

Explaining the difference



BALANCING

Family Tax Benefit (FTB) and Child Care Subsidy (CCS)



ESTIMATE

You estimate your family income for the current financial year. We pay you during the year based on this estimate.



REVIEW AND UPDATE

You should review your income estimate regularly. Checking and if necessary updating your estimate several times in the year is the best way to keep it accurate.



BALANCE

We compare what we paid you during the year (based on your income estimate) with your actual entitlement (based on your confirmed income and circumstances, using our tax return).



OUTCOME

We write to you to let you know the balancing outcome. There are 3 possible outcomes:

- **Top up payment** if you didn't get paid enough
- **No impact** if you got the right amount
- **Overpayment** if you got paid too much (we'll let you know your repayment options).



INCOME COMPLIANCE PROGRAM



REPORT

If you get an income support payment (like **Youth Allowance**) you need to report your income each fortnight. You also need to tell us if your circumstances change. This can affect your payments.



COMPARE

We compare your income with what your employer reports to the ATO—discrepancies trigger an income compliance review.



REVIEW

We write to you if we need you to review your past income. You need to complete the review and submit updated information to us.



OUTCOME

When we finalise the review, we write to you with an outcome. This will be:

- **No impact** if you contact us and submit information that resolves the discrepancy.
- **Overpayment** if the review confirms we paid you too much (we'll let you know your repayment options).



TO AVOID FAMILY ASSISTANCE OVERPAYMENTS YOU SHOULD:

- Review and update your family income estimate regularly.
- Increase the amount of CCS payment we withhold.
- Select a FTB payment choice that's best for your situation.
- Tell us if your circumstances change.
- Lodge your tax return on time.

TO AVOID INCOME SUPPORT OVERPAYMENTS, YOU SHOULD:

- Report your income accurately and on time.
- Remember to report your gross income, not just your net income.
- Tell us if your circumstances change.



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