

A guide to Australian Government payments

1 January—19 March 2015



centrelink

On behalf of the Department of Social Services.

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

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Family Tax Benefit Part A

Basic conditions of eligibility

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

- have an 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 are exempt from this requirement.

The child must also:

- be in your primary 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.

*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 Benefit and Child Care Rebate, 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 arrived on a New Zealand passport, **or**
 - a holder of a temporary visa subclass 070, 309, 310, 447, 449, 451, 695, 785, 786, 787, 820, 826, or a holder of a Criminal Justice Stay Visa issued specifically for the purpose of assisting in the administration of criminal justice in regards to the offence of people trafficking, sexual servitude or deceptive recruiting.
- 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.

- Payment of more than the base rate of 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 during your absence from Australia.
- The base rate of Family Tax Benefit Part A may continue to be paid for up to 56 weeks of a temporary absence from Australia. However, some recipients (certain temporary visa holders) may not be paid at all, or only in limited circumstances.
- 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 available only 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	Per fortnight	Per year
Aged under 13 years	\$176.82	\$5,336.30
Aged 13–15 years	\$230.02	\$6,723.30
Aged 16–19 years, secondary student, or exempt from requirement	\$230.02	\$6,723.30
In an approved care organisation aged 0–19 years	\$56.70	\$1,478.25

*Eligible families may also receive Energy Supplement Part A (see page 39).

Note: a child is not a secondary student if they have completed Year 12 or equivalent. Payment per year figures (except for the approved care organisation figure) include the Family Tax Benefit Part A supplement (\$726.35 per child) but the fortnightly figures do not. The supplement can only be paid after the end of the financial year once certain conditions have been met.

- To receive more than the base rate of Family Tax Benefit Part A for children of a previous relationship, reasonable action to obtain child support must be taken. Blind pensioners are exempt from the maintenance action test.

Base rate of Family Tax Benefit Part A*

	Per fortnight	Per year
For each child	\$56.70	\$2,204.60

*Eligible families may also receive Energy Supplement Part A (see page 39).

Note: the base rate of Family Tax Benefit A is paid at the same rate for all age groups. Payment per year figures include the Family Tax Benefit Part A supplement (\$726.35 per child) but the fortnightly figures do not. The supplement can only be paid after the end of the financial year.

Family Tax Benefit Part A supplement eligibility

To be eligible for the Family Tax Benefit Part A supplement (worth up to \$726.35 per child, per year) you and/or your partner must lodge tax returns or notify us if you and/or your partner are not required to lodge within 12 months after the end of the relevant financial year, **and**

- for the financial year a child turns one, two or five years, meet immunisation requirements for that child
- for the financial year a child turns four years, meet health check requirements for that child, if you and/or your partner also receive income support.

To meet immunisation requirements, the child must be up-to-date with vaccinations or have an approved immunisation exemption within 12 months after the end of the financial year in which the child turned one, two or five.

To meet the health check requirement, the child turning four during the financial year must undergo a health check or have an approved exemption within 12 months after the end of the financial year to which the requirement applies. Where the child has undergone a health check you and/or your partner must notify us within 12 months after the end of the relevant financial year that the health check has been completed.

If there are special circumstances that prevent you from meeting any of these requirements please contact us to discuss.

Income test

- An income estimate does not need to be provided for those who are single and receive certain income support payments 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 above \$50,151. The second test reduces the **base** rate of Family Tax Benefit Part A by 30 cents for each dollar above \$94,316 (plus \$3,796 for each Family Tax Benefit Child after the first).

- 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.
- This table shows the income limit above which only the base rate of Family Tax Benefit Part A may be paid (\$pa)*.

No. children aged 0–12 yrs	No. children 13–15 years or secondary students 16–19 years			
	Nil	One	Two	Three
Nil		\$73,146	\$96,141	n/a
One	\$66,084	\$89,079	n/a	n/a
Two	\$82,016	n/a	n/a	n/a
Three	\$97,948	n/a	n/a	n/a

***Note:** n/a indicates base rate does not usually apply for this household combination. This is because the rate calculated for this combination 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.

- This table shows the income limits at which Family Tax Benefit Part A, including the supplement, may not be paid (\$pa)*.

No. children aged 0–12	No. children 13–15 years or secondary students 16–19 years			
	Nil	One	Two	Three
Nil		\$101,787	\$118,552	\$154,359
One	\$101,787	\$113,053	\$147,296	\$183,103
Two	\$113,053	\$140,233	\$176,040	\$211,846
Three	\$133,171	\$168,977	\$204,784	\$240,590

***Note:** income limits are indicative only, please contact us for a more accurate assessment based on your circumstances. Income limit is higher if families are eligible for Multiple Birth Allowance. 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 \$1,522.05
 - Couple, each receiving maintenance \$3,044.10
 - For each additional child \$507.35

- 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 maintenance and partner maintenance payments.
- Pensioners who are blind are exempt from the maintenance income test.

Assets test

- No assets test.

Family Tax Benefit Part A may also include

(Unless otherwise indicated the following amounts are added to both the maximum rate and the base rate *before* the income test is applied.)

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 \$514, 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 \$2,056.45 for the first child (and each child in a multiple birth) and up to \$1,028.15 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 \$514 (where eligible).

Energy Supplement Part A

- Paid automatically with Family Tax Benefit Part A to provide assistance to meet ongoing household expenses including energy costs. See page 39 for more details and rates.

Large Family Supplement

Basic conditions of eligibility

- Paid for third and each subsequent child.

Basic rates

- \$12.32 per fortnight or \$321.20 pa.

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 \$147.84 per fortnight or \$3,854.40 pa.
- Quadruplets or more \$196.84 per fortnight or \$5,131.90 pa.

Rent Assistance

Basic conditions of eligibility

- Family Tax Benefit Part A customers 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 rate.

Family situation	Maximum payment per fortnight	No payment if your fortnightly rent is less than	Maximum payment if your fortnightly rent is more than
Single, one or two children	\$149.52	\$149.10	\$348.46
Single, three or more children	\$168.98	\$149.10	\$374.41
Couple, one or two children	\$149.52	\$220.64	\$420.00
Couple, three or more children	\$168.98	\$220.64	\$445.95

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:
 - Schoolkids Bonus (see page 6)
 - 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 \$1,074.12 limit.

Family Tax Benefit Part B

Basic conditions of eligibility

- Family Tax Benefit Part B is a per-family payment for single parents and for two parent families where one parent has a low income or is not in paid employment.
- To be eligible, a family must have an FTB child aged under 16, **or**
- A qualifying full-time secondary student up to the end of the calendar year they turn 18 (who does not get Youth Allowance or a similar payment), **and**
- Have care for at least 35 per cent of the time, **and**
- Have income under a certain amount.

Residence requirements

- 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 available only after the end of the financial year following the lodgement of tax returns, or advice that the individual and/or their partner are not required to lodge a 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.
- Family Tax Benefit Part B cannot be paid during a Paid Parental Leave period.

Maximum rate of Family Tax Benefit Part B*

Age of youngest child	Per fortnight	Per year
Under 5 years	\$150.36	\$4,274.15
5–15 years (or until the end of the calendar year the child turns 18 years if a full-time secondary student)	\$105.00	\$3,091.55

*Eligible families may also receive Energy Supplement Part B (see page 39).

Note: payment per year figures include the Family Tax Benefit Part B supplement (\$354.05 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 a couple, or a single parent, has an income of \$150,000 per year or less. However, if you get an income support payment from us or the Department of Veterans' Affairs this income limit will not apply.
- Single parents automatically receive the maximum amount of Family Tax Benefit Part B if they have an income of \$150,000 per year or less.
- For two-parent families where the higher income earner has an income of \$150,000 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 \$5,329 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 \$5,329.

- Eligible two-parent families 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 \$27,065 per annum, **or**
 - their youngest child is aged between five and 18 years and the lower earner has income less than \$21,043 per annum.
- 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 also includes the Energy Supplement Part B to provide assistance to meet ongoing household expenses including energy costs (see page 39).
- A single income family may be eligible for the Single Income Family Supplement (see page 41).

Schoolkids Bonus

Basic conditions of eligibility

- The Schoolkids Bonus provides additional assistance for families and students to pay for education expenses such as uniforms, books, school fees and sports registration fees.
- You are eligible to receive the Schoolkids Bonus if you receive Family Tax Benefit Part A for a dependent child who is in or will be in primary or secondary education study, **or**
 - you are 16 to 18, (or turning 19 years of age in the 2015 calendar year), **and**
 - in full-time secondary study, **and**
 - eligible for Youth Allowance, ABSTUDY (Living Allowance), Disability Support Pension, Carer Payment, Parenting Payment or Special Benefit.

Note: children in preschool are not eligible for the Schoolkids Bonus. You will need to be receiving one of the payments listed above on the Schoolkids Bonus test dates, 1 January and/or 30 June each year, to be eligible to receive the Schoolkids Bonus.

Residence requirements

- No specific residence requirements. However a claimant must meet the eligibility requirements for a qualifying payment.

Basic rates and methods of payments

- The Schoolkids Bonus is a yearly payment of \$842 for each eligible child in secondary study and \$422 for each eligible child in primary study.
- Payments are made in two equal instalments in January and July each year. For each instalment you will receive \$421 for each eligible child in secondary study and \$211 for each eligible child in primary study.
- If you share the care of your child and receive a shared care percentage of Family Tax Benefit A for your child, you will receive the same percentage of the Schoolkids Bonus. You will need to notify us when your child begins primary study to start receiving the primary study payment rate or when your child changes from primary to secondary study to start receiving the secondary study payment rate. Payments will then be paid automatically from that date.
- The payment is made automatically into a bank, credit union or building society account once you have notified us that your child is in primary or secondary school. If you claim Family Tax Benefit Part A as a lump sum, you will get the payment (if eligible) when your lump sum claim is assessed.

Income test

- Schoolkids Bonus is limited to families and individuals with an income of \$100,000 per year or less. Schoolkids Bonus eligibility is also based on receipt of a qualifying payment. This means if you are not entitled to a qualifying payment on any of the test dates, you will not receive the Schoolkids Bonus.

Assets test

- No assets test.

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 \$60,000 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 FTB 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 \$2,056.45 for a first stillborn child or each stillborn child in a multiple birth and \$1,028.15 for a subsequent stillborn child.
- The Stillborn Baby Payment is paid as a lump sum into a bank, credit union or building society account.

Health Care Card (Family Tax Benefit)

Basic conditions of eligibility

- The Health Care Card is available to individuals who receive the maximum rate of Family Tax Benefit Part A by instalment for children aged up to 15 years, and children aged 16 to 19 in secondary study or exempt from study.

Residence requirements

- As for Family Tax Benefit Part A.

Basic rates

- Card issued every six 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 and same-sex partners) 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 period 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
 - have met the Paid Parental Leave work test and income test before the birth or adoption occurs, **and**
 - are on leave or not working from the time they become the child's primary carer until the end of their Paid Parental Leave period.
- 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 and the Baby Bonus cannot be paid for the same child. Parents who meet the eligibility requirements for both payments can choose which payment is the best financially for their family.
- A person and/or their partner will not be eligible for Family Tax Benefit Part B or the dependent spouse, child housekeeper and housekeeper tax offsets during their Paid Parental Leave period.
- 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.

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 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 a week), with no more than an eight week gap between two consecutive working days.

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

Note: there are some exceptions to the work test due to pregnancy complications 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 born or adopted on or after 1 March 2014.

Residence requirements

- A claimant must be living 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, interdependency or temporary protection visa.
- A claimant must satisfy the residence requirements on every day from the day they become the primary carer of their child until the end of the Paid Parental Leave period.
- 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.

Visit humanservices.gov.au for a full list of residence descriptions.

Basic rates and methods of payment

- The current rate is \$641.05 a week before tax.
- Parental Leave Pay is taxable.
- Parental Leave Pay is payable for a maximum period of 18 weeks.
- Parental Leave Pay 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.
- 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
 - are an Australian-based employee, **and**
 - are expected to receive at least eight weeks of Parental Leave Pay.
- 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.

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 child born or adopted from 1 January 2013
 - 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 or the dependent spouse, child housekeeper and housekeeper tax offsets 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 of the 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 a week) with no more than an eight week gap between two consecutive working days.

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

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

Note: parents may be able to count a period of Parental Leave Pay or Dad and Partner Pay in respect of a previous child as 'work' towards a claim for a subsequent child born or adopted on or after 1 March 2014.

Residence requirements

As for Parental Leave Pay, except that a claimant must meet the residence requirements on every day in their Dad and Partner Pay period.

Basic rates and methods of payment

- The current rate is \$641.05 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.

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.

Baby Bonus

Basic conditions of eligibility

- From 1 March 2014, Baby Bonus is **only** available for children born or placed for adoption before 1 March 2014. For children born or placed for adoption from 1 March 2014, families may receive the Newborn Supplement and Newborn Upfront Payment (see page 4). Additionally, there is a separate Stillborn Baby Payment (see page 6).
- Paid to families following the birth (including stillbirth) or adoption of a child, where the eligibility requirements for Family Tax Benefit for the child (disregarding the Family Tax Benefit income tests) are met within 26 weeks of a child's birth, or in the case of adoption, within 26 weeks of the child being entrusted into the claimant's care as part of an adoption process.
- Parents are required to formally register the birth of their child as a condition of receiving the Baby Bonus. This requirement does not apply to parents whose child is stillborn, adopted or born outside Australia.
- Payable to:
 - a parent who has primary care of a newborn child, **or**
 - a person who has primary care of a newborn child within 26 weeks of the child's birth, and is likely to continue to have primary care of the child for no less than 26 weeks, **or**
 - a person who has a child who becomes entrusted to their primary care for adoption before the child is 16 years of age.

- The claim must be made within 52 weeks starting from the day of the child's birth or in the case of adoption within 52 weeks starting from the day the child becomes entrusted to the person's primary care.

Residence requirements

- As for Family Tax Benefit Part A.

Basic rates and methods of payments

- Baby Bonus is a payment of \$5,000 per first eligible child and for all eligible multiple births, and \$3,000 for all eligible second and subsequent children. It is paid in 13 fortnightly instalments, with the first instalment being around \$500 higher than the subsequent instalments.
- Families cannot get Parental Leave Pay and Baby Bonus for the same child. In the case of multiple births (for example, twins or triplets), Parental Leave Pay may be payable for one child and Baby Bonus for the other child or children, or Baby Bonus may be payable for each child.
- The payment is made into a bank, credit union account or building society account.

Income test

- Baby Bonus is an income tested payment which is payable to families whose estimate of combined adjusted taxable income is \$75,000 or less in the six months following the birth of a child or the child's entry into the family's primary care.

Assets test

- No assets test.

Child Care Benefit

Child Care Benefit helps with the cost of approved child care and registered child care.

Note: to receive the Child Care Rebate you must claim Child Care Benefit. If you are eligible for Child Care Benefit but your Child Care Benefit entitlement is zero due to income, you may still be eligible for the Child Care Rebate.

Basic conditions of eligibility

- The child must attend approved child care or registered child care.
- The claimant or partner must be liable for the payment of the child care fees.

Residence 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, interdependency 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.

Visit humanservices.gov.au for a full list of residence descriptions.

Other factors affecting eligibility

- Children aged under seven must have age-appropriate immunisation, be on a catch-up schedule or have an exemption.
- For approved care, all eligible families can get Child Care Benefit for up to 24 hours care per child per week.
- For approved care, both parents, or the single parent, must participate in activities that meet the work, training, study test for at least 15 hours per week (or 30 hours per fortnight), or have an approved exemption to be eligible for more than 24 hours per child and up to 50 hours of Child Care Benefit per child per week.
- For registered care, both parents, or the single parent, must participate in activities that meet the work, training, study test at sometime during the week child care is used or have an approved exemption to receive up to 50 hours Child Care Benefit.
- Grandparents who are the primary carers of their grandchildren do not have to meet the work, training, study test to receive up to 50 hours of Child Care Benefit per child per week of approved care.
- Grandparents who are the primary carers of their grandchildren and who are receiving an income support payment from us or from the Department of Veterans' Affairs are eligible for a special rate of Child Care Benefit, called Grandparent Child Care Benefit, to cover the full cost of approved care for up to 50 hours per child per week.
- For approved care (except occasional care), Child Care Benefit, Child Care Rebate and Jobs, Education and Training Child Care Fee Assistance can be paid for up to 42 absences per child per financial year for any reason with no evidence required. Child Care Benefit is also paid for additional absences above the 42 days for certain reasons with supporting documentation requirements. Approved child care services can provide parents with absence and additional absence policy details.
- For occasional care, Child Care Benefit is paid for an absence if the child care has been booked and paid for at the occasional care service. There is no limit on the number of absences.
- Parents can access their child's absence record on their View Child Care Attendance online statement available at humanservices.gov.au/onlineservices

Maximum rate—approved care

- Up to \$4.10 per hour for a non-school child (\$205.00 for a 50 hour week).

Note: depending on your circumstances (e.g. your income, what type of child care service you use and the number of hours), you may be entitled to a different rate than stated. Use the Child Care Estimator on humanservices.gov.au/estimators for a more accurate assessment.

- Rates for school children are 85 per cent of the non-school child rates.
- A higher part-time loading percentage applies to non-school children attending a long day care service for less than 37.5 hours a week, **and**
- A higher standard hourly rate applies to children attending family day care and in home care services for less than 37.5 hours a week, **and**
- A higher non-standard hourly rate applies to children attending family day care and in home care services for any hours outside the service's standard hours.
- Can be paid directly to child care services to reduce the fees charged and help you manage your weekly budget. Fee reductions are based on an estimate of adjusted taxable income, with reconciliation after the end of the income (financial) year.
- Alternatively, payment can be made as a lump sum to parents after the end of the income (financial) year, if you have irregular work or you are unsure about your income.
- Families now have one year instead of two years to lodge lump sum claims for Child Care Benefit. Extensions to the one year period may be provided in special circumstances.

Rate—registered care

- Registered care rate of \$0.684 per hour (up to \$34.20 per week).
- Rates for school children are 85 per cent of the non-school child rates.
- Paid by direct credit on presentation of receipts within 12 months from when the care was provided.

Income test—approved care

- Maximum rate payable for actual family income under \$42,997, or families on income support.
- Families with income above the income limits will not receive any Child Care Benefit. If families' Child Care Benefit entitlement is zero due to income, they may still be eligible for the Child Care Rebate.
- Child Care Benefit is not payable over the following income limits.

Number of children in care	Income limits
One	\$149,597
Two	\$155,013
Three or more for each child after the third	\$175,041 + \$33,106

Income test—registered care

- No income test.

Assets test

- No assets test.

Child Care Rebate

Basic conditions of eligibility

- The child must attend Child Care Benefit approved child care.
- The claimant must have been eligible for Child Care Benefit (entitled to a rate of zero or more*).
- The claimant and partner must have passed the work, training, study test (for the purpose of the rebate).

***Note:** there is no income test for the Child Care Rebate. If the claimant is eligible for Child Care Benefit but their Child Care Benefit entitlement is zero due to income, they may still be eligible for the Child Care Rebate.

Residence and other requirements

- As for Child Care Benefit.

Other factors affecting eligibility

Families get the Child Care Rebate if they are eligible for Child Care Benefit (entitled at a rate of zero or more) and using an approved child care service, **and**

- they and their partner are working, looking for work, training and studying or doing voluntary work to improve their work skills, or they have an exemption or exceptional circumstances exist or the child is at risk.

Note: families only have to participate in work related commitments at some time during a week or have an exemption. No minimum number of hours is required.

Basic rates

- 50 per cent of out-of-pocket child care expenses for approved care up to the annual limit. For the 2014–15 financial year, the Child Care Rebate annual limit is \$7,500 per child per year.
- Out-of-pocket expenses means the amount paid for child care after Child Care Benefit and any Jobs, Education and Training Child Care Fee Assistance (see below) amounts are taken out.
- Families have the option to receive the Child Care Rebate paid fortnightly either directly to their child care service provider or directly to their nominated bank account. Child Care Rebate fortnightly payment is based on the frequency of child care attendance records received from Child Care Service providers.
- Families still have the option to receive their Child Care Rebate quarterly or annually as a lump sum directly to their bank account.

- The quarterly payment will be made by us at the end of each quarter in which the child care costs were incurred. If you choose to receive your Child Care Rebate as quarterly payments, they will be paid once we have received child care attendance details from your Child Care Benefit approved child care service/s for the quarter. If you already receive your Child Care Rebate as a quarterly payment then this will continue, unless you nominate to receive fortnightly payments. The annual payment will be made by us at the end of the financial year when families lodge a Child Care Benefit lump sum claim and once Child Care Benefit entitlement has been determined. The annual Child Care Rebate payment option is only available to families who claim Child Care Benefit as a lump sum.
- The payment option you choose for Child Care Rebate will be applied for the entire financial year. A new payment option cannot be applied until the start of the next financial year, unless exceptional circumstances apply.

Note: Child Care Rebate may only be payable for absences from child care that are eligible for Child Care Benefit. You can use the Child Care Estimator online to work out your possible entitlement to Family Tax Benefit and/or Child Care Benefit and Child Care Rebate for approved child care. Visit humanservices.gov.au/estimators or mychild.gov.au for more information.

Income test

- No income test.

Assets test

- No assets test.

Jobs, Education and Training Child Care Fee Assistance

- Provides extra help with the cost of approved child care to eligible parents undertaking activities such as work, job search activities, training or study as part of an Employment Pathway Plan, to help them re-enter the workforce.
- Pays some of the 'gap fee'—the difference between the total child care fee and the amount covered by Child Care Benefit up to a person's eligible hours limit, with all parents making a small co-contribution for care per hour per child plus the cost for any additional hours over their eligible hours limit.

Basic conditions of eligibility

- The child must attend approved child care.
- The claimant must:
 - receive an eligible income support payment
 - have an approved Employment Pathway Plan
 - receive Child Care Benefit at the maximum rate.

Residence and other requirements

- As for Child Care Benefit.

Other factors affecting eligibility

- Jobs, Education and Training Child Care Fee Assistance hours cannot be more than your Child Care Benefit eligible hours.
- From 5 January 2015:
 - The maximum amount of Jobs, Education and Training Child Care Fee Assistance that will be paid is \$8.00 per hour per child.
 - Parents undertaking an approved study or training activity may receive up to a maximum of 36 hours Jobs, Education and Training Child Care Fee Assistance per week per child.
 - Exemptions apply up until 5 July 2015, for parents participating in the Helping Young Parents and Supporting Jobless Families initiatives.

Parenting Payment

Basic conditions of eligibility

- Must have qualifying child aged under six if you are partnered or aged under eight if you are single.
- Can be paid to only one member of a couple.
- When youngest qualifying child is aged six or over, must enter into an Employment Pathway Plan allowing participation in a broad range of activities.

Residence requirements

- Must be in Australia as an Australian resident for a period of, or periods totalling, 104 weeks, or arrived in Australia as a refugee, or became a single parent while an Australian resident (for Parenting Payment Single only), or have a qualifying residence exemption.
- 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. The length of your last return to Australia may affect your entitlement during the absence from Australia.
- Different rules apply if a person is covered by an International Social Security Agreement.
- Can be paid for up to six weeks for a child's temporary absence from Australia. The length of your child's last return to Australia may affect your entitlement during their absence from Australia.

Basic rates

- Single parents: up to \$720.30* per fortnight.
*A Pension Supplement (see page 33) amount is included in this fortnightly rate. For those under age pension age, it is currently \$22.10. A higher Pension Supplement amount may be paid if the person has reached age pension age.
- Partnered parents: up to \$465.50 per fortnight (up to \$557.90 per fortnight if separated by illness or respite care couple, or partner in prison).
- A Pension Supplement (page 33) is paid to recipients of Parenting Payment (Partnered) who have reached age pension age.
- Pharmaceutical Allowance (page 34) is paid to Parenting Payment (Single) recipients who are 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 paid to Parenting Payment recipients.
- Job seekers undertaking Work for the Dole (including full-time Work for the Dole and Drought Force), Green Corps activities, the Skills for Education and Employment program and Community Development Employment Project (CDEP) activities may be eligible for an additional supplement of \$20.80 per fortnight.
- Parenting Payment recipients under age pension age may be eligible to receive the Income Support Bonus (page 32).

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 \$184.60 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 \$2,015.35 per fortnight, plus \$24.60 for each additional child. This amount may be higher if you are eligible for Pharmaceutical Allowance.

Partnered parents

Partner is not a pensioner

- For maximum payment, the recipient's income must be no more than \$100.00 per fortnight and the partner's income must be no more than \$914.00 per fortnight.
- Recipient's income reduces the rate by 50 cents for each dollar between \$100.00 and \$250, and by 60 cents for each dollar above \$250 per fortnight.
- Partner's income up to \$914.00 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 \$914.00 per fortnight, **and**
 - partner's income must be less than \$1,703.00 per fortnight, **and**
 - the combined income of the couple must be less than \$1,828.00 per fortnight.
- These conditions are a guide only. Some recipients who meet these conditions will not be eligible for a payment. Income cut-outs 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 \$200 per fortnight.
- Couple's combined income reduces the rate by 25 cents for each dollar between \$200 and \$500, and by 30 cents for each dollar above \$500 per fortnight.
- For part payment, the couple's combined income must be less than \$1,828.00 per fortnight.

Assets test

- See Chart A (page 35).
- Hardship provisions may apply.

Double Orphan Pension (DOP)

Basic conditions of eligibility

- Child(ren) aged under 16 in care and control of customer.
- Full-time dependent secondary students aged 16–19* who do not receive Youth Allowance.
- Both the child(ren)'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**
 - holder of a certain temporary visa, subclass 070, 309, 310, 447, 449, 451, 695, 785, 786, 787, 820, 826, or the holder of a Criminal Justice Stay Visa issued specifically for the purpose of assisting in the administration of criminal justice in relation to the offence of people trafficking, sexual servitude or deceptive recruiting.
- The child must meet the above requirements or must be living with the claimant.
- May be paid for up to 56 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 DOP is \$61.10 per fortnight.
- An additional component of DOP 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.

Age Pension

Basic conditions of eligibility

- Men and women are eligible at age 65.
- For both men and women born on or after 1 July 1952, see table below:

People born between	Eligible for Age Pension at age
1 July 1952 and 31 December 1953	65½
1 January 1954 and 30 June 1955	66
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 ten 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**
- Certain periods in countries with which Australia has an International Social Security Agreement may count towards Australian residence, **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.
- 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.

Basic rates

Status	Base pension rate per fortnight
Single	\$776.70*
Member of a Couple	\$585.50*

*Eligible pensioners may also receive Pension Supplement (see page 33) and Energy Supplement (see page 39).

- 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 Chart F (page 38).
- 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 Chart C (page 36).
- 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 36 for more information).

Assets test

- See Chart A (page 35) for full pension limits.
- See Chart B (page 35) for part pension limits.
- 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 36 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 who did not qualify for Age Pension before 20 September 2009.
- 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.

- Must register before a bonus can be accrued. Earliest registration is the date when age and residence requirements for Age Pension are met. From 1 July 2014, no new registrations for the Pension Bonus Scheme will be accepted.
- 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 rates (page 14).
- 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 (bonus periods)	Single	Partnered (each)
1	\$1,952.30	\$1,475.90
2	\$7,809.10	\$5,903.70
3	\$17,570.40	\$13,283.40
4	\$31,236.30	\$23,614.90
5	\$48,806.70	\$36,898.30

Pension Bonus Bereavement Payment

- Pension Bonus Bereavement Payment (PBBP) 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**.

Wife Pension

Basic conditions of eligibility

- Since 1 July 1995, no new grants of Wife Pension. Current recipients (wife of an Age or Disability Support Pensioner) may continue to receive this pension.

Residence requirements

- May be paid for up to six weeks of a temporary absence outside Australia or longer if the person has to travel to study or train as part of their full-time Australian course or Australian Apprenticeship. Can be paid overseas indefinitely in some cases, however after 26 weeks the rate may change. Different rules apply if the person is covered by an International Social Security Agreement.

Basic rates

- See Age Pension (page 14), Pension Supplement (page 33).
- Pensioners receiving payments at 19 September 2009 may be paid under 'transitional arrangements' (page 14).
- Education Entry Payment of \$208 may be payable.
- Pensioner Education Supplement may be paid to a Wife Pension recipient (if their partner is receiving Disability Support Pension).

Rent Assistance

- See Chart F (page 38).

Income test

- See Chart C (page 36).

Assets test

- See Chart A (page 35) for full pension limits.
- See Chart B (page 35) for part pension limits.
- Hardship provisions may apply.

Widow B Pension

Basic conditions of eligibility

- Since 20 March 1997, no new grants of Widow B Pension. Current recipients may continue to receive this payment.

Residence requirements

- May be paid for up to six weeks of a temporary absence outside Australia or longer if the person has to travel to study or train as part of their full-time Australian course or Australian Apprenticeship. Can be paid overseas indefinitely in some cases. Different rules apply if the person is covered by an International Social Security Agreement.

Basic rates

- See Age Pension (page 14), Pension Supplement (page 33).
- Pensioners receiving payments at 19 September 2009 may be paid under 'transitional arrangements' (page 14).
- Education Entry Payment of \$208 may be payable.
- Pensioner Education Supplement may be paid to a Widow B Pension recipient.

Rent Assistance

- See Chart F (page 38).

Income test

- See Chart C (page 36).

Assets test

- See Chart A (page 35) for full pension limits.
- See Chart B (page 35) for part pension limits.
- Hardship provisions may apply.

Bereavement Allowance

Basic conditions of eligibility

- Person whose partner has died.
- Living with partner immediately before death.
- Paid for a maximum of 14 weeks from date of death of partner (can be extended if a widow is pregnant).

Residence requirements

- Must be an Australian resident.
- Available to newly arrived migrants after 104 weeks in Australia as an Australian resident or has a qualifying residence exemption.
- Immediately eligible if both the person and the partner were Australian residents when the partner died.
- May be paid outside Australia for the period of the payment.
- Different rules apply if the person is covered by an International Social Security Agreement.

Basic rates

- See Age Pension (page 14), Pension Supplement (page 33).
- Not eligible for Education Entry Payment.

Rent Assistance

- See Chart F (page 38).

Income test

- See Chart C (page 36).

Assets test

- See Chart A (page 35) for full pension limits.
- See Chart B (page 35) for part pension limits.

Disability Support Pension (DSP)

Basic conditions of eligibility

- Aged 16 or over but under age pension age at date of claim lodgement, **and**
- Must have a physical, intellectual or psychiatric impairment assessed at 20 points or more under impairment tables*, **and**
- Inability, as a result of impairment, to work for 15 hours or more per week for the next two years, **and**
- Inability, as a result of impairment, to undertake a training activity which would equip the person for work within the next two years, **or**
- Be permanently blind.

Please contact us for more information.

*If at least 20 points are not allocated under a single impairment table, must have also actively participated in a program of support.

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 those years in one continuous period, **or**
- Certain periods in countries with which Australia has an International Social Security Agreement may count towards Australian residence, **or**
- Have a qualifying residence exemption (arrived as refugee or under special humanitarian program), **or**
- Immediately eligible if inability to work occurred while an Australian resident, **or**
- Was a dependent child of an Australian resident at the time the continuing 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. 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 are 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.

Basic rates

- See Age Pension rates (page 14), Pension Supplement (page 33), except if aged under 21 without children.
- Pensioners receiving payments at 19 September 2009 may be paid under 'transitional arrangements' (page 14). Please contact us for more information.
- DSP recipients who are undertaking Work for the Dole, Green Corps activities, the Skills for Education and Employment program or participating in the Community Development Employment Project (CDEP), may be eligible for an additional supplement of \$20.80 a fortnight.

Under age 21, no children		
Single, aged under 18	dependent	\$355.30 pf
	independent	\$548.50 pf
Single, aged 18–20	dependent	\$402.70 pf
	independent	\$548.50 pf
Member of a couple		\$548.50 pf

- DSP for people under 21, no children (includes Youth Disability Supplement of \$121.70 per fortnight).
- DSP is not subject to parents' income and assets.
- Pharmaceutical Allowance, Utilities Allowance and Telephone Allowance may be paid to DSP recipients aged under 21 without children.
- Education Entry Payment of \$208 may be payable.
- Pensioner Education Supplement may be paid to DSP recipients.

Rent Assistance

- See Chart F (page 38).
- 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. Please contact us for more information.

Income test

- See Chart C (page 36).
- For those aged under 21 with no children see Chart C (b) (page 36).
- 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 36 for more information).

Assets test

- See Chart A (page 35) for full pension limits.
- See Chart B (page 35) for part pension limits.
- 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 36 for more information).
- Hardship provisions may apply.

Sickness Allowance (SA)

Basic conditions of eligibility

- Aged 22 or over but under age pension age, **and**
- Temporarily incapacitated for work (or full-time study and on Austudy or ABSTUDY).
- Must have a job or full-time study to which they can return.
- A medical certificate from a qualified medical practitioner must be supplied.

Residence requirements

- Must be an Australian resident.
- 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 in certain limited circumstances.
- May be available for a limited period of up to six months to certain non-Australian residents, who arrived in Australia on a New Zealand passport after 26 February 2001 and have lived here continuously for at least 10 years since that date.

Basic rates

- Single: see Newstart Allowance (page 27).
- Partnered: see Newstart Allowance (page 27).
- Pharmaceutical Allowance is paid (page 34).
- Sickness Allowance recipients may be eligible to receive the Income Support Bonus (page 32).

Rent Assistance

- See Newstart Allowance (page 27).

Income test

- See Chart D (page 37).

Assets test

- See Newstart Allowance (page 27).

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), training or job seeking, **and**
- Not be in prison or undergoing psychiatric confinement in connection with a conviction.
- 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 an agreement between the Department of Human Services and an employment services provider funded by the Department of Employment, **or**
 - be receiving Newstart Allowance, Youth Allowance or Austudy, and satisfy the activity test 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 Newstart Allowance, Youth Allowance, Disability Support Pension or Parenting Payment, **and**
 - be working 15 hours 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 under the Supported Wages System.
- Mobility Allowance is not payable if you:
 - have been 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 104 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

- \$91.80 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

- \$128.40 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.

Rent Assistance

- Not payable.

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, Newstart Allowance 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.

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 14), Pension Supplement (page 33).
- Pensioners receiving payments at 19 September 2009 may be paid under 'transitional arrangements' (page 14).
- Education Entry Payment of \$208 may be payable.
- Pensioner Education Supplement may be payable.

Rent Assistance

- See Chart F (page 38).

Income test

- Carer: see Chart C (page 36).

Assets test

- Carer: see Chart A (page 35) for full pension limits.
- Carer: see Chart B (page 35) for part pension limits.
- 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 \$107,219.

- 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 \$661,250.
 - 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.
- May be paid for up to six weeks of a temporary absence from Australia if care is being provided.

Basic rates

- \$121.70 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.

Rent Assistance

- Not payable.

Income test

- No income test.

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
 - Wife Pension with Carer Allowance
 - DVA Carer Service Pension
 - DVA Partner Service Pension with Carer Allowance.

Residence requirements

- Claimant and care receiver must be Australian residents.

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 104 weeks in Australia as an Australian resident (some exemptions may apply).
- 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.

Basic rates

	Per fortnight
Single	\$426.80
Single, with children	\$559.20
Partnered, no children	\$426.80
Partnered, with children	\$468.70

- Special rate for long-term income support recipients who are commencing full-time study or Australian Apprenticeship or migrants studying English:

	Per fortnight
Single	\$518.50
Partnered, no children	\$468.70

- Advance of Austudy payment of up to \$500 may be available.
- Pharmaceutical Allowance may be paid (page 34).
- Pension Supplement (page 33) is paid if recipient has reached age pension age.
- Austudy recipients under age pension age may be eligible to receive the Income Support Bonus (page 32).

Student Start-up Scholarships

- Austudy recipients undertaking a higher education or preparatory course at a higher education institution will receive the Student Start-up Scholarship, paid in a maximum of two half-yearly instalments of \$1,025 (a total of \$2,050 in 2015).
- Students already receiving a Commonwealth Education Costs Scholarships (CECS) or Indigenous CECS are not eligible to receive a Student Start-up Scholarship.

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 Chart F (page 38).

Personal income test

- Gross income is assessed.
- The first \$7,710 of a merit and equity based scholarship is exempt from means-testing.
- The income-free area is \$427 per fortnight.
- Income above the income-free area reduces payment (unless credit in Income Bank).
- See Chart D(a) (page 37).

Income Bank

- Allows Austudy students to accumulate up to \$10,600 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 Chart A (page 35).
- Payment may be deferred when liquid assets are equal to or exceed \$5,500 (single) or \$11,000 (couple or single with dependants).
- Hardship provisions may apply to the assets test.

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 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.

ABSTUDY Basic rates

Dependent (rates per fortnight)

Living Allowance	Under 16	16–17 years	18–21 years	22+ years
At home		\$233.60	\$281.00	\$515.60
Tertiary	\$32.20			
In State Care and Foster Care Allowance paid	\$233.60	\$233.60	\$281.00	
In State Care and no Foster Care Allowance paid	\$426.80	\$426.80	\$426.80	
Away from home	\$233.60	\$426.80	\$426.80	\$515.60

Independent (rates per fortnight)

Living Allowance	Under 16	16–17 years	18–21 years	22+ years
Single, no children	\$426.80	\$426.80	\$426.80	\$515.60*
Partnered, no children	\$426.80	\$426.80	\$426.80	\$465.50
Single with dependent child	\$559.20	\$559.20	\$559.20	\$557.90
Partnered with dependent child	\$468.70	\$468.70	\$468.70	\$465.50
Accommodated Independent (living at home)				
Single, no children	\$233.60	\$233.60	\$281.00	
Masters and Doctorate students (all ages)	\$991.50			

* Over 60 - single, no children receive \$557.90

- ABSTUDY Living Allowance recipients under age pension age may be eligible to receive the Income Support Bonus (page 32).

Supplementary assistance

Assistance	
Remote Area Allowance	(see page 34)
Pharmaceutical Allowance may be paid	(see page 34)
Pension Supplement may be paid if Living Allowance recipient has reached age pension age	(see page 33)
School Term Allowance	\$540.80 pa
School Fees Allowance (at home)	
Turning 16 before 1 July in school year	\$78.00 pa
Aged under 16 at 30 June in school year	\$156.00 pa
School Fees Allowance (boarding)	
Maximum rate (subject to income test)	\$9,407.00 pa
Income test-free	\$7,897.00 pa
Incidentals Allowance	
Less than 12 week course	\$82.60 pa
12 to 16 week course	\$144.60 pa
17 to 23 week course	\$287.70 pa
24 week to one year course	\$584.60 pa
Additional Incidentals Allowance	
Essential course costs in excess of the following amounts:	
Less than 12 week course	\$142.10 pa
12 to 16 week course	\$281.30 pa
17 to 23 week course	\$562.40 pa
24 week to one year course	\$1,126.50 pa
Maximum in a year	\$2,080.00 pa
ABSTUDY Pensioner Education Supplement	
Full rate	\$62.40 pf
Part rate	\$31.20 pf
See Pensioner Education Supplement on page 24 for more details	
Fares Allowance (students only)	actual costs
Away from base assistance	actual costs
Lawful Custody Allowance	essential course costs
Aged under 16 years Boarding Supplement	\$2,518.50 per semester
Residential Costs Option	\$41.60 pf plus actual costs
Additional Assistance (only paid to recipients of Living Allowance in exceptional circumstances)	actual costs
Supplementary Masters and Doctorate allowances	
Relocation Allowance	\$1,520.00 maximum (\$530.00 adult; \$260.00 child)
Away from base assistance	Actual cost up to value of \$2,080 pa
Thesis Allowance—one off payment, actual cost up to value of:	
Masters	\$420.00
Doctorate	\$840.00
Compulsory course fees or Student Contribution Amounts (previously known as HECS)	actual costs

Student Start-up Scholarships

- All full-time students in receipt of ABSTUDY Living Allowance, who are undertaking a higher education or preparatory course at a higher education institution will receive the Student Start-up Scholarship, paid in a maximum of two half-yearly instalments at the same rates as Austudy and Youth Allowance recipients.
- Students already receiving a Commonwealth Education Costs Scholarships (CECS) or Indigenous CECS are not eligible to receive a Student Start-up Scholarship.

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 will receive a Relocation Scholarship.
- The Relocation Scholarship is also available to independent students in receipt of Living Allowance, who are disadvantaged by personal circumstances and are unable to live in the parental home.
- 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 Scholarship.
- From 1 January 2015, the Relocation Scholarship is not available for students relocating within and between major cities. Regional students relocating to any area and metropolitan students relocating to study at a regional campus will continue to be eligible for the Relocation Scholarship.

Rent Assistance

- See Chart F (page 38).

Crisis Payment

- See Crisis Payment (page 30).

Youth Disability Supplement

- Youth Disability Supplement of up to \$121.70 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 Newstart Allowance.

Means tests

- Income test on Living Allowance and Rent Assistance.
- 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, CDEP wages or a Health Care Card.
- Parental means tests do not apply to students in state care.

Personal income test—Income Bank

- Same as for Austudy payment 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.

Parental income test

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

Family assets test

- Same as for Youth Allowance. Applies to dependent students and Australian Apprentices.

Family Actual Means Test

- Same as for Youth Allowance. Applies to dependent students and Australian Apprentices.

Independent—Assets test

- Same as for Youth Allowance and Austudy payment.

Independent—Partner income test

- For students and Australian Apprentices aged under 22—same as for Youth Allowance.
- For students and Australian Apprentices aged 22 and over—same as for Newstart Allowance except for partner income which exceeds the income-free area of \$914.00 reduces fortnightly allowance by 50 cents in the dollar (instead of 60 cents).

Pensioner Education Supplement (PES)

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, widow allowee or Widow B pensioner, or wife pensioner partnered to a disability support pensioner.
- Studying an approved course at an approved educational institution.
- Single principal carers and people with a partial capacity to work who receive Newstart Allowance, Youth Allowance or Parenting Payment (Partnered) may be eligible for PES in certain circumstances.

Residence requirements

- Must be an Australian resident.
- Available to newly arrived migrants after 104 weeks in Australia as an Australian resident (some exemptions may apply).
- May be paid for a temporary absence overseas for the duration of the portability period for their primary payment (or longer in certain limited circumstances, e.g. if travel is to study as part of the customer'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 PES 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 (AIC) 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 as at 1 January (certain pensioner students may be eligible for 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

Allowance	Maximum rate
Boarding Allowance	
Maximum rate of two components:	\$9,407.00 pa
Basic (not income tested)	\$7,897.00 pa
Additional (subject to parental income and actual board costs)	\$1,510.00 pa
Second Home Allowance (limited to a maximum of three students in a family)	\$230.02 pf per student
Distance Education Allowance	\$3,948.00 pa
AIC Pensioner Education Supplement*	\$62.40 pf

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

Rent Assistance

- Not payable.

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 reduces by one dollar for each five dollars of parental income over \$50,151. If parental income exceeds \$57,680 once adjusted, only Basic Boarding Allowance is payable.

Note: adjusted parental income includes the applicant and his/her partner's combined taxable income as adjusted by deductions/add-backs for other dependent students and younger children in the family; maintenance payments made or received; negative gearing, reportable superannuation contributions and certain fringe benefits. If the student's actual boarding charges are \$7,647 or less, only Basic Boarding Allowance is payable. If the applicant or his/her partner receives certain Australian Government income support payments, or holds a current Health Care Card, this test may be waived.

- Where the applicant is eligible for Additional Boarding Allowance, payment is payable up to:
 - the entitlement under the Parental Income Test, **or**
 - the student's boarding costs.

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

Families receiving an AIC allowance 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.

Assets test

- No assets test.

Youth Allowance (YA)

Basic conditions of eligibility

- Full-time students and Australian Apprentices aged 16–24*.
- Students and Australian Apprentices aged 25 and over, getting Youth Allowance immediately before turning 25 and remaining in the same course of study or Australian Apprenticeship.
- Job seekers, aged under 22, looking for work or combining part-time study with job search, or undertaking any other approved activity, or temporarily incapacitated for work or study.
- Young people under 22 years of age without a Year 12 or equivalent qualification will usually need to:
 - participate in education and training full-time, **or**

- participate full-time (that is, for at least 25 hours a week) in part-time study or training, in combination with other approved activities, until they complete Year 12 or an equivalent Certificate Level II or above qualification.

- Independent, aged 15 and above the school leaving age in their state who are satisfying or exempt from the activity test.

*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.

Residence requirements

- Must be an Australian resident.
- Available to newly arrived migrants after 104 weeks in Australia as an Australian resident (some exemptions may apply).
- If exempt from activity test, 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.

Basic rates

	Per fortnight
Single, no children:	
aged under 18, at home	\$233.60
aged under 18, away from home	\$426.80*
aged 18 and over, at home	\$281.00
aged 18 and over, away from home	\$426.80*
Single, with children	\$559.20*
principal carer of a dependent child (granted an exemption for foster caring/home schooling/distance education/large family)	\$720.30
Partnered, no children	\$426.80*
Partnered, with children	\$468.70*

*Rent Assistance may be payable.

Special rate for long-term income support recipients*	Per fortnight
Single	
living at home	\$344.80
living away from home	\$518.50
Partnered	
no children	\$468.70

*Special rate for long-term income support recipients who are aged 22 years or more commencing full-time study or an Australian Apprenticeship or migrants studying English.

- Young people not considered independent must be assessed to receive the away from home rate.
- Pharmaceutical Allowance may be paid (page 34).
- 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 (including full-time Work for the Dole and Drought Force), Green Corps activities, the Skills for Education and Employment program and Community Development Employment Project (CDEP) activities may be eligible for an additional supplement of \$20.80 per fortnight.
- Youth Allowance recipients may be eligible to receive the Income Support Bonus (page 32).

Student Start-up Scholarships

- All full-time students in receipt of Youth Allowance, who are undertaking a higher education or preparatory course at a higher education institution will receive the Student Start-up Scholarship, paid in a maximum of two half-yearly instalments of \$1,025 (a total of \$2,050 in 2015).
- Students already receiving a Commonwealth Education Costs Scholarships (CECS) or Indigenous CECS are not eligible to receive a Student Start-up Scholarship.

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 will receive a Relocation Scholarship.
- The Relocation Scholarship is also available to independent students who are disadvantaged by personal circumstances and are unable to live in the parental home.
- 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 \$4,269 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 \$1,067 in each year thereafter that the student lives away from home to study, **or**
- For students from regional areas, \$2,135 in each of the second and third years that the student lives away from home to study and \$1,067 in the following years the student lives away from home to study.
- The Relocation Scholarship is payable in addition to the Student Start-up Scholarship.
- From 1 January 2015, the Relocation Scholarship is not available for students relocating within and between major cities. Regional students relocating to any area and metropolitan students relocating to study at a regional campus will continue to be eligible for the Relocation Scholarship.

Merit and equity-based scholarships exempted from means testing

Students in receipt of equity and merit-based scholarships will have the first \$7,710 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 Chart F (page 38).
- 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 \$121.70 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 rate payable cannot exceed the rate payable to those aged 22 and over on Newstart Allowance.

Parental income test

- If not independent, a parental income test applies.
- Rate reduces if parent's income exceeds threshold of \$50,151.
- Rate reduces by 20 cents for every \$1.00 over the threshold.
- The rate payable will be the lowest of that produced by the Family Actual Means Test (FAMT), parental income test or the personal income test.
- The parental income and assets tests does not apply if the parent(s) hold a current low-income Health Care Card or they receive a designated income support payment through either us or the Department of Veterans' Affairs. The Family Actual Means Test may still apply.
- In some circumstances (where parental income decreases/increases substantially) parent(s)' income in the current tax year is used.
- The parental means test does not apply to Youth Allowance (other) assessed as having a partial capacity to work.

Personal income test

- Gross income is assessed.
- The first \$7,710 of a merit and equity based scholarship is exempt from means-testing.
- There is an income-free area of \$143 per fortnight for job seekers and \$427 per fortnight for students and Australian Apprentices.
- 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 38).
- See Chart D(a) (page 37).

Income Bank

- Allows Youth Allowance students to accumulate up to \$10,600 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.

Assets test

- If not independent, the family assets test applies (no personal assets test):
 - no payment can be made if the family's assets exceed \$661,250
 - a 75 per cent discount for farm/business assets applies to the family assets test.
- If independent, see Chart A (page 35).
- Payment may be deferred when liquid assets are equal to or exceed \$5,500 (single) or \$11,000 (couple or single with dependants).
- Hardship provisions may apply to the personal assets test.

Family Actual Means Test

- The Family Actual Means Test (i.e. family spending and savings) uses the base tax year* where a student is not independent and where one or both of their parents:
 - had an interest in a trust, private company or unlisted public company
 - was self-employed (except as a sole trader engaged wholly or mainly in primary production) or a partner in a partnership
 - earned in excess of A\$2,500 (including tax exempt income) from a source in Norfolk Island or outside Australia
 - was a wage or salary earner who claimed or will claim a tax deduction for a business loss (whether current or carried forward) that does not consist only of a passive investment loss in their partnership income tax returns

- had an interest in assets held in a country other than Australia in excess of A\$2,500 or is a migrant who first entered Australia under a business skills category (business migrant) in the last 10 years.

*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.

Newstart Allowance (NSA)

Basic conditions of eligibility

- Must be unemployed, or regarded as unemployed.
- Aged 22 or over but under age pension age.
- Unless exempted, 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 Employment Pathway Plan to fulfil the activity test.

Residence requirements

- Must be an Australian resident.
- 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 in certain limited circumstances.

Basic rates

- Single, no children \$515.60 pf
- Single, with dependent child(ren) \$557.90 pf
- Single, aged 60 or over, after nine continuous months on payment \$557.90 pf
- Partnered (each) \$465.50 pf
- Single, principal carer of a dependent child (granted an exemption for foster caring/home schooling/distance education/large family) \$720.30 pf
- Advance of allowance of up to \$500 may be available.
- Pharmaceutical Allowance may be payable (page 34).
- Education Entry Payment of \$208 may be payable.
- Job seekers undertaking Work for the Dole (including full-time Work for the Dole and Drought Force), Green Corps activities, the Skills for Education and Employment program and Community Development Employment Project (CDEP) activities may be eligible for an additional supplement of \$20.80 per fortnight.
- If a couple is separated because of illness or imprisonment, they may each be paid \$557.90 per fortnight.
- Single principal carers of a dependent child aged under 16 and people assessed as having a partial capacity to work may be eligible for a Pensioner Concession Card.
- Newstart Allowance recipients may be eligible to receive the Income Support Bonus (page 32).

Rent Assistance

- See Chart F (page 38).
- Rent Assistance not available to single people aged under 25, without dependants, who live with their parent or guardian.

Income test

- See Chart D (page 37).

Assets test

- See Chart A (page 35).
- Payment may be deferred when liquid assets are equal to or exceed \$5,500 (single) or \$11,000 (couple or single with dependants).
- Hardship provisions may apply.

Partner Allowance (PA)

No longer open to new entrants.

Basic conditions of eligibility

- Born on or before 1 July 1955.
- Member of couple (partner must be on a qualifying pension, allowance, Austudy or ABSTUDY at time of Partner Allowance claim).
- No recent workforce experience (see Widow Allowance).
- 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

- Maximum rate \$465.50 pf
- Education Entry Payment of \$208 may be payable.
- Pharmaceutical Allowance may be paid (page 34).
- Pension Supplement (page 33) is paid if recipient has reached age pension age.

Rent Assistance

- See Chart F (page 38).

Income test

- See Chart D (page 37).
- Partners of people receiving Special Benefit, see Special Benefit (page 29).

Assets test

- See Chart A (page 35).
- Hardship provisions may apply.

Widow Allowance (WA)

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).
- Required to attend a participation interview annually.

Residence requirements

- Must be an Australian resident.
- Available to newly arrived migrants after 104 weeks in Australia as Australian residents, or where the person has a qualifying residence exemption.
- Immediately eligible if the person has 10 years qualifying Australian residence or if the woman was widowed, divorced or separated from her partner while both her and her partner were Australian residents.
- 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 Newstart Allowance (page 27).
- Pharmaceutical Allowance may be paid (page 34).
- Pension Supplement (page 33) is paid if recipient has reached age pension age.
- Education Entry Payment of \$208 may be payable.
- Pensioner Education Supplement may be payable.

Rent Assistance

- See Chart F (page 38).

Income test

- See Chart D (page 37).

Assets test

- See Chart A (page 35).
- Hardship provisions may apply.

CDEP Participant Supplement (CPS) and Supplementary Benefits (Add-ons)

- Provides assistance to Community Development Employment Project (CDEP) program participants.

Basic conditions of eligibility

- Continuing CDEP participants (those on program at 30 June 2009) are paid wages from CDEP providers. They may also receive some additional assistance (outlined below), if they are:
 - registered in the CDEPManager system
 - receiving CDEP scheme wages, **and**
 - qualified for a Centrelink payment.
- New CDEP participants (those commencing the program from 1 July 2009) are not eligible for the CDEP Participant Supplement.
- Recipients of some income support payments may be eligible for an additional supplement of \$20.80 per fortnight.

Residence requirements

- The residence qualifications are equivalent to those applying to the primary payment for which the CDEP participant is qualified.

Basic rates

- CDEP Participant Supplement (CPS) \$20.80 per fortnight.
- Rent Assistance see Chart F (page 38).
- Pharmaceutical Allowance, see relevant allowance or pension type (page 34).
- Pensioners on CDEP may also receive some remaining pension after application of the CDEP dollar-for-dollar income test, see below.
- Income support recipients who are still entitled to a part payment will continue to qualify for either a Pensioner Concession Card or a Health Care Card.
- CPS recipients may also get:
 - automatic access to a Health Care Card or Pensioner Concession Card if applicable, **and**
 - Family Tax Benefit Part A free of income and assets testing.
- CPS recipients other than pensioners can choose to receive their payment fortnightly or quarterly.
- Remote Area Allowance is payable to pensioners only.

CDEP Participant Supplement (CPS)

Income test

- CPS is payable if income is below:

– Single	\$1,197.00 pf
– Single principal carer, with child(ren)	\$1,708.00 pf
– Partnered	\$1,100.84 pf
- Total income of both partners must be under \$2,201.68 pf
- Pensioners are eligible for the CPS while they retain some pension. Where they have lost their last dollar of pension then the CPS income test applies.

Income test for add-on assistance

Allowees

- Allowees claiming Rent Assistance must meet the same income test as other income support recipients.
- Only CDEP wages over the amount that the person would receive if they were receiving an income support payment (the person's threshold) are counted as ordinary income. CDEP wages below that threshold are ignored. The normal allowance income test is then applied, see Chart D (page 37).

Pensioners

- CDEP income will reduce the pension by one dollar for every dollar earned on CDEP up to a maximum threshold of \$515.60 for singles and \$465.50 each for couples. CDEP wages over this amount will be treated as ordinary income, see Chart C (page 36). The threshold will generally be lower for pensioners aged under 21.

Assets test

- Refer to relevant allowance or pension type.

Special Benefit (SpB)

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 Newstart 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 a temporary visa subclass 070, 309, 310, 447, 449, 451, 695, 785, 786, 787, 820 or 826, or a holder of a Criminal Justice Stay Visa issued specifically for the purpose of assisting in the administration of criminal justice in relation to the offence of people trafficking, sexual servitude or deceptive recruiting.

- Available to newly arrived migrants after 104 weeks in Australia as an Australian resident, unless they have experienced a substantial change in circumstances beyond their control since making an irrevocable decision to come to Australia (some other exemptions may apply).
- May be paid for up to six weeks of a temporary absence from Australia in certain limited circumstances.

Basic rates

- Generally as for Newstart Allowance (page 27), Youth Allowance (page 25) or Austudy (page 20).
- 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 34).
- Pension Supplement (see page 33) is paid if recipient has reached age pension age.
- Special Benefit recipients under age pension age may be eligible to receive the Income Support Bonus (page 32).

Rent Assistance

- Generally as for Newstart Allowance, Youth Allowance or Austudy depending on circumstances.
- See Chart F (page 38).

Income test

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

Assets test

- See Chart A (page 35).

Crisis Payment

Basic conditions of eligibility

- Must:
 - be qualified for an income support pension or benefit or ABSTUDY Living Allowance and the pension or benefit or ABSTUDY Living Allowance must be payable, **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 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.

Residence requirements

- Must be an Australian resident or the holder of a specified subclass of visa and 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, Supplements and Allowances

Pensioner Concession Card (PCC)

A PCC is automatically issued to:

- All income support pensioners, which includes: Age Pension, Disability Support Pension, Wife Pension, Carer Payment (excludes a person who receives Carer Payment due to either episodic or short term care of a child), Parenting Payment (Single), Bereavement Allowance and Widow B Pension.
- Department of Veterans' Affairs service pensioners and war widows receiving an income support supplement.
- Newstart Allowance, Parenting Payment (Partnered) and Youth Allowance (job seeker) customers assessed as having a partial capacity to work or who are a single principal carer of a dependent child.
- Older benefit customers, that is:
 - customers aged 60 and over who are receiving Newstart Allowance, Partner Allowance, Widow Allowance, Parenting Payment (Partnered), Sickness Allowance, or Special Benefit, and have been in continuous receipt of one or more of the above payments (or an income support pension) for nine months or more.
- Participants of the Pension Loans Scheme who are qualified to receive a part-rate pension.
- Community Development Employment Project (CDEP) participants who are qualified for an income support pension but that payment is not payable due to the result of either the assets test or the rules relating to seasonal or intermittent workers, and who therefore qualify for the CDEP Participant Supplement (CPS).

- CDEP participants who are qualified for Newstart Allowance, Partner Allowance, Widow Allowance, Parenting Payment (Partnered), Youth Allowance or Special Benefit, but where that payment is not payable due to the result of either the asset test or rules relating to seasonal or intermittent workers, and who therefore qualify for the CDEP CPS. Note that these customers must be aged 60 years or over, and have been in continuous receipt, or have been taken to be in continuous receipt of one or more of the above payments (or an income support pension) for nine months or more.
- A PCC will generally be cancelled when a customer is temporary absent from Australia for longer than the portability period for their primary payment. The card will be cancelled if the card holder ceases to be an Australian resident.

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

Disability Support Pensioners (DSP)

- Retain their PCC 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.

Wife Pension (DSP) customers

- Retain their PCC for 52 weeks after losing qualification for payment if their partner has been receiving DSP, and their partner loses qualification for the pension due to commencing employment of 30 hours or more per week, or because their partner's income from employment causes them to lose qualification for DSP.

Older benefit customers (as defined earlier)

- Retain their PCC 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) customers

- Retain their PCC 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 the customer has been in continuous receipt for the last 12 months of either:
 - an income support pension (except for a Special Needs Pension), **or**
 - an income support benefit (other than Austudy or Youth Allowance paid to students).
- From 1 January 2014, customers who are no longer eligible for Parenting Payment (Single), due to their youngest child turning eight years of age, will still be entitled to their PCC for a period of 12 weeks from the date their payment is cancelled.

Newstart and Youth Allowance (job seeker)

- Retain their PCC 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 PCC under the same provisions as Parenting Payment (Single) customers (see above), if they are the single principal carer of a dependent child.

A PCC 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 (HCC)

The HCC is 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)
- Newstart Allowance, Partner Allowance, Sickness Allowance, Special Benefit, Widow Allowance, Youth Allowance (job seeker only), Parenting Payment (Partnered) and Exceptional Circumstances Relief Payment
- 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 (CA), 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 CA may receive a HCC subject to less stringent disability-related eligibility criteria
- Community Development Employment Project Scheme Participant Supplement where the recipient is qualified for an income support payment (attracting a HCC), but that payment is not payable due to either the assets test, or the rules relating to seasonal or intermittent workers. These customers receive the HCC applicable to the payment type for which they are qualified.
- A HCC will generally be cancelled when a customer is temporarily absent from Australia for longer than the portability period for their primary payment. 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 HCC. However, in some instances, people can retain their HCC 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 NSA, SA, PA, SpB, WA, and YA (job seeker). Former long-term recipients of PPS, NSA and YA (job seeker) who are a single principal carer of a dependent child also qualify for a HCC extension (in addition to a 12-week PCC extension).

A HCC 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 (HCC)

Specific types of HCCs 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 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 for the period 1 January 2015 to 19 March 2015 are:

– single (no children)	\$524.00 pw
– couple, combined (no children)	\$906.00 pw
– single, one dependent child	\$906.00 pw
– for each additional dependent child add	\$34.00 pw

These limits (except for the child add-on) are indexed twice yearly, in March and September, based on movements in the Consumer Price Index.

A HCC will generally be cancelled after six weeks of a temporary absent 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 (CA) 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 CA HCC on the day before their 16th birthday. The ex-CA HCC is issued in the name of the student and is not means tested.

Commonwealth Seniors Health Card (CSHC)

The CSHC is targeted at self-funded retirees of age pension age (see chart under Age Pension, page 14) who do not qualify for an Age Pension because of assets or income levels.

To qualify for a CSHC 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 104 weeks in Australia as an Australian resident or Special Category Visa holder (some exemptions may apply)

- have an annual income of less than \$51,500 for singles; \$82,400 for couples (combined income); and \$103,000 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.
- A CSHC 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.

Residence requirements

- Certain residence requirements must be met to qualify for PCC, HCC or CSHC.

Income Support Bonus (ISB)

- The Income Support Bonus (ISB) is a tax-free payment made twice annually to eligible recipients to assist with unexpected costs.
- Qualifying payments include Newstart Allowance, Sickness Allowance, Youth Allowance, Austudy, ABSTUDY Living Allowance, Special Benefit, Parenting Payment Single, Parenting Payment Partnered and Farm Household Allowance.
- Eligible recipients receiving an education allowance under the Veterans' Children Education Scheme and the Military Rehabilitation and Compensation Act Education and Training Scheme will also be paid the ISB.
- To be eligible for Income Support Bonus a person must be qualified for, and in receipt of a qualifying payment on 20 March and/or 20 September.
- Eligible recipients are only entitled to one Income Support Bonus payment in each instalment period regardless of how many qualifying payments they receive.
- The Income Support Bonus payment instalment rates are:

– single	\$108.90
– member of a couple	\$90.80
– member of a couple separated by illness	\$108.90
– member of a couple partner is in respite care	\$108.90
– member of a couple partner is in prison	\$108.90
- The Income Support Bonus will be paid on the earliest day on which it is reasonably practicable after the test days in March and September. The payment will be indexed to CPI twice annually, in March and September, from September 2013.

The payments are not separately means-tested.

Recipients of Widow Allowance and Partner Allowance are not eligible for Income Support Bonus. They will continue to be eligible for Utilities Allowance.

The Income Support Bonus is not payable to recipients who are in receipt of Pension Supplement above the Pension Supplement basic amount.

To qualify for the full amount each year, a recipient would need to be qualified for, and in receipt of one of the qualifying payments on both 20 March and 20 September.

Pension Supplement

- A Pension Supplement is added to the regular fortnightly payment made to recipients of Age Pension, Carer Payment, Wife Pension, Widow B Pension, Bereavement Allowance, 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 combined the value of Telephone Allowance, Utilities Allowance, the GST Supplement and Pharmaceutical Allowance and an additional amount into a single payment. The maximum Pension Supplement is currently \$63.50 a fortnight for singles and \$95.80 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 \$34.10 a fortnight for singles, and \$51.40 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.
- A Pension Supplement basic amount (former GST Supplement) is paid to recipients of Parenting Payment (Single) under age pension age and to those eligible for Pension Supplement who are absent from Australia for longer than the portability period for their primary payment. Pension Supplement above the basic amount can only be paid to those pensioners who live in Australia. The basic amount is currently \$22.10 a fortnight for singles and \$36.80 for couples, combined.

Seniors Supplement

Seniors Concession Allowance (SCA) and Telephone Allowance (TAL) for holders of the Commonwealth Seniors Health Card (CSHC) were combined into a Seniors Supplement. The rate of Seniors Supplement (excluding Energy Supplement) is \$886.60 a year for single cardholders and \$668.20 a year for a cardholder who is partnered. The Seniors Supplement and Energy Supplement are paid quarterly in December, March, June, and September.

Telephone Allowance (TAL)

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 \$108.80 per year (\$27.20 per quarter). The higher rate of TAL is \$162.40 per year (\$40.60 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 and is adjusted to increases in the Consumer Price Index in September. 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 33) or forms part of the rate paid under transitional arrangements.

Utilities Allowance (UA)

Utilities Allowance (UA) 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 and is adjusted to increases in the Consumer Price Index in March and September. The current annual rate is \$594.40 for singles and \$297.20 for each eligible member of a couple.

For most pensioners and other income support recipients who have reached age pension age, the value of UA has been either added into the Pension Supplement (page 33) or forms part of the rate paid under transitional arrangements.

Pharmaceutical Allowance (PhA)

Rate: \$6.20 per fortnight for 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. same as for a single person).

Payment	Conditions under which PhA 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.
Sickness Allowance	Automatically paid.
Newstart Allowance	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.
	*Note: Special Benefit customers are NOT required to be Australian residents in order to be paid PhA.
Austudy	Must be 60 years or more (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.
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 participation 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.
Community Development Employment Project (CDEP)	As per relevant payment type.

Note: PhA 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 PhA 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.
- Couple: \$15.60 per fortnight each.
- Plus \$7.30 per fortnight for each dependant.

Rent Assistance

- Not payable.

Income test

- No income test.

Assets test

- No assets test.

Chart A—Assets test limits for Allowances and Full Pensions

Family situation	For Homeowners	For Non-homeowners
Single	\$202,000	\$348,500
Couple (combined)	\$286,500	\$433,000
Illness separated (couple combined)	\$286,500	\$433,000
One partner eligible (combined assets)	\$286,500	\$433,000
Some assets are deemed to earn income, while certain assets are not included in the assets test. Contact us for more information.		

The assets test limits above also apply to the transitional rate of pension.

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

For pensions, assets over these amounts reduce pension by \$1.50 per fortnight for every \$1,000 above the amount (single and couple combined). See Chart B.

Chart B—Assets test limits for Part Pensions

For part pension assets must be less than #		
Family situation	For Homeowners	For Non-homeowners
Single	\$771,750	\$918,250
Couple (combined)	\$1,145,500	\$1,292,000
Illness separated (couple combined)	\$1,426,000	\$1,572,500
One partner eligible (combined assets)	\$1,145,500	\$1,292,000
Transitional		
Family situation	For Homeowners	For Non-homeowners
Single	\$682,750	\$829,250
Couple (combined)	\$1,062,000	\$1,208,500
Illness separated (couple combined)	\$1,248,000	\$1,394,500
One partner eligible (combined assets)	\$1,062,000	\$1,208,500
Assets test DSP—Aged under 21 (no children)		
Family situation	For Homeowners	For Non-homeowners
i) Single—dependent		
16–17 years	\$447,000	\$593,500
18–20 years	\$479,000	\$625,500
ii) Single—independent		
16–20 years	\$578,000	\$724,500
iii) Couple (combined)		
16–20 years	\$1,034,500	\$1,181,000
Some assets are deemed to earn income, while certain assets are not included in the assets test. Contact us for more information.		

Note: 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.

#Limits will increase if Rent Assistance is paid with your allowance or pension.

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

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 \$146,500.

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.

Chart C—Income test for pensions

(a) Income test for pensioners†		
Family situation	For full pension (pf)*	For part pension (pf)#
Single	up to \$160.00	less than \$1,868.60
Couple (combined)	up to \$284.00	less than \$2,860.00
Illness separated (couple combined)	up to \$284.00	less than \$3,701.20
(b) Income test for DSP under 21, no children		
Family situation	For full pension (pf)*	For part pension (pf)
16–17 years dependent	up to \$160.00	less than \$894.80
18–20 years dependent	up to \$160.00	less than \$991.00
16–20 years independent	up to \$160.00	less than \$1,287.60
Couple (combined)	up to \$284.00	less than \$2,526.80

Note: 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.

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

*Income over these amounts reduces the rate of pension payable by 50 cents in the dollar (single), 25 cents in the dollar each (for couples). For transitional or saved cases income over these amounts reduces the rate of pension payable by 40 cents in the dollar (single), 20 cents in the dollar each (for couples).

Pensioners receiving payments at 19 September 2009 may be paid under 'transitional arrangements' (page 14).

#These figures may be higher if Rent Assistance is paid with your pension.

Some assets are deemed to earn income, while there are special rules for other types of income. Contact us for more information.

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

Work Bonus

Basic conditions of eligibility

- The Work Bonus is a concession on the income test treatment of employment income for pensioners over age pension age, except Parenting Payment (Single).
- The Work Bonus is used to reduce assessable employment income in an instalment period. An instalment period is a period of a maximum of 14 days.
- From 1 July 2011, the first \$250 of employment income each fortnight is excluded from assessment under the income test for pensioners of age pension age.
- In addition, any unused amount of the \$250 fortnightly exemption accrues in an Employment Income Concession Bank, up to a maximum of \$6,500. Any credit in this Bank offsets future employment income that would otherwise be assessable. The unused Bank amount carries forward between years.
- All pensioners over age pension age, other than recipients of Parenting Payment (Single), are eligible for the Work Bonus. If they are 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 pays a higher rate.
- 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 employment income.

Compensation payment

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 the compensable injury occurred while receiving an income support payment any regular compensation payment is assessed under the normal income test. 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. 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.

Chart D(a)—Personal income test for Youth Allowance, Austudy, ABSTUDY

Income test

Family Situation	For full Allowance (pf)*	For part Allowance (pf)
Single, aged under 18, at home		
Students and Australian Apprentices	up to \$427	less than \$837.00
Job seekers	up to \$143	less than \$556.67
Single, aged 18 or over, at home		
Students and Australian Apprentices	up to \$427	less than \$917.17
Job seekers	up to \$143	less than \$636.84
Single or partnered, no dependants, away from home		
Students and Australian Apprentices	up to \$427	less than \$1,164.17#
Job seekers	up to \$143	less than \$883.84#
Partnered, with dependants		
Students and Australian Apprentices	up to \$427	less than \$1,235.17#
Job seekers	up to \$143	less than \$954.84#
Single, with dependants		
Students and Australian Apprentices	up to \$427	less than \$1,388.50#
Job seekers	up to \$143	less than \$1,108.17#
Single, long-term unemployed aged 22 or over, undertaking full-time study or Australian Apprenticeship, at home	up to \$427	less than \$1,025.34
Single, long-term unemployed aged 22 or over undertaking full-time study or Australian Apprenticeship, away from home	up to \$427	less than \$1,319.67#
Partnered, long-term unemployed, no dependants, aged 22 or over undertaking full-time study or Australian Apprenticeship, no children	up to \$427	less than \$1,235.17#

*For job seekers, fortnightly income between \$143 and \$250 reduces fortnightly allowance by 50 cents in the dollar. Income above \$250 reduces payment by 60 cents in the dollar.

For students and Australian Apprentices, fortnightly income between \$427 and \$512 reduces the fortnightly allowance by 50 cents in the dollar. Income above \$512 reduces payment

by 60 cents in the dollar. For students and Australian Apprentices the income test is subject to Income Bank credit.

In general, partner income which exceeds the cut-out point reduces fortnightly allowance by 60 cents in the dollar. However, the cut-out point varies for individuals depending on their circumstances.

#These figures may be higher if you are eligible for Rent Assistance or Pharmaceutical Allowance.

Note: for ABSTUDY recipients aged 22 years and over the rate of entitlement is aligned with Newstart. Please contact ABSTUDY on **Freecall™ 1800 132 317** to ascertain the effect of personal income.

Chart D—Income test for Newstart Allowance, Widow Allowance, Partner Allowance, Sickness Allowance

Income test

Family Situation	For full Allowance (pf)*	For part Allowance (pf)**
Single, no children	up to \$100	less than \$999.00
Single, with dependent child(ren)	up to \$100	less than \$1,070.67
Single principal carer, with dependent child(ren)***	up to \$100	less than \$1,518.50
Single, principal carer of a dependent child (granted an exemption for foster caring/home schooling/distance education/large family)***	up to \$100	less than \$1,930.75
Single, aged 60 or over, after nine continuous months on payment	up to \$100	less than \$1,081.00
Partnered (each)	up to \$100	less than \$914.00

*Fortnightly income between \$100 and \$250 reduces fortnightly allowance by 50 cents in the dollar.

For income above \$250 per fortnight, fortnightly allowance reduces by 60 cents in the dollar.

In general, partner income which exceeds the cut-out point reduces fortnightly allowance by 60 cents in the dollar. However, the cut-out point varies for individuals depending on their circumstances.

**These figures may be higher if you are eligible for Pharmaceutical Allowance or Rent Assistance.

***For maximum payment, the recipient's income must be no more than \$100.00 per fortnight. Income over this amount reduces the rate of payment by 40 cents in the dollar.

Working Credit

Working Credit helps working age people 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.

Chart E—Taxable/Non-taxable 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), Parental Leave Pay, Dad and Partner Pay, Parenting Payment, Bereavement Allowance, Newstart Allowance, Widow Allowance, Sickness Allowance, Special Benefit, Youth Allowance, Partner Allowance, Austudy payment, ABSTUDY Living Allowance, Pension Supplement Basic Amount, and Education Entry Payment.

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 Part B, Carer Allowance, Youth Disability Supplement, Student Financial Supplement Scheme, Fares Allowance, Double Orphan Pension, Mobility Allowance, Pharmaceutical Allowance, Remote Area Allowance (offsets the Zone Tax Rebate), Rent Assistance, Telephone Allowance, Utilities Allowance, Seniors Supplement, Assistance for Isolated Children Scheme allowances, Pensioner Education Supplement, ABSTUDY supplementary benefits, Baby Bonus, Pension Bonus Scheme, Pension Loans Scheme, Large Family Supplement, Schoolkids Bonus, Child Care Benefit, Crisis Payment, tax-exempt Pension Supplement, and Income Support Bonus.

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

Chart F—Rent Assistance

Family Situation	Maximum payment per fortnight	No payment if your fortnightly rent is less than	Maximum payment if your fortnightly rent is more than
Single, no children	\$127.60	\$113.20	\$283.33
Single, no children, sharer	\$85.07	\$113.20	\$226.62
Couple, no children	\$120.00	\$184.20	\$344.20
One of a couple who are separated due to illness, no children*	\$127.60	\$113.20	\$283.33
One of a couple who are temporarily separated, no children	\$120.00	\$113.20	\$273.20

*Includes respite care and partner in prison.

- 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 of Australian Government funded nursing homes and hostels.
- Special rules apply to single sharers, people who pay board and lodging or live in a retirement village.
- Rent Certificates are required to verify rent where a customer does not have a formal written tenancy agreement or is not named as a tenant on a formal written tenancy agreement.
- Rent Assistance is paid as part of another payment. It may be reduced due to the income test rules applying to that primary 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.

Energy Supplement

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

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

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

People who begin to receive an eligible government payment after the relevant start date will be paid a pro-rata Energy Supplement amount for the number of days they have been receiving a government payment in the respective fortnight or quarter.

Energy Supplement amounts

Pensions	each (pf)
• Single*	\$14.10
• Member of a Couple	\$10.60
Seniors Supplement	
• Single*	\$14.10
• Member of a Couple	\$10.60
Allowance Rates (NSA, WA, PA, SA, ABSTUDY 22 and over)	
Single—no children	\$8.80
Single—with dependent child(ren)	\$9.50
Single, over 60, after nine continuous months on payment	\$9.50
Partnered (each)	\$7.90
Single, NSA principal carer of a dependent child (granted an exemption from activity test for foster caring/home schooling/distance education/large family)	\$12.00
Single, over age pension age	\$14.10
Partnered, over age pension age	\$10.60
Parenting Payments	
Parenting Payment Single	\$12.00
Parenting Payment Partnered	\$7.90

Family Tax Benefit Part A rates **each (pa)**

Maximum Rates

For each child:

- Aged under 13 years \$91.25
- Aged 13–15 years \$116.80
- Aged 16–19 years, secondary student \$116.80

Base Rates

- For each child \$36.50

Family Tax Benefit Part B rates

Age of youngest child:

- Under 5 years \$73.00
- Aged 5–18 years \$51.10

Youth Allowance rates—not receiving Youth Disability Supplement

Single, no children **each (pf)**

- Under 18, at home \$3.90
- 18 or over, at home \$4.60
- Away from home \$7.00
- Single, with children \$9.20
- Single, principal carer of child, exempt from activity test \$12.00
- Partnered, no children \$7.00
- Partnered, with children \$7.70

Special rate of Youth Allowance ^

- Single, living at home \$5.70
- Single, living away from home \$8.60
- Partnered, no children \$7.70

Youth Allowance rate—receiving Youth Disability Supplement

Single, no children

- Under 18, at home \$5.90
- 18 or over, at home \$6.60
- Away from home \$8.50
- Single, with children \$9.20
- Partnered, no children \$7.70
- Partnered, with children \$7.70

Disability Support Pension **each (pf)**

under age 21—no children

- Single, aged under 18—dependent \$5.90
- Single, aged under 18—independent \$9.10
- Single, aged 18–20—dependent \$6.60
- Single, aged 18–20—independent \$9.10
- Member of a couple \$9.10

Austudy—Under age pension age

• Single	\$7.00
• Single, with children	\$9.20
• Partnered, with children	\$7.70
• Partnered, no children	\$7.00

Special rate of Austudy ^

• Single, living away from home	\$8.60
• Partnered, no children	\$7.70

Over age pension age

• Single	\$14.10
• Partnered	\$10.60

ABSTUDY under 22

• Standard under 16 tertiary	\$0.50
• Standard under 16 in state care, Foster Care Allowance paid	\$3.90
• Standard aged 16–17 in state care, Foster Care Allowance paid	\$3.90
• Standard aged 18–21 in state care, Foster Care Allowance paid	\$4.60
• Standard under 16 in state care, no Foster Care Allowance paid	\$7.00
• Standard aged 16–21 in state care, no Foster Care Allowance paid	\$7.00
• Standard aged 16–17	\$3.90
• Standard aged 18–21	\$4.60
• Away from home, aged under 16	\$3.90
• Away from home, aged 16–21	\$7.00
• Independent, single, no children, aged under 16	\$7.00
• Independent, single, no children, aged 16–21	\$7.00
• Independent, single, no children, aged under 16, at home	\$3.90
• Independent, single, no children, aged 16–17, at home	\$3.90
• Independent, single, no children, aged 18–21, at home	\$4.60
• Independent, partnered, no children, aged under 16	\$7.00
• Independent, partnered, no children, aged 16–21	\$7.00
• Independent, single with children, aged under 16	\$9.20
• Independent, single with children, aged 16–21	\$9.20
• Independent, partnered with children, aged under 16	\$7.70
• Independent, partnered with children, aged 16–21	\$7.70

each (pf)

ABSTUDY under 22 with Youth Disability Supplement

• Standard under 16 tertiary	\$2.50
• Standard under 16 in state care, Foster Care Allowance paid	\$5.90
• Standard aged 16–17 in state care, Foster Care Allowance paid	\$5.90
• Standard aged 18–21 in state care, Foster Care Allowance paid	\$6.60
• Standard under 16 in state care, no Foster Care Allowance paid	\$8.50
• Standard aged 16–21 in state care, no Foster Care Allowance paid	\$8.50
• Standard aged 16–17	\$5.90
• Standard aged 18–21	\$6.60
• Away from home, aged under 16	\$5.90
• Away from home, aged 16–21	\$8.50
• Independent, single, no children, aged under 16	\$8.50
• Independent, single, no children, aged 16–21	\$8.50
• Independent, single, no children, aged under 16, at home	\$5.90
• Independent, single, no children, aged 16–17, at home	\$5.90
• Independent, single, no children, aged 18–21, at home	\$6.60
• Independent, partnered, no children, aged under 16	\$7.70
• Independent, partnered, no children, aged 16–21	\$7.70
• Independent, single with children, aged under 16	\$9.20
• Independent, single with children, aged 16–21	\$9.20
• Independent, partnered with children, aged under 16	\$7.70
• Independent, partnered with children, aged 16–21	\$7.70

^ For long-term income support recipients who are aged 22 years or more commencing full-time study or an Australian Apprenticeship or migrants studying English.

Special Benefit

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

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

Single Income Family Supplement (SIFS)

The Single Income Family Supplement will provide assistance of up to \$300 a year for families with a main income earner who earns between \$68,000 and \$150,000. This Supplement recognises that, unlike dual income families at similar household income levels, single income families would receive little or no assistance through tax changes.

Customers who receive Family Tax Benefit will automatically be assessed for Single Income Family Supplement eligibility.

Customers 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.

Basic conditions of eligibility

Single Income Family Supplement (SIFS) 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), **and**
- have income within a certain range (as described under 'Income test').

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 Veteran's Children Education Scheme or the Military Rehabilitation and Compensation Act Education and Training Scheme.

Income Test

- The Single Income Family Supplement will be 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).

Low Income Supplement (LIS)/Low Income Family Supplement (LIFS)

The Low Income Supplement/Low Income Family Supplement is a payment of \$300 for people in low income households to assist with household expenses including energy costs. The Low Income Family Supplement is an administrative name for the Low Income Supplement (LIS) as it applies to Family Tax Benefit (FTB) recipients and it is paid to one member of a couple, if eligible.

Claims for the Low Income Supplement and the Low Income Family Supplement must be made annually to receive payment each year.

For the purpose of the Low Income Supplement and the Low Income Family Supplement, assessments of tax and income requirements are made against the previous financial year to the one you are claiming the supplement in. For claims submitted in the 2014–15 financial year, the assessment year is the 2013–14 financial year.

Basic conditions of eligibility

- Adjusted taxable income for the previous financial year was below:
 - \$30,000 for a single person without a dependent child
 - \$45,000 for couples without a dependent child
 - \$60,000 for a single person or a couple with a dependent child.
- Claimant was either not required to pay tax in the previous financial year or had a tax liability of less than \$300 for the year.
- There must have been 13 weeks or more in the previous financial year in which the claimant did not receive a pension, benefit or other government payment that attracts the Energy Supplement (see Energy Supplement amounts for the full list of government payments that attract Energy Supplement). For the Low Income Family Supplement this does not include Energy Supplement on Family Tax Benefit amounts.
- A person is not entitled to the Low Income Family Supplement if they or their partner (if applicable) have received a Low Income Supplement.
- A person satisfies the tax requirement for the income year if the person's accepted taxable income for the income year is:
 - less than \$18,000, **or**
 - \$18,000 or more but is less than the person's LIS threshold amount.

Residence requirements

- Must be an Australian resident or special category visa holder residing in Australia.
- Must have been in Australia for at least 39 weeks of the previous financial year.
- Must have been in Australia for at least 46 weeks for claims in relation to financial year 2013–14 and onwards.
- Must not have been subject to a newly arrived resident's waiting period at any time during the financial year.

Basic rate

- \$300 a year.

Essential Medical Equipment Payment (EMEP)

- The purpose of the EMEP 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 EMEP 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

- EMEP is 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 EMEP is payable in respect of that equipment in that residence.
- Where one person uses more than one piece of medical equipment in their residence an EMEP 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 humanservices.gov.au/cleanenergy

Basic rates and methods of payment

- The EMEP is paid at one rate regardless of the piece of equipment being operated.
- In 2014–15 the EMEP is \$147.00.

How to contact us

Self Service

1. Find out more information, including eligibility at humanservices.gov.au
2. Create a myGov account at my.gov.au then link it to your Centrelink online account 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 humanservices.gov.au



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Google Play is a trademark of Google Inc.

Online Security

Keep your information safe online.

Visit humanservices.gov.au/onlinesecurity to find out how.

Online letters

Online letters gives you the choice to receive most of your letters from us using your myGov Inbox, rather than having them sent to your postal address.

With your myGov Inbox, you can:

- view, print, or save your online letters
- access Centrelink online letters for a period of 90 days.

Most of your letters will be available online. You will continue, however, to receive some letters at your postal address, such as letters with reply-paid envelopes, paper forms that we require you to fill in and return, and some brochures that are not available online.

Electronic messaging

Electronic messaging is a free service that allows you to receive SMS or email messages from us about things that are important. Where appropriate, you may also receive SMS or email messages instead of letters. You do not require online access to use this service.

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

If you are a Centrelink customer, you will be automatically subscribed to this service when you provide a new mobile phone number or email address, or when you make a claim for a payment or service and have a mobile phone number or email address on your contact details.

If you have provided a mobile phone number and an email address, you can choose how you would like to receive your messages, however, if you live outside Australia, or you leave Australia to live in another country, you can only receive your messages by email.

By phone

Centrelink Phone Self Service

The Centrelink Phone Self Service is made up of two lines:

Self service line **136 240**

On the Centrelink self service line you can hear about options relevant to the payment you are on, such as accessing payment information, applying for an advance payment or completing your review of Rent Assistance.

Reporting line **133 276/13 EARN**

The Centrelink reporting line is for customers who need to report fortnightly to receive their payment. You can report your income from employment and notify your Activity Test requirements using this line.

For more information about reporting requirements visit humanservices.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. Once you have registered to access your account online, you can use the terminals for Centrelink, Medicare and Child Support accounts.

Agents and access points

You can access our services from one of over 225 Access Points and 350 Agents in rural, regional and remote Australia. Access Points provide free self-help facilities where you can conduct your business with us.

Visit humanservices.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
About to retire or in retirement	
Seniors	
Needing help after someone has died	
Disability, Sickness and Carers	132 717
Illness or injury	
Caring for someone	
Employment Services	132 850
Looking for work (22 and over)	
Farmer, self-employed or rural Australian	
Needing help in a crisis	
Recently moved to Australia	
Families and Parents	136 150
Guardian	
Youth and Students	132 490
Looking for work (under 22)	
Youth Allowance	
Austudy	
Pensioner Education Supplement	
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 Check	Freecall™ 1800 057 111
Calling from outside Australia	+61 3 6222 3455
National Business Gateway	131 158

International Services	131 673
Feedback and complaints	Freecall™ 1800 132 468
Farmer Assistance Line	132 316
Financial Information Service seminar bookings	136 357
Foreign Income Exchange	Freecall™ 1800 050 041
Income Management	Freecall™ 1800 132 594
Indigenous Call Centre	Freecall™ 1800 136 380
Centrelink Online Services Support Hotline	132 307
To speak to us in your language	131 202
TTY* Customer Relations	Freecall™ 1800 000 567
TTY* Enquiries	Freecall™ 1800 810 586

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

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.

Definition of a partner

For the Department of Human Services' purposes a person is considered to be your partner if you and the person are living together, or usually live together, and are:

- married, **or**
- in a registered relationship (opposite-sex or same-sex), **or**
- in a de facto relationship (opposite-sex or same-sex).

The Department of Human Services considers a person to be in a de facto relationship from the time they commence living with another person as a member of a couple. The Department of Human Services recognises all couples, opposite-sex and same-sex.

This publication has been prepared by the Department of Human Services to give you information about payments and services it delivers on behalf of the Department of Social Services (DSS).

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 1 January 2015, 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 the Department of Human Services' 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 the Department of Human Services 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**