$34.80			
In state care and Foster Care Allowance paid	\$253.20	\$253.20	\$304.60	
In state care and no Foster Care Allowance paid	\$462.50	\$462.50	\$462.50	
Away from home	\$462.50	\$462.50	\$462.50	\$565.70
Single, Independent				
No dependent children	\$462.50	\$462.50	\$462.50	\$565.70
No dependent children, at home	\$253.20	\$253.20	\$304.60	
No dependent children, 60 years and over				\$612.00
With dependent children	\$606.00	\$606.00	\$606.00	\$612.00
Member of a couple, Independent				
No dependent children	\$462.50	\$462.50	\$462.50	\$510.80
With dependent children	\$507.90	\$507.90	\$507.90	\$510.80
Masters and Doctorate students				
All ages				\$1,074.60

Supplementary assistance

ABSTUDY Assistance	Rate
Remote Area Allowance	see page 36
Pharmaceutical Allowance may be paid	see page 35
Pension Supplement may be paid if Living Allowance recipient has reached Age Pension age	see page 35
School Term Allowance	
Annual rate, paid in instalments	\$540.80
Instalment	Entitlement Period
1	1 January–31 March
2	1 April–30 June
3	1 July–30 September
4	1 October–31 December
School Fees Allowance (at home)	Annual
Aged 16 or over at 30 June 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 24
Fares Allowance (students only)	actual costs
Away-from-base assistance	actual costs
Administrative and audit costs (Away from Base)	Annual
Maximum amount claimable by education provider	\$5,032.00
Lawful Custody Allowance	essential course costs
Residential Costs Option	Fortnight
Costs Option	\$41.60 plus actual costs

ABSTUDY Assistance	Rate
Additional Assistance	
Only paid to Living Allowance recipients in exceptional circumstances	
Masters and Doctorate Allowances Relocation Allowance	up to \$1,520.00
Adult	\$530.00
Child	\$260.00
Masters and Doctorate Allowances Away from base assistance	Annual
Actual cost up to	\$2,080.00
Thesis Allowance (one off payment)	actual cost up to
Masters	\$420.00
Doctorate	\$840.00
Compulsory course fees or Student Contribution Amounts (previously known as HECS)	actual costs

Student Start-up Loan

- ABSTUDY Living Allowance recipients undertaking a higher education or preparatory course at a higher education institution will be eligible to receive the Student Start-up Loan.
- The Student Start-up Loan is a voluntary income contingent loan paid in two half-yearly instalments of \$1,094 (a total of \$2,188 in 2020).
- The Student Start-up Loan is repayable under the same arrangements as Higher Education Loan Programme (HELP) debts. Students will only be required to begin repaying their loan once their earnings are above the minimum repayment income (currently \$46,619 for 2020–21) and after their HELP debt has been fully repaid.
- Students already receiving a Commonwealth Education Costs Scholarship or a Veterans' Affairs Student Start-up Scholarship will not be eligible for the Student Start-up Loan.

Relocation Scholarships

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

- See Table F (page 42).

Youth Disability Supplement

- Youth Disability Supplement of up to \$131.90 per fortnight is payable to ABSTUDY recipients aged under 22 who have been assessed as having a partial capacity to work.
- Youth Disability Supplement is added to the rate of ABSTUDY and the rate payable cannot exceed the rate payable to those aged 22 and over on JobSeeker Payment.

Means tests

- Income test on Living Allowance, Rent Assistance and Energy Supplement.
- The 'at home' rate of Schools Fees Allowance and the School Term Allowance are payable to applicants eligible for an income support payment, ABSTUDY Living Allowance or a Health Care Card.
- Parental means tests do not apply to students in state care.

Personal income test and Income Bank

- Same as for Austudy and the Youth Allowance personal income test and Income Bank for full-time students and Australian Apprentices. Applies to students and Australian Apprentices aged 16 and over and independent Australian Apprentices aged under 16.
- see Table E (page 40).

Parental income test

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

Maintenance income test

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

Independent—Assets test

- Same as for Youth Allowance and Austudy.

Independent—Partner income test

- see Table E (page 40).

Pensioner Education Supplement

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, carer or widow allowee.
- Studying an approved course at an approved educational institution.
- Single principal carers and people with a partial capacity to work who receive JobSeeker Payment, Youth Allowance or Parenting Payment (Partnered) may be eligible for Pensioner Education Supplement in certain circumstances.

Residence requirements

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

Basic rates

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

Fares Allowance

- Fares Allowance is payable 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 and assets tests

- No income or assets tests.

Assistance for Isolated Children Scheme

Basic conditions of eligibility

- Families of primary, secondary and certain tertiary students who do not have reasonable daily access to an appropriate state school can receive assistance:
 - for students who must board away from home, in a school, hostel or privately, or
 - to maintain a second home so that a student can access school daily, or
 - for students who are enrolled in full-time studies in an approved distance education course.
- An appropriate state school is normally one that offers tuition at the grade or year in which the student is qualified to enrol (e.g. Year 11). Where the student has a health-related condition (including a disability) or special educational needs, the nearest appropriate state school is the one which provides access to the facilities, programs, and/or environment required to meet those needs.
- Students must:
 - normally have reached minimum school entry age and be aged under 19 at 1 January (certain pensioner students may be eligible for Assistance for Isolated Children (AIC) up to their 21st birthday), and
 - be undertaking approved studies at an approved institution.
- Tertiary students must be either under the minimum age that the state or territory requires them to participate in education or training or under 16 years of age (whichever is the greater).

Residence requirements

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

Allowances and maximum rates

Allowances	Rate
Boarding Allowance	Annual
Basic and Additional Combined	\$11,011.00
Basic (no income test)	\$8,557.00
Additional (subject to income test and board costs)	\$2,454.00
Second Home Allowance	Fortnight
Per student (limited to a maximum of three students in a family)	\$248.60
Distance Education Allowance	Annual
Allowance	\$4,278.00
AIC Pensioner Education Supplement*	Fortnight
Full Rate	\$62.40

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

Income test

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

Note: depending on parental income and other circumstances, a student may receive a higher level of Australian Government assistance if they are eligible for Youth Allowance, ABSTUDY or Pensioner Education Supplement.

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

Assets test

- No assets test.

Youth Allowance

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.

Note: due to COVID-19, eligibility for Youth Allowance has been expanded to include:

- sole traders and self-employed people whose income has reduced,
- permanent employees who have been stood down or lost their job, and
- people caring for someone infected or in isolation as a result of contact with Coronavirus.

Note: mutual obligations for Youth Allowance job seekers may be different due to COVID-19. Students and Australian Apprentices will still need to remain connected to their course. Sole traders and self-employed people will be able to meet their mutual obligation requirements by continuing to operate their business. For more information go to servicesaustralia.gov.au/covid19

- Young people under 22 years of age without a Year 12 or equivalent qualification will usually need to:
 - participate in education and training full-time, or
 - participate full-time (that is, for at least 25 hours a week) in part-time study or training, in combination with other approved activities, until they complete Year 12 or an equivalent Certificate Level III, or
 - participate in other approved activities, including job search.
- Independent, aged 15 and above the school leaving age in their state who are satisfying or exempt from mutual obligation or activity test requirements.

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

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

Residence requirements

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

Note: due to COVID-19, the newly arrived resident's waiting period for Youth Allowance has been temporarily suspended. For more information go to servicessaustralia.gov.au/covid19

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

Basic rates

Note: recipients of Youth Allowance receive a temporary Coronavirus Supplement of \$250 with their fortnightly payment. For more information go to servicessaustralia.gov.au/covid19

Status	Fortnight
Single, 16–17 years of age, no dependent children	
Living at home	\$253.20
Living away from home*	\$462.50
Single, 18–24 years of age, no dependent children	
Living at home	\$304.60
Living away from home*	\$462.50
Single with dependent children	
Single with dependent children*	\$606.00
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	\$793.10
Member of a couple	
No dependent children*	\$462.50
With dependent children*	\$507.90
Special rates for long-term income support recipients**	
Single, living at home	\$373.70
Single, living away from home	\$561.90
Member of a couple, no dependent children	\$507.90

*Rent Assistance may be payable.

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

- Young people not considered independent must be assessed to receive the away from home rate.
- Pharmaceutical Allowance may be paid (page 35).
- Payment is generally made to a parent for those aged under 18 who are not independent.
- Advance of Youth Allowance of up to \$500 may be payable.
- Job seekers undertaking Work for the Dole and certain other approved activities may be eligible for an additional supplement of \$20.80 per fortnight.

Student Start-up Loan

- Youth Allowance recipients undertaking a higher education or preparatory course at a higher education institution will be eligible to receive the Student Start-up Loan.
- The Student Start-up Loan is a voluntary income contingent loan paid in two half-yearly instalments of \$1,094 (a total of \$2,188 in 2020).
- The Student Start-up Loan is repayable under the same arrangements as Higher Education Loan Programme (HELP) debts. Students will only be required to begin repaying their loan once their earnings are above the minimum repayment income (currently \$46,619 for 2020–21) and after their HELP debt has been fully repaid.
- Students already receiving a Commonwealth Education Costs Scholarship or a Veterans' Affairs Student Start-up Scholarship will not be eligible for the Student Start-up Loan.

Relocation Scholarships

- Full-time dependent students in receipt of Youth Allowance who have to live away from home to undertake a higher education or preparatory course at a higher education institution may receive a Relocation Scholarship.
- The Relocation Scholarship is available to regional students relocating to any area and metropolitan students relocating to study at a regional campus. The Relocation Scholarship is not available to students relocating within and between major cities.
- The Relocation Scholarship may also be received by independent students from or relocating to a regional area to study, and who are disadvantaged by certain personal circumstances.
- Students already receiving a Commonwealth Accommodation Scholarship (CAS) or Indigenous CAS are not eligible to receive the Relocation Scholarship.
- The Relocation Scholarship provides payment of \$4,626 to eligible students in the first year they are required to live away from home to study, and

- For students from major cities, an additional \$1,156 in each year thereafter that the student lives away from home to study, or
- For students from regional areas, \$2,314 in each of the second and third years that the student lives away from home to study and \$1,156 in the following years the student lives away from home to study.
- The Relocation Scholarship is payable in addition to the Student Start-up Loan.
- The parental income test does not apply to Youth Allowance (job seeker) claimants assessed as having a partial capacity to work.

Merit and equity-based scholarships means test exemption

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

Fares Allowance

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

Rent Assistance

- See Table F (page 42).
- Rent Assistance for single people without children may only be paid to those who receive the away from home rate of Youth Allowance.

Youth Disability Supplement

- Youth Disability Supplement of up to \$131.90 per fortnight is payable to Youth Allowance recipients aged under 22 who have been assessed as having partial capacity to work.
- Youth Disability Supplement is added to the rate of Youth Allowance and the total Youth Allowance rate payable cannot exceed the rate payable to those aged 22 and over on JobSeeker Payment.

Means Test

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

Assets test

- If independent, no payment if assets exceed personal assets test limit—See Table A (page 36).
- Hardship provisions may apply.

Liquid assets test waiting period

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

Parental income test

- Parental income is the parents' combined adjusted taxable income for the base tax year*.
- Rate reduces if parental income exceeds threshold of \$54,677. The parental income test rate reduction (which is 20 cents for every dollar of parental income over the threshold) is shared between recipients of specified payments (Youth Allowance, ABSTUDY Living Allowance, ABSTUDY Group 2 school fees allowance (means-tested component) or additional boarding allowance under the Assistance for Isolated Children scheme) who are also subject to the parental income test.
- For example, where there are two Youth Allowance recipients in a family and each attracts the 'aged 18 and over, at home' rate, each Youth Allowance recipient's rate is reduced by 10 cents for every dollar of parental income over the parental income test threshold. Where children attract different rates of payment the reduction is shared based on each recipient's share of the total maximum rate payable to all family members.

- In addition, where a young person's family also includes dependent children aged under 16 or aged 16 to 19 in full-time secondary study (including those attracting Family Tax Benefit), the 'parental income test rate reduction' applied to the Youth Allowance recipient will be less, to take into consideration that parental income is also used to support these children.
- The parental income limit at which Youth Allowance ceases to be available to a dependent youth increases with the number of dependent children and eligible dependent youth in the family and where one or more dependent youth receives an 'away from home' rate or Rent Assistance. Please contact Centrelink for advice based on your circumstances.

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

Maintenance income test

- A maintenance income test applies to Youth Allowance.
- Where a Youth Allowance claimant or recipient is the only child in a family who attracts maintenance income, the maintenance income test free area is \$1,686.30 per year.
- Where a Youth Allowance claimant or recipient is not the only child in a family who attracts maintenance income and the family has at least one FTB eligible child attracting maintenance income, the maintenance income test free area is \$562.10 per year.
- Where a Youth Allowance claimant or recipient is not the only child in a family who attracts maintenance income but the family has no FTB eligible children attracting maintenance income:
 - the maintenance income free area across all of the family's maintained Youth Allowance claimant or recipient children will be \$1,686.30 per year, plus
 - \$562.10 per year for each maintained Youth Allowance claimant or recipient child after the first.
- The maintenance income free area for each of the family's Youth Allowance claimant or recipient children is the value of the maintenance income free area across all of the family's maintained Youth Allowance claimant or recipient children divided by the number of these children.
- Maintenance income over the maintenance income free area worked out for each maintained Youth Allowance claimant or recipient will reduce Youth Allowance by 50 cents for each dollar (subject to a 'cap' on the size of this reduction).

- A reduction under the maintenance income test for Youth Allowance is in addition to any reduction to Family Tax Benefit Part A under the Family Tax Benefit Part A maintenance income test for other children.
- Please contact Centrelink for advice based on your circumstances.

Personal income test

- Gross income is assessed.
- The first \$8,355 of a merit and equity based scholarship is exempt from means-testing.
- Income above the income free area reduces payment unless credit is available in the Income Bank (for students and Australian Apprentices—see following) or Working Credits are available (see page 41).
- If the person is a member of a couple, their partner's income also reduces payment if it exceeds the cut-out point (the cut-out point varies depending on individual circumstances).
- See Table E (page 40).

Income Bank

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

JobSeeker Payment

From 20 March 2020, JobSeeker Payment replaced Newstart Allowance as the main working age income support payment for those who have the capacity to work. Go to servicessaustralia.gov.au for more details.

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.

Note: due to COVID-19, eligibility for JobSeeker Payment has been expanded to include:

- sole traders and self-employed people whose income has reduced,
- permanent employees who have been stood down or lost their job, and
- people caring for someone infected or in isolation as a result of contact with Coronavirus.

Note: mutual obligations for JobSeeker Payment may be different due to COVID-19. Sole traders and self-employed people will be able to meet their mutual obligation requirements by continuing to operate their business. For more information go to servicessaustralia.gov.au/covid19

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).

Note: due to COVID-19, the newly arrived resident's waiting period for JobSeeker Payment has been temporarily suspended. For more information go to servicessaustralia.gov.au/covid19

- May be paid for up to six weeks of a temporary absence from Australia in certain limited circumstances.
- May be available for a limited period of up to six months to certain New Zealand citizens, who are in Australia on a Special Category Visa after 26 February 2001 and have lived here for 10 continuous years on this visa.

Basic rates

Note: recipients of JobSeeker Payment receive a temporary Coronavirus Supplement of \$250 with their fortnightly payment. For more information go to servicessaustralia.gov.au/covid19

Status	Fortnight
Single	
No dependent children	\$565.70
With dependent children	\$612.00
Aged 60 or over, after nine continuous months on payment	\$612.00
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	\$793.10
Member of a couple	\$510.80
Wife Pension transition rate	See page 30

- Advance of allowance of up to \$500 may be available.
- Pharmaceutical Allowance may be payable (page 35).
- Education Entry Payment of \$208 may be payable.
- Job seekers undertaking Work for the Dole and certain other approved activities may be eligible for an additional supplement of \$20.80 per fortnight.
- Partnered recipients may be paid up to \$612 per fortnight if separated because of illness, or one partner is in prison.
- 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

- See Table F (page 42).
- Rent Assistance not available to single people aged under 25, without dependants, who live with their parent or guardian.

Income test

- See Table D (page 39).

Assets test

- See Table A (page 36).

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.

Wife Pension transition rate

Former Wife Pension recipients who were transferred to JobSeeker Payment on 20 March 2020 will receive a transition rate of payment and may be subject to different means testing rules depending on their circumstances. Please contact us for a more accurate assessment based on your circumstances.

Partner Allowance

No longer open to new entrants.

Basic conditions of eligibility

- Born on or before 1 July 1955.
- Member of a couple (partner must have been on a qualifying pension, allowance, Austudy or ABSTUDY at time of Partner Allowance claim).
- No recent workforce experience (work of at least 20 hours a week, for 13 weeks or more during last 12 months).
- No dependent children.

Residence requirements

- Must be an Australian resident.
- May be paid for up to six weeks of a temporary absence from Australia or longer if the person has to travel to study or train as part of their full-time Australian course or Australian Apprenticeship.

Basic rates

Note: recipients of Partner Allowance receive a temporary Coronavirus Supplement of \$250 with their fortnightly payment. For more information go to servicesaustralia.gov.au/covid19

- Maximum rate \$510.80 per fortnight.
- Education Entry Payment of \$208 may be payable.
- Pharmaceutical Allowance may be paid (page 35).
- Pension Supplement (page 35) is paid if recipient has reached Age Pension age.
- Utilities Allowance (page 35) is paid if recipient is under Age Pension age.

Rent Assistance

- See Table F (page 42).

Income test

- See Table D (page 39).
- Partners of people receiving Special Benefit, see Special Benefit (page 32).

Assets test

- See Table A (page 36).
- Hardship provisions may apply.

Widow Allowance

No longer open to new entrants.

Basic conditions of eligibility

- Women born on or before 1 July 1955.
- Not a member of a couple.
- Widowed, divorced or separated since turning 40.
- No recent workforce experience (work of at least 20 hours a week, for 13 weeks or more during last 12 months).

Residence requirements

- Must be an Australian resident.
- May be paid for up to six weeks of a temporary absence from Australia or longer if the person has to travel to study or train as part of their full-time Australian course or Australian Apprenticeship.

Basic rates

Note: recipients of Widow Allowance receive a temporary Coronavirus Supplement of \$250 with their fortnightly payment. For more information go to servicesaustralia.gov.au/covid19

- See the basic rate of JobSeeker Payment (page 29).
- Pharmaceutical Allowance may be paid (page 35).
- Pension Supplement (page 35) is paid if recipient has reached Age Pension age.
- Utilities Allowance (page 35) is paid if recipient is under Age Pension age.
- Education Entry Payment of \$208 may be payable.
- Pensioner Education Supplement may be payable.

Rent Assistance

- See Table F (page 42).

Income test

- See Table D (page 39).

Assets test

- See Table A (page 36).
- Hardship provisions may apply.

Farm Household Allowance

Basic conditions of eligibility

- Be a farmer or partner of a farmer.
- Be aged 16 years or over.
- The farmer must contribute significant labour and capital to the farm enterprise.
- The farm enterprise must have significant commercial purpose or character.
- The farmer must have a right or interest in the land used for the purpose of a farm enterprise.

- The farm must be located in Australia.
- Meet income and assets tests.
- Be willing and agree to comply with mutual obligation requirements (activity requirements).
- Must have received less than four cumulative years of Farm Household Allowance before 30 June 2024.
- The farmer must use the land wholly or mainly for the purpose of the farm enterprise.
- The residency requirements must be met.

Residence requirements

- Be an Australian resident i.e. be one of the following:
 - an Australian citizen
 - holder of a permanent visa, or
 - the holder of a protected special category visa (SCV).
- Be physically present in Australia on the day you submit your claim.
- Continue to be an Australian resident for as long as you get the payment.
- Available to newly arrived migrants after 208 weeks in Australia as an Australian resident (some exemptions may apply).

Note: due to COVID-19, the newly arrived resident's waiting period for Farm Household Allowance has been temporarily suspended. For more information go to servicesaustralia.gov.au/covid19

- A person may be paid for up to six weeks of a temporary absence from Australia in certain limited circumstances.

Basic rates

Note: recipients of Farm Household Allowance receive a temporary Coronavirus Supplement of \$250 with their fortnightly payment. For more information go to servicesaustralia.gov.au/covid19

	Per fortnight
Single, no dependent children:	
aged under 22	\$462.50
aged 22 or over	\$565.70
aged 60 or over, after 9 continuous months on payments	\$612.00
Single, with dependent children:	
aged under 22	\$606.00
aged 22 or over	\$612.00
Partnered:	
aged 22 or over	\$510.80
aged under 22, no dependent children	\$462.50
aged under 22, with dependent children	\$507.90

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

Income test

- See Table D (page 39) for JobSeeker Payment limits and Table E (page 40) for Youth Allowance limits.
- From 11 June 2020, if any Farm Household Allowance is payable after the income test is applied, the maximum rate will be paid, rather than a reduced rate. Where the limit is exceeded, no payment will be made in the period.
- The farm business comprises the farm enterprise and any other directly-related business (eg. agistment, harvest contracting, fencing etc).
- From 16 December 2019, recipients whose farm business is making a loss will offset their off-farm income to a maximum of \$100,000 (or the limit of the loss, whichever is the lesser). Please check the web site for more detailed information.
- Farm Household Allowance is paid based on an estimate of business income. Estimates should be the current income and should be updated whenever that changes. Only profit is included as income. The 'Profit and Loss Statement' form (SU580) on the Services Australia web site may help you estimate your income.

Assets test

- From 11 June 2020 the net asset limit changed to a single threshold of \$5.5 million. This limit will apply to couples (combined assets) and to a single person.

Time limit

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

Recipients who have used their full four years before 30 June 2020 may reapply for payment from 1 July 2024, if they still require assistance.

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.
- From 11 June 2020, an activity supplement of up to \$10,000 is made available to recipients undertaking approved activities listed in their Financial Improvement Agreement.

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 42), Rent Assistance (page 42), Pharmaceutical Allowance (page 35), Telephone Allowance (page 35), Remote Area Allowance (page 36), and Health Care Card (page 33).

Special Benefit

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 lodged.
 - 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).

Note: due to COVID-19, the newly arrived resident's waiting period for Special Benefit has been temporarily suspended. For more information go to servicessaustralia.gov.au/covid19

- May be paid for up to six weeks of a temporary absence from Australia in certain limited circumstances.

Basic rates

- Generally as for JobSeeker Payment (page 29), Youth Allowance (page 25) or Austudy (page 20).

Note: recipients of Special Benefit receive a temporary Coronavirus Supplement of \$250 with their fortnightly payment. For more information go to servicessaustralia.gov.au/covid19

- 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 payable (single parents only).
- Pensioner Education Supplement may be payable (single parents only).
- Pharmaceutical Allowance may be payable (see page 35).
- Pension Supplement (see page 35) is paid if recipient has reached Age Pension age.

Rent Assistance

- Generally as for JobSeeker Payment, Youth Allowance or Austudy depending on circumstances.
- See Table F (page 42).

Income test

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

Assets test

- See Table A (page 36).

Crisis Payment

Basic conditions of eligibility

- Must:
 - be qualified and payable for an income support pension, benefit or ABSTUDY Living Allowance, 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 domestic violence or their house being destroyed, and have established or intend to establish a new home, or
 - have remained in their home following domestic violence and the family member responsible has left or been removed from the home, or
 - have served at least 14 days in prison or in psychiatric confinement, or
 - have entered Australia for the first time on a qualifying humanitarian visa on or after 1 January 2008.
- Must claim:
 - within seven days after the extreme circumstance occurred, or
 - within seven days of the family member responsible leaving or being removed from the home, or
 - up to 21 days before or within seven days after release from prison or psychiatric confinement, or
 - within seven days of arrival in Australia.

Note: due to COVID-19, eligibility for Crisis Payment has been expanded to include people who are in severe financial hardship and to prevent possible transmission of COVID-19 are required to either:

- self-isolate, or
- care for someone self-isolating.

Claim must be made within 14 days of the isolation period commencing. For more information go to servicessaustralia.gov.au/covid19

Residence requirements

- As for the person's pension, benefit or allowance and must be in Australia at the time the extreme circumstance or domestic violence occurs.

Basic rates

- A one-off payment, equal to one week's payment (without add ons) of the person's pension, benefit or allowance.

Concession Cards, Bonus Payments, Supplements and Allowances

Pensioner Concession Card

Automatically issued to:

- All income support pensioners, which includes: Age Pension, Disability Support Pension, Carer Payment (excludes a person who receives Carer Payment due to either episodic or short term care of a child) and Parenting Payment (Single).
- Department of Veterans' Affairs service pensioners and war widows receiving an income support supplement.
- JobSeeker Payment recipients receiving a Wife Pension transition rate of payment.
- 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, that is:
 - recipients aged 60 and over who are receiving JobSeeker Payment, Partner Allowance, Widow Allowance, Parenting Payment (Partnered), or Special Benefit, and who have been in continuous receipt of one or more of the above payments (or an income support pension) for nine months or more.

The card will generally be cancelled when a recipient is temporarily absent from Australia for longer than six weeks while their primary payment is paid. The card will be cancelled if the card holder ceases to be an Australian resident.

Once a person is no longer qualified for one of these payments, they must generally stop using their card. However, in some circumstances, a person can retain their card for a short period after returning to work. These provisions are designed to assist the transition from income support to work.

Disability Support Pensioners

- Retain their card for 52 weeks after losing qualification for the pension due to commencing employment of 30 hours or more per week or because of the level of earnings from employment.

Older benefit recipients (as defined earlier)

- Retain their card for a further 26 weeks if their payment stops due to the person or their partner commencing employment, or due to the level of earnings from this employment.

Parenting Payment (Single) recipients

- Retain their Pensioner Concession Card for 12 weeks after losing entitlement to Parenting Payment (Single) due to an increase in income due to employment. A Health Care Card is issued for the balance of 26 weeks, that is a further 14 weeks provided a person has been in continuous receipt for the last 12 months of either:
 - an income support pension, or
 - an income support benefit (other than Austudy or Youth Allowance paid to students).
- From 1 January 2014, a person who is no longer eligible for Parenting Payment (Single), due to their youngest child turning eight years of age, will still be entitled to their card for a period of 12 weeks from the date their payment is cancelled.

JobSeeker Payment and Youth Allowance (job seeker)

- Retain their card for 52 weeks after losing qualification due to employment income, if they have been assessed as having a partial capacity to work, or
- Retain their card under the same provisions as Parenting Payment (Single) recipients (see above), if they are the single principal carer of a dependent child.

An extension is also available, under certain circumstances, to people under Age Pension age who remain qualified for certain payments during a nil rate period under the Working Credit Scheme.

Automatic issue Health Care Card

Automatically issued to people who are not qualified for a Pensioner Concession Card who are receiving:

- Carer Payment (due to either episodic or short term care of a child).
- JobSeeker Payment, Partner Allowance, Special Benefit, Widow Allowance, 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, paid to parents/carers in respect of a child with a disability. The card is issued in the child's name. Other parents/carers of children with a disability who do not receive Carer Allowance may receive the card subject to less stringent disability-related eligibility criteria.

The card will generally be cancelled when a recipient is temporarily absent from Australia for longer than six weeks while their primary payment is paid. The card will be cancelled if the cardholder ceases to be an Australian resident.

Once people are no longer receiving these payments, they must generally stop using their card. However, in some instances, people can retain their card for up to 26 weeks after returning to work. This provision is designed to assist people to make the transition from income support to work. The provision applies to long-term recipients of JobSeeker Payment, Partner Allowance, Special Benefit, Widow Allowance, and Youth Allowance (job seeker). Former long-term recipients of Parenting Payment (Single), JobSeeker Payment and Youth Allowance (job seeker) who are a single principal carer of a dependent child also qualify for an extension (in addition to a 12-week Pensioner Concession Card extension).

An extension is also available, under certain circumstances, to people who remain qualified for certain payments during a nil rate period under the Working Credit scheme.

Claim required Health Care Card

Specific types of Health Care Card (HCC) can be claimed in the following circumstances:

- A low income HCC is available on application to people with income below certain levels. Once eligible, the qualifying income limits may be exceeded by up to 25 per cent before eligibility for the current card is lost. The income test applies to average weekly gross income for the eight weeks immediately prior to applying for the card. Income limits are:

Status	Week
Single, no dependent children	\$571
Couple combined, no dependent children	\$985
Single, one dependent child	\$985
Couple combined, one dependent child	\$1,019
For each additional dependent child, add	\$34

- Available to newly arrived migrants after 208 weeks in Australia as an Australian resident or 104 weeks for a Special Category Visa holder. Some exemptions may apply, including for migrants with an FTB child.

An HCC will generally be cancelled after six weeks of a temporary absence from Australia, or immediately if the card holder ceases to be an Australian resident.

There is no assets test for the low-income HCC.

- A foster child HCC is available, on application, to assist foster children and carers. The card can be claimed by the foster carer on behalf of the child. The foster child HCC is issued only in the name of the child, and can only be used to obtain concessions on services utilised by the child. The foster child HCC is not means tested.
- An ex-Carer Allowance HCC is available, on application, to 16–25 year old full-time students with a disability or a severe medical condition. The card can be claimed by students who were in receipt of a Carer Allowance HCC on the day before their 16th birthday. The ex-Carer Allowance HCC is issued in the name of the student and is not means tested.

Commonwealth Seniors Health Card

The card is targeted at self-funded retirees of Age Pension age (See Table under Age Pension, page 15) who do not qualify for an Age Pension because of assets or income levels.

To qualify a person must make a claim for the card and meet the following criteria:

- not be receiving an income support pension or benefit or a Department of Veterans' Affairs service pension or income support supplement, and
- be of Age Pension age, and
- be living permanently in Australia and be:
 - an Australian citizen, or
 - a holder of a permanent visa, or
 - a holder of a special category visa (New Zealand citizen who arrived on a New Zealand passport).
- 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).
- Have an annual income of less than \$55,808 for singles; \$89,290 for couples (combined income); and \$111,616 combined for couples who are separated (for example, by illness or respite care). An amount of \$639.60 per year is added for each dependent child. The income test includes adjusted taxable income plus deemed income from any account-based income streams. There is no assets test.

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

Energy Supplement may be payable (see page 42).

Residence requirements

- Certain residence requirements must be met to qualify for Pensioner Concession Card, Health Care Card or Commonwealth Seniors Health Card.

Pension Supplement

- A Pension Supplement is added to the regular fortnightly payment made to recipients of Age Pension, Carer Payment, Disability Support Pension (except if aged under 21 without children) and to certain other income support payment or ABSTUDY Living Allowance recipients if the person has reached Age Pension age.
- The maximum Pension Supplement is currently \$69.60 a fortnight for singles and \$105 a fortnight for couples, combined.
- The minimum Pension Supplement is an amount below which the Pension Supplement does not fall until income or assets reach a level that would otherwise reduce a total pension including Pension Supplement to nil. The minimum amount is currently \$37.40 a fortnight for singles, and \$56.40 for couples, combined.
- Pensioners may elect to receive the minimum Pension Supplement amount on a quarterly basis. Instalments will be paid as soon as possible after 20 March, 20 June, 20 September and 20 December each year.
- The Pension Supplement is paid while the person is in Australia or, if outside Australia, only while the person has the right to continue to be paid their social security payment outside Australia. After an absence of more than six weeks outside Australia, the Pension Supplement is reduced to the Pension Supplement Basic Amount.
- The Pension Supplement Basic Amount is currently \$24.20 a fortnight for singles and \$39.80 a fortnight for both members of a couple, combined.
- Recipients of Parenting Payment (Single) under Age Pension age have the Pension Supplement Basic Amount added to their regular fortnightly payment.
- Former Wife Pension recipients who were transferred to JobSeeker Payment have Pension Supplement included in the Wife Pension transition rate of payment. Generally, these recipients receive the rate of Pension Supplement that applied on 19 March 2020.

Telephone Allowance

Telephone Allowance (TAL) is a quarterly payment to assist with the cost of maintaining a telephone service—it is not paid to assist with the cost of telephone calls.

TAL is paid to telephone subscribers who receive the Disability Support Pension and who are aged under 21 years without children and to Parenting Payment (Single) recipients who are under Age Pension age. TAL is also paid to telephone subscribers who receive certain social security allowance payments and are in specific circumstances.

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

The current rate of TAL is \$120.80 per year (\$30.20 per quarter). The higher rate of TAL is \$178.40 per year (\$44.60 per quarter) for home internet subscribers. This amount is 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 TAL has been either added into the Pension Supplement (page 35) or forms part of the rate paid under transitional arrangements.

Utilities Allowance

Utilities Allowance is a quarterly payment to recipients of Widow Allowance and Partner Allowance who are under Age Pension age, and to Disability Support Pension recipients who are aged under 21 years without children, to assist with meeting the cost of utilities bills. The payment is made in March, June, September and December each year. The current annual rate is \$652 for singles and \$326 for each eligible member of a couple.

For most pensioners and other income support recipients who have reached Age Pension age, the value of Utilities Allowance has been either added into the Pension Supplement (page 35) or forms part of the rate paid under transitional arrangements.

Pharmaceutical Allowance

Rate: \$6.20 per fortnight for an eligible single person, and \$3.10 per fortnight for each eligible member of a couple (i.e. \$6.20 in total if both members of a couple are eligible). However, where a person is a member of an illness separated couple or a respite care couple or where a partner is in prison, the rate is \$6.20 per fortnight (i.e. the same as for a single person).

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

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

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

Remote Area Allowance

Basic conditions of eligibility

- Tax-free allowance for pensioners/allowees/beneficiaries.
- Income Zone Tax Offset (formerly Zone Rebate) will be reduced by the amount of the allowance paid.

Residence requirements

- Resident of Ordinary Tax Zone A, or
 - Special Tax Zone A (with certain exceptions), or
 - Special Tax Zone B.
- Can be paid for the first eight weeks of a temporary absence from the Tax Zone, including for an absence from Australia.

Basic rates

- Single: \$18.20 per fortnight.
- Partnered: \$15.60 per fortnight.
- Plus \$7.30 per fortnight for each dependant.

Income test

- No income test.

Assets test

- No assets test.

Table A—Assets test limits for allowances

Status	Homeowner	Non-homeowner
Single	\$268,000	\$482,500
Couple combined	\$401,500	\$616,000
Illness separated, couple combined	\$401,500	\$616,000
One partner eligible, combined assets	\$401,500	\$616,000

Allowances, Austudy, Parenting Payment and Special Benefit are not payable if assets exceed these amounts.

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

Table B—Assets test for pensions

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

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

For full pension assets must be less than

Status	Homeowner	Non-homeowner
Single	\$268,000	\$482,500
Couple combined	\$401,500	\$616,000
Illness separated, couple combined	\$401,500	\$616,000
One partner eligible, combined assets	\$401,500	\$616,000

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

The figures above also apply to the transitional rate of pension.

For part pension assets must be less than

Status	Homeowner	Non-homeowner
Single	\$583,000	\$797,500
Couple combined	\$876,500	\$1,091,000
Illness separated, couple combined	\$1,031,500	\$1,246,000
One partner eligible, combined assets	\$876,500	\$1,091,000

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

Transitional

Status	Homeowner	Non-homeowner
Single	\$531,250	\$745,750
Couple combined	\$826,500	\$1,041,000
Illness separated, couple combined	\$928,000	\$1,142,500
One partner eligible, combined assets	\$826,500	\$1,041,000

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

Assets test for Disability Support Pension under 21, no children

Status	Homeowner	Non-homeowner
Single, Dependent		
16–17 years of age	\$400,500	\$615,000
18–20 years of age	\$418,000	\$632,500
Single, Independent		
16–20 years of age	\$471,250	\$685,750
Couple combined		
16–20 years of age	\$806,000	\$1,020,500

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

Extra Allowable Amount for retirement village and granny flat residents

If your Entry Contribution is equal to or less than the Extra Allowable Amount at the time of entry, you are assessed as a non-homeowner. Your Entry Contribution will count as an asset. You may qualify for Rent Assistance. The Extra Allowable Amount is the difference between the non-homeowner and homeowner assets test limits, currently \$214,500.

Hardship provisions

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

Table C—Income test for pensions

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

Income up to the income free area has no effect.

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

Pensioners receiving payments at **19 September 2009** may be paid under 'transitional arrangements' (page 15). For transitional or saved cases income above the income free area reduces the rate of pension by 40 cents in the dollar (single), and 20 cents in the dollar each (for couples).

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

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

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

The assets and income limits in Tables B and C may only apply to people who are resident in Australia, or who are temporarily absent from Australia for no longer than the portability period for their primary payment. Contact us for more information.

Income test for pensions

Status	Income free area	Income limit
	Fortnight	
Single	\$178	\$2,066.60
Couple combined	\$316	\$3,163.20
Illness separated, couple combined	\$316	\$4,093.20

This income test does not apply to recipients of Parenting Payment Single. See Parenting Payment (page 13).

Note: income limits may vary depending on your circumstances. For example, they may be higher if you are eligible for Rent Assistance or are paid under the 2009 pension transitional arrangements.

Income test for Disability Support Pension under 21, no children

Status	Income free area	Income limit
	Fortnight	
Single, Dependent		
16–17 years of age	\$178	\$972.40
18–20 years of age	\$178	\$1,076.60
Single, Independent		
16–20 years of age	\$178	\$1,397.40
Couple combined		
16–20 years of age	\$316	\$2,742.40

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

Deeming

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

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

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

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

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

Work Bonus

Basic conditions of eligibility

- The Work Bonus is an income test concession for Age Pension recipients who are working. It is also available to Disability Support Pension and Carer Payment recipients over Age Pension age.
- From 1 July 2019, the first \$300 of employment income, and/or self-employment income from gainful work, is excluded from the pension income test each fortnight.
- Gainful work is work for financial gain where the work involves personal exertion on the part of the person concerned.
- Any unused amount of the \$300 fortnightly concession can be accrued, to a maximum of \$7,800. The accrued amount can be used to offset future income from employment and/or self-employment from gainful work. The accrued amount carries forward indefinitely.
- If a pensioner is eligible for a transitional rate, we will compare the transitional rate (which has no Work Bonus) to the new rate (which does include the Work Bonus). The transitional rate is paid where it is higher.
- The Work Bonus applies to individual pensioners. It cannot be shared by a pensioner couple.
- No registration process, however pensioners must keep us up-to-date with their income.

Compensation payments

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

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

Table D—Income test for JobSeeker Payment

The information below outlines the temporary COVID-19 income test settings for JobSeeker Payment. For more information go to servicessaustralia.gov.au/covid19

Note: different income test settings apply to recipients of Widow Allowance and Partner Allowance. Please contact us for further information.

Status	Income free area	Income limit
	Fortnight	
Single		
No children	\$300	\$1,257.50
With dependent children	\$300	\$1,335.84
Principal carer with dependent children*	\$106	\$1,675.25 [^]
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*	\$106	\$2,134.25 [^]
Aged 60 or over, after nine continuous months on payment	\$300	\$1,346.17 [^]
Member of a couple	\$300	\$1,164.50

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

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

[^]These income limits include Pharmaceutical Allowance.

Note: the Coronavirus Supplement does not affect income limits.

Personal income test

Income up to the income free area (\$300 per fortnight) has no effect.

Income above \$300 per fortnight reduces the rate of payment by 60 cents in the dollar.

*A different income test applies for single principal carers. Fortnightly income above \$106 per fortnight reduces the rate of payment by 40 cents in the dollar.

Partner income test

Your partner's income may affect your payment.

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

If they don't receive a payment from us, their income won't affect your payment until it reaches the partner income free area. The partner income free area is generally \$1,165 per fortnight if your partner is aged 22 or over, or \$1,083 per fortnight if your partner is aged under 22 and does not have dependent children.

Partner income above the partner income free area reduces your payment by 27 cents in the dollar.

Different rules apply if your partner receives a pension.

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

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

The information below outlines the temporary COVID-19 income test settings for Youth Allowance (job seeker). For more information go to servicessaustralia.gov.au/covid19

Status	Income free area	Income limit
	Fortnight	
Single, under 18 years of age, at home		
Students and Australian Apprentices	\$437	\$880.00
Job seekers	\$300	\$728.50
Single, 18 years of age and over, at home		
Students and Australian Apprentices	\$437	\$966.84
Job seekers	\$300	\$815.34
Single or member of a couple, no dependent children, away from home		
Students and Australian Apprentices	\$437	\$1,234.00
Job seekers	\$300	\$1,082.50
Member of a couple, with dependent children		
Students and Australian Apprentices	\$437	\$1,310.84
Job seekers	\$300	\$1,159.34
Single, with dependent children		
Students and Australian Apprentices	\$437	\$1,476.84
Job seekers	\$300	\$1,325.34
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	\$300	\$1,652.17 [^]
Long-term unemployed, 22 years of age and over, undertaking full-time study or Australian Apprenticeship		
Single, at home	\$437	\$1,083.84
Single, away from home	\$437	\$1,402.34
Member of a couple, no dependent children	\$437	\$1,310.84

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

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

[^]This income limit includes Pharmaceutical Allowance.

Note: the Coronavirus Supplement does not affect income limits.

Personal income test—job seekers

Income up to the income free area (\$300 per fortnight) has no effect.

Income above \$300 reduces the rate of payment by 60 cents in the dollar.

Personal income test—students and Australian Apprentices

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

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

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

Partner income test

Your partner's income may affect your payment.

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

If they don't receive a payment from us, their income won't affect your payment until it reaches the partner income free area. The partner income free area is generally \$1,165 per fortnight if your partner is aged 22 or over, or \$1,083 per fortnight if your partner is aged under 22 and does not have dependent children.

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

Different rules apply if your partner receives a pension.

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

Note: for ABSTUDY recipients aged 22 and over the partner income free area is \$1,165 per fortnight. Partner income above the partner income free area reduces your payment by 50 cents in the dollar. The partner income free area may vary depending on your circumstances as a couple and may be higher if you have dependent children.

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

Working Credit

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

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

Taxable and non-taxable payments

Taxable

- Age Pension, Disability Support Pension (for people of Age Pension age), Widow B Pension, Carer Payment (if carer or person being cared for is of Age Pension age), Wife Pension (if wife or husband is of Age Pension age), Farm Household Allowance, Parental Leave Pay, Dad and Partner Pay, Parenting Payment, Bereavement Allowance, Newstart Allowance, JobSeeker Payment, Widow Allowance, Sickness 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, Pension Supplement Basic Amount (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), Wife Pension (if both spouses are 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, Pension Supplement Basic Amount (for recipients of Disability Support Pension under Age Pension age) and Economic Support Payment.

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

Table F—Rent Assistance

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	\$124.60	\$310.73	\$139.60
No dependent children, sharer	\$124.60	\$248.69	\$93.07
Couple, no dependent children			
Couple, no dependent children	\$201.80	\$377.27	\$131.60
One of a couple who is separated due to illness*	\$124.60	\$310.73	\$139.60
One of a couple who is temporarily separated	\$124.60	\$300.07	\$131.60

*Includes respite care and partner in prison.

- Generally, to qualify for Rent Assistance, a person must be paid a social security payment, ABSTUDY or more than the base rate of Family Tax Benefit Part A, as well as pay a minimum amount of rent to a private landlord or to a community housing provider.
- Rent Assistance for families with children is usually paid with Family Tax Benefit. See Family Tax Benefit for current rates.
- 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.
- Documentation may be required to verify rent under some circumstances.
- 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, applicable to the family situation (see Table F and Family Tax Benefit Part A basic rates table on page 5).
- Rent Assistance is paid as part of another payment and it may be reduced due to the income and asset test rules applying to that payment.
- 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.

Please contact us for detailed information on eligibility and payment rates for Rent Assistance.

Energy Supplement

The Energy Supplement is a tax-exempt payment to assist with household expenses including energy costs.

Energy Supplement payments are paid to eligible recipients automatically at the same time as regular payment cycles for pensioners, other income support recipients, families receiving Family Tax Benefit payments, youth and student payments recipients and Disability Support Pension recipients aged under 21 without dependent children.

Since 20 March 2017, Energy Supplement is only paid to Family Tax Benefit recipients and Commonwealth Seniors Health Card holders who have been continuously receiving the Energy Supplement from 19 September 2016.

Most pension, allowance and family payment recipients can choose to receive the supplement with their regular fortnightly payment or quarterly in arrears. Eligible Commonwealth Seniors Health Card holders will receive the Energy Supplement quarterly in arrears.

Age Pension, Disability Support Pension, Carer Payment

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

Holder of a Commonwealth Seniors Health Card

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

*Also Illness Separated, Respite Care or Partner in prison.

JobSeeker Payment, Partner Allowance, Widow Allowance

Status	Fortnight
Single	
No dependent children	\$8.80
With dependent children	\$9.50
Aged 60 or over, after nine continuous months on payment	\$9.50
Principal carer of a dependent child granted an exemption from mutual obligation requirements for foster caring/non-parent relative caring under a court order/home schooling/distance education/large family	\$12.00
Member of a couple	\$7.90
Recipients over Age Pension age	
Single	\$14.10
Member of a couple	\$10.60

Family Tax Benefit Part A

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

Family Tax Benefit Part B

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

Parenting Payment

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

Disability Support Pension (Youth)

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

Austudy

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

**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.

ABSTUDY

Living Allowance	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	

Living Allowance	Under 16 years	16–17 years	18–21 years	22+ years
	Fortnight			
With dependent children	\$7.70	\$7.70	\$7.70	

Youth Allowance

Status	Fortnight
Single, aged 16–17, no dependent children	
Living at home	\$3.90
Living away from home	\$7.00
Single, aged 18–24, no dependent children	
Living at home	\$4.60
Living away from home	\$7.00
Single with dependent children	
Single with dependent children	\$9.20
Principal carer of a dependent child granted an exemption from mutual obligation requirements for foster caring/non-parent relative caring under a court order/home schooling/distance education/large family	
	\$12.00
Member of a couple	
No dependent children	\$7.00
With dependent children	\$7.70
Special rates for long-term income support recipients**	
Single, living at home	\$5.70
Single, living away from home	\$8.60
Member of a couple, no dependent children	\$7.70
Single with Youth Disability Supplement	
Aged 16–17, at home, no dependent children	\$5.90
Aged 18–24, at home, no dependent children	\$6.60
Away from home, no dependent children	\$8.50
With dependent children	\$9.20
Member of a couple with Youth Disability Supplement	
No dependent children	\$7.70
With dependent children	\$7.70

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

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.

Single Income Family Supplement

The Single Income Family Supplement provides assistance of up to \$300 a year for families with a main income earner who earns between \$68,000 and \$150,000.

Recipients who receive Family Tax Benefit are automatically assessed for Single Income Family Supplement eligibility.

Recipients who do not receive Family Tax Benefit, but who have a Single Income Family Supplement qualifying child in their care need to submit a claim form annually and lodge an income tax return within 12 months after the end of the financial year in order to be assessed for payment each year.

From 1 July 2017, Single Income Family Supplement ceased for new recipients. If a family was eligible for Single Income Family Supplement on 30 June 2017, they will continue to receive Single Income Family Supplement as long as there is no break in their eligibility. However, if there is a break in their eligibility at any time from 1 July 2017, they will not be able to receive Single Income Family Supplement from that date onwards.

Basic conditions of eligibility

Single Income Family Supplement can be paid to a parent or guardian. To be eligible the claimant must:

- have a qualifying child in their care (see qualifying child information below), and
- meet residential requirements (as described under Family Tax Benefit Part A eligibility).

Qualifying child

A Single Income Family Supplement qualifying child is an FTB child (see FTB child definition under Family Tax Benefit Part A eligibility).

A Single Income Family Supplement qualifying child also includes a child who would be an FTB child except that the child (or someone on the child's behalf) is receiving an "at home" rate of one of the following payments:

- Disability Support Pension
- Youth Allowance
- Special Benefit
- ABSTUDY living allowance, or
- An education allowance under the Veterans' Children Education Scheme or the Military Rehabilitation and Compensation Act Education and Training Scheme.

Income test

- The Single Income Family Supplement is paid to individuals where the main income earner has a taxable income of between \$68,000 and \$150,000.
- If there is a secondary earner in the family, their income needs to be below \$18,000.
- The income test is based on a financial year income.

Basic rate

- Up to \$300 (depending on income).

Energy Supplement for ABSTUDY Masters and Doctorate Living Allowance

The Energy Supplement for ABSTUDY Masters and Doctorate Living Allowance recipients is paid quarterly for all recipients.

To be eligible a person must be eligible for ABSTUDY Masters and Doctorate Living Allowance. The person must also be residing in Australia or temporarily absent from Australia for a continuous period not exceeding six weeks.

Basic rate

- \$300 a year.

Essential Medical Equipment Payment

- The purpose of the payment is to assist eligible people who have additional costs in home energy as a result of the need to operate essential medical equipment or medically required heating/cooling in their home, to manage their disability or medical condition. The payment is available in addition to any existing state and territory government medical equipment rebate schemes.
- Following the initial payment, the claimant will continue to receive the payment automatically in each subsequent year that they continue to be eligible.

Basic conditions of eligibility

- Available to people with medical needs, or their carers who:
 - are covered by a Commonwealth Government concession card 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.
- The person with medical needs, and their carer if applicable, must live together in Australia in a residence that is not an excluded residence—residential aged care, hospital, prison or detention centre.
- Where one piece of medical equipment is shared by multiple people in the same residence only one payment is payable in respect of that equipment in that residence.
- Where one person uses more than one piece of medical equipment in their residence the payment is payable in respect of each piece of equipment.
- Where a person uses one piece of equipment in multiple residences, a maximum of two payments can be made in respect of that piece of equipment each financial year, regardless of the number of different residences involved.

Note: the lists of eligible essential medical equipment, medical conditions that require the use of heating and/or cooling, approved forms of energy and excluded residences can be found at servicessaustralia.gov.au/emep

Basic rates and methods of payment

- The payment is paid at one rate regardless of the piece of equipment being operated.
- Payment is \$163.

How to contact us

Self service

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



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Android is a trademark of Google Inc.

Online Security

Keep your information safe online.

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

Online letters

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

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

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

Electronic messaging

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

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

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

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

By phone

Centrelink phone self service

The Centrelink phone self service has two lines.

Self service line

136 240

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

Reporting line

133 276/13 EARN

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

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

Other options

In a service centre

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

Agents and Access Points

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

Go to servicessaustralia.gov.au for more information about payments and services or call the '13' or '1800' number listed that is most relevant to your situation.

Older Australians	132 300	Financial Information Service	
Age Pension		seminar bookings	136 357
Commonwealth Seniors Health Card		Foreign exchange	Freecall™ 1800 050 041
Pensioner Concession Card		Income Management	Freecall™ 1800 132 594
Disability and carers	132 717	Indigenous Call Centre	Freecall™ 1800 136 380
Disability Support Pension		Centrelink online accounts and Express Plus mobile apps	132 307
Mobility Allowance		For help in other languages	131 202
Carer Payment		TTY* Customer Relations	Freecall™ 1800 000 567
Carer Allowance		TTY* Enquiries	Freecall™ 1800 810 586
Job seekers	132 850	*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.	
Assurance of Support		Note: calls from your home phone to '13' numbers from anywhere in Australia are charged 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 your home phone are free. Calls from public and mobile phones may be timed and charged at a higher rate.	
Social work services			
Widow Allowance			
Help in an emergency	132 850		
Crisis Payment			
Special Benefit			
Farmers and their partners	132 316		
Farmer Assistance hotline			
Farm Household Allowance			
Families	136 150		
Child Care Subsidy			
Dad and Partner Pay			
Double Orphan Pension			
Family Tax Benefit			
Parental Leave Pay			
Parenting Payment			
Students & trainees	132 490		
Austudy			
Low Income Health Care Card			
Pensioner Education Supplement			
Youth Allowance			
ABSTUDY	Freecall™ 1800 132 317		
Assistance for Isolated Children	132 318		
Australian Apprentices	133 633		
Australian Government Services			
fraud tip-off line	131 524		
BasicsCard balance enquiry	Freecall™ 1800 057 111		
Calling from outside Australia	+61 3 6222 3455		
National Business Gateway	131 158		
International Services	131 673		
Complaints and feedback	Freecall™ 1800 132 468		



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

Definition of a partner

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

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

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

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

This publication has been prepared by Services Australia to give you information about payments and services it delivers on behalf of the Department of Social Services, the Department of Agriculture, Water and the Environment and the Department of Education, Skills and Employment.

Disclaimer

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

What are your responsibilities?

- It is your responsibility to decide if you wish to apply for a payment and to make the application, having regard to your particular circumstances.
- The information is accurate as at 25 September 2020, but may of course change. If you use this publication after that date, please check with us that the details are up to date.

From what date are benefits payable?

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

What is the position if you deal with a third party?

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

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