



# Families

Information Kit



This kit is printed, authorised and distributed with the compliments of:

**Anthony Albanese MP**

FEDERAL MEMBER FOR GRAYNDLER

334a Marrickville Road, Marrickville NSW 2204

T: 02 9564 3588

F: 02 9564 1734

E: [a.albanese.mp@aph.gov.au](mailto:a.albanese.mp@aph.gov.au)

W: [www.anthonyalbanese.com.au](http://www.anthonyalbanese.com.au)

# A Message from your local Member of Parliament



As your local member of Parliament, I understand it can be difficult sometimes to find the information you need about the services and payments available from the Australian Government.

I hope this latest edition of the Families Information Kit is a useful starting point to get relevant information, easily and simply.

Families are at the heart of Australian life. Our families shape us and define our values. Families give us a sense of belonging and community.

They teach us how to care about one another and how to get on with one another.

Of course, all families are different. And we wouldn't have it any other way.

They may have one parent or two parents. They may be carers, families with young children or families with young adults studying.

And because families come in all shapes and sizes it's the Government's job to be flexible and responsive to their different needs.

While it's clearly the role and responsibility of parents to nurture their children, communities and government should always be there to support them.

In this Kit you will find information about Commonwealth services and payments available to families. As new programs and payments become available this information will be updated.

For matters relating to payments for families, you should contact Centrelink or the Family Assistance Office on 13 61 50. Other Centrelink contact numbers may be found throughout this kit.

Please don't hesitate to contact my office if I can assist you with any family related issue, or if you become aware of any federal issue that you feel requires my attention.

Yours sincerely,

**Anthony Albanese MP**  
FEDERAL MEMBER FOR GRAYNLDER

**Every effort has been made to ensure the accuracy of the information provided.  
Payment rates in this guide are current from 20 March 2013**

# Table of Contents

<b>Services and payments available through the Family Assistance Office</b>	4	The Child Support Scheme	21
The Family Assistance Office	4	Child Care Benefit (CCB)	22
		Child Care Rebate (CCR)	24
<b>Making a claim for the Paid Parental leave scheme and family assistance payments</b>	4	Jobs, Education and Training Child Care Fee Assistance (JETCCFA)	26
		Assistance for Isolated Children (AIC)	26
<b>Basic conditions of eligibility for the Paid Parental leave scheme and family assistance payments</b>	4	<b>Additional payments and services</b>	28
Residence	4	Concession Cards	28
Two year waiting period	5	The Pharmaceutical Benefits Scheme (PBS) Safety Net and Co-payment Arrangements	28
<b>Payments for families with children</b>	5	Pharmaceutical Allowance (PhA)	28
Payments associated with the birth or adoption of a child	5	Utilities Allowance	29
Paid Parental Leave	6	Telephone Allowance	29
Baby Bonus	12	Rent Assistance for Families	30
Maternity Immunisation Allowance	12	Mobility Allowance	31
Basic Payments	12	Remote Area Allowance	32
Family Tax Benefit Part A (FTB-A)	13	Clean Energy Advance	32
Family Tax Benefit Part B (FTB-B)	15	Clean Energy Supplement	33
Parenting Payment	17	Low Income Supplement	33
Double Orphan Pension	18	Low Income Family Supplement	33
Carer Allowance	18	Essential Medical Equipment Payment	34
Child Disability Assistance Payment	19	Financial Information Service	34
Carer Payment (child)	20	Claiming a Payment	35
Carer Payment (adult)	20	Claim Outcome	36
Carer Supplement	20	What if you disagree with a decision	36
Special Benefit	20	Parenting Payment (Single) rates	37
Crisis Payment	21	<b>Obtaining more information</b>	38

# Family Assistance payments available through Centrelink

**Centrelink can also provide a range of services, including social work services and financial information services**

Family assistance payments and services are available through Centrelink.

However, you should always check your eligibility with Centrelink and call to see what you might be entitled to.

This guide provides information about payments and services available for families.

---

## Making a claim for the Paid Parental Leave scheme and family assistance payments

You can make a claim for the Paid Parental Leave scheme and family assistance payments (Family Tax Benefit Part A, Family Tax Benefit Part B and Baby Bonus) up to three months before the birth of your child or before a child is expected to enter your care.

Your claim can only be finalised after you have supplied proof that the child has been born or has come into your care.

If you are claiming Parental Leave Pay, or Dad and Partner Pay, you should lodge your claim

before your child arrives and lodge proof of birth or care soon after your child arrives.

Lodging a claim before your child is born or adopted and lodging proof of birth or care soon after the happy event helps payments to be made as soon as possible.

You can also choose to make a claim for family assistance after the birth of your child or after the child comes into your care. Some payments have time limits for lodging a claim.

---

## Basic conditions of eligibility for the Paid Parental Leave scheme, family assistance and other payments

### **Residence**

Residential requirements vary from payment to payment. Below is a list of the major payments mentioned and the requirements. Always check with Centrelink if you think you might

be eligible for a payment. Centrelink contact numbers have been provided in this kit. eligible for a payment. The Department of Human Services contact numbers have been provided in this kit.

**PAID PARENTAL LEAVE SCHEME, FAMILY TAX BENEFIT, BABY BONUS, CARER ALLOWANCE AND DOUBLE ORPHAN PENSION**

The claimant must reside 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 certain temporary visas.

The child must also meet the above requirements OR must be living with the claimant.

**PARENTING PAYMENT**

The claimant must be:

- an Australian citizen; or
- the holder of a permanent resident visa; or
- a New Zealand citizen who was in Australia on 26 February 2001, or for 12 months in the two years immediately before that date, or was assessed as 'protected' before 26 February 2004.

The claimant must also be living in Australia on the date the claim is lodged and either meet a 104 week qualifying residence period or be exempt from this requirement; for example, if

you are a refugee or have become a sole parent during your most recent period of Australian residence.

- Parenting Payment can be paid for up to 13 weeks for temporary absences.
- Different rules apply if a person is covered by an International Social Security agreement.

**Two year waiting period**

New residents arriving in Australia after 4 March 1997 must wait two years before becoming eligible for most social security payments.

However, if you can show that you have suffered a substantial change in circumstances beyond your control, you may be eligible for Special Benefit. Contact your local Centrelink office to seek assistance with applying for any payment.

While waiting periods generally apply to adults seeking income support payments, there is no waiting period for family assistance provided residency requirements are met.

---

## Payments for families with children

**Payments associated with the birth or adoption of a child**

- **Parental Leave Pay** provides financial support to working parents (usually birth mothers) to enable them to stay at home and care for their children full-time in the vital early months following the birth or adoption.

The scheme also helps employers to retain valuable and skilled staff.

- **Dad and Partner Pay** provides financial support to working dads or partners caring for children born or adopted from 1 January 2013.
- **Baby Bonus** assist with the extra costs incurred at the time of a birth or adoption.

## **Paid Parental Leave Scheme**

### **WHAT IS PARENTAL LEAVE PAY?**

Under the Paid Parental Leave scheme eligible working parents (usually birth mothers) can get government-funded Parental Leave Pay at the rate of the National Minimum Wage, currently \$606.50 a week, before tax, for a maximum period of 18 weeks. Parental Leave Pay is taxable.

Full-time, part-time, casual, seasonal, contract and self-employed workers may be eligible.

### **AM I ELIGIBLE?**

You may be eligible for Parental Leave Pay if you:

- are the primary carer of a newborn or recently adopted child;
- are an Australian resident;
- have met the Paid Parental Leave work test before the birth or adoption occurs;
- have received an individual adjusted taxable income of \$150,000 or less in the financial year prior to the date of birth or adoption or date of claim, whichever is the earlier; and
- are on leave or not working from the time you become your child's primary carer until the end of your Paid Parental Leave period.

### **IS IT FOR BOTH PARENTS?**

If you are the birth mother or the initial primary carer of an adopted child, you will be required to claim the payment and be found eligible.

If you decide to return to work before the end of your Paid Parental Leave period, the unused part of your Parental Leave Pay may be transferred to your partner if they meet the scheme's eligibility criteria and claim your unused Parental Leave Pay.

A child's primary carer is the person who physically cares and meets the needs of the child on a daily basis. Only one person can be the primary carer at one time.

A person may still be eligible for Parental Leave Pay in the event of a stillbirth or infant death.

### **IS IT FOR BOTH PARENTS?**

If you are the birth mother or the initial primary carer of an adopted child, you will be required to claim the payment and be found eligible.

If you decide to return to work before the end of your Paid Parental Leave period, the unused part of your Parental Leave Pay may be transferred to your partner if they meet the scheme's eligibility criteria and claim your unused Parental Leave Pay.

### **WHAT IS THE PAID PARENTAL LEAVE WORK TEST?**

To meet the Paid Parental Leave work test you must have:

- worked for at least 10 of the 13 months prior to the birth or adoption of your 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.

A working day is a day you have worked for at least one hour.

Paid leave also counts towards the Paid Parental Leave work test.

There are some exceptions to the work test if you cannot meet it due to pregnancy complications and/or premature birth.

You do not need to be working full-time to be eligible for Parental Leave Pay. You may meet the work test even if you:

- are a part-time, casual or seasonal worker;
- are a contractor or self-employed;
- work in a family business (such as a farm);
- have multiple employers; or
- have recently changed jobs.

If you work for a family business (such as a farm) you can include your hours of work even if the business is not generating any income, providing you are undertaking the work for financial gain or benefit.

**CAN I WORK WHILE RECEIVING PARENTAL LEAVE PAY?**

To receive Parental Leave Pay you must be on leave or not working from the time you become your child's primary carer until the end of your Paid Parental Leave period. If you return to work before the end of your Paid Parental Leave period, your Parental Leave Pay will stop from that day.

If you decide to return to work before the end of your Paid Parental Leave period, you will need to notify Centrelink. The unused part of your Parental Leave Pay may be transferred to your partner if they meet the eligibility criteria and claim your unused Parental Leave Pay.

**KEEPING IN TOUCH WITH THE WORKPLACE**

Under the Paid Parental Leave scheme you have the option, if you and your employer agree, to 'keep in touch' with your workplace. The purpose of the Keeping in Touch provision is to allow you to remain connected with your workplace without losing your entitlement to Parental Leave Pay.

You can participate in paid work activities at the workplace for up to 10 days from the time you become the primary carer of your child until the end of your Paid Parental Leave period without losing your entitlement, although this cannot be within the first two weeks following the birth or adoption of your child.

Paid work activities could include, but are not limited to, attending a planning meeting or training course, performing on-the-job training and performing work to become familiar with your workplace and/or your role before returning to work.

A Keeping in Touch day must be agreed to by you and your employer before it takes place.

The Keeping in Touch provisions under the Paid Parental Leave scheme complement the Keeping in Touch provisions that apply to unpaid parental leave under the National Employment Standards in the Fair Work Act 2009.

If you are self-employed, you will be able to keep an eye on your business without being regarded as having returned to work. You will be able to oversee the business' operations, and perform the occasional administrative task.

For more information about Keeping in Touch provisions under the Paid Parental Leave scheme visit [www.humanservices.gov.au](http://www.humanservices.gov.au).

For information about the National Employment Standards and other workplace entitlements, visit [www.fairwork.gov.au](http://www.fairwork.gov.au)

**WHEN CAN I TAKE IT?**

When you lodge your claim you must tell Centrelink the date you would like your Paid Parental Leave period to start.

Parental Leave Pay must be paid in one continuous 18 week period and can start from the day your child is born or adopted, or a later date. It must be fully paid within 52 weeks from the date of birth or adoption. To receive the full 18 weeks of Parental Leave Pay, your nominated start date for Parental Leave Pay needs to be within 34 weeks of the birth or adoption of your child.

To be paid from the day your child is born or adopted you will need to provide the proof of birth or proof of the child's entry to care, along with any other requested documents within 28 days of the date of birth or entry to care. If you are not able to lodge the evidence within this required time you may only be paid from the date evidence is provided.

**HOW WILL I BE PAID?**

Your employer will provide your Parental Leave Pay in your usual pay cycle if you:

- have worked for your employer for 12 months or more prior to the expected date of birth or adoption;
- will be their employee for your Paid Parental Leave period;
- are an Australian-based employee; and
- expect to receive at least eight weeks of Parental Leave Pay.

If you do not meet these criteria, your employer can still choose to provide Parental Leave Pay to you. You and your employer must agree for this to happen. Your employer will need to register for Business Online Services at [www.humanservices.gov.au](http://www.humanservices.gov.au) and then opt-in to provide Parental Leave Pay before you lodge your claim.

If your Parental Leave Pay will not be provided by your employer, or if you are self-employed or do not have an employer, it will be provided by Centrelink.

### **WHAT ABOUT THE BABY BONUS AND OTHER FAMILY ASSISTANCE?**

Parental Leave Pay and Baby Bonus cannot be paid for the same child.

If you are eligible for both Parental Leave Pay and Baby Bonus, you can choose which payment is the best financial decision for your family.

Most eligible families will be better off receiving Parental Leave Pay rather than Baby Bonus. You should use the Paid Parental Leave Comparison Estimator at [www.humanservices.gov.au](http://www.humanservices.gov.au) to work out which payment best suits your family's needs.

If you have a multiple birth and are eligible for both Parental Leave Pay and Baby Bonus you could receive Parental Leave Pay for one child and Baby Bonus for the other child or children.

You can, if eligible, receive Family Tax Benefit Part A while receiving Parental Leave Pay. You and/or your partner will not be eligible for Family Tax Benefit Part B and the dependent spouse, child housekeeper and housekeeper tax offsets during the 18 week Paid Parental Leave period.

### **WHO IS ELIGIBLE TO CLAIM?**

The birth mother or the initial primary carer of an adopted child must lodge the claim for Parental Leave Pay unless there are exceptional circumstances.

If the birth mother or the initial primary carer of an adopted child is found to be eligible for the scheme, they can receive the Parental Leave Pay themselves or they may, if they wish to return to work early and transfer some or all of their unused Parental Leave Pay to:

- their partner; or
- the other legal parent of the child; or
- the other legal parent's partner.

The person you transfer Parental Leave Pay to must also meet the eligibility criteria and lodge a claim for the scheme. This person cannot be eligible for the scheme if the birth mother or the initial primary carer of the adopted child is not eligible, or has not lodged a claim.

A person other than the birth mother or the initial primary carer of an adopted child may be eligible to claim Parental Leave Pay in exceptional circumstances. Exceptional circumstances may apply, for example, in cases where the birth mother and her partner are unable to care for the child. This may be due to a severe illness or a serious accident. The person claiming Parental Leave Pay would need to meet the scheme's eligibility criteria and expect to have care of the child for at least 26 weeks. The change of care must have occurred within 52 weeks of the child's birth or adoption.

If you think you may be eligible for the scheme in exceptional circumstances, you should discuss your individual circumstances with Centrelink.

### **LODGE YOUR CLAIM BEFORE YOUR CHILD ARRIVES**

If you think you are eligible for Parental Leave Pay you should lodge your claim before the birth or adoption of your child. Lodging a claim for Parental Leave Pay before your child is born or adopted will help payments to start as soon as possible.

You can lodge a claim up to three months before the expected date of birth or adoption of your child by:

- using Online Services at [www.humanservices.gov.au](http://www.humanservices.gov.au);
- calling 13 61 50 to request a claim form; or
- visiting a Centrelink Service Centre.



You must lodge your claim before returning to work because in general you cannot receive Parental Leave Pay for any period after you have returned to work.

### **WHAT SHOULD I DO AFTER MY CHILD ARRIVES?**

If you are eligible for Parental Leave Pay you should finalise your claim shortly after your child arrives.

If you lodged a claim early and your circumstances or your caring plans have changed, you should use the Paid Parental Leave Comparison Estimator to make sure that you are still better off receiving Parental Leave Pay rather than Baby Bonus. You can change to Baby Bonus up until the start of your Paid Parental Leave period.

Following the birth of your child, a Newborn Child (proof of birth) form will be given to you at the hospital or by the midwife. You will need to lodge this completed form along with any supporting documents before Centrelink can finalise your claim. If the form is not lodged within 28 days of the birth, your Paid Parental Leave period start date cannot be before the date you lodge the form.

If you did not claim early, you should lodge both your claim for Parental Leave Pay and your proof of birth at the same time.

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.

### **WHAT ABOUT MY EMPLOYER-PROVIDED ENTITLEMENTS?**

The Paid Parental Leave scheme provides you with Parental Leave Pay but does not give you an entitlement to leave. The scheme does not change any of your existing leave entitlements.

If you are eligible for the Paid Parental Leave scheme, you will be able to access up to 18 weeks of government-funded Parental Leave

Pay as well as any of your existing employer-provided paid or unpaid leave. You can take your Parental Leave Pay before, after or at the same time as employer-provided paid or unpaid maternity or parental leave, and other employer-funded leave entitlements (such as annual leave or long service leave).

If your employer currently provides paid maternity or parental leave through an industrial agreement or law, they cannot withdraw the entitlement for the life of that agreement or law.

Under the National Employment Standards in the Fair Work Act 2009, if you have been employed by your employer for 12 months or more prior to the birth or adoption, you may be entitled to access up to 12 months unpaid parental leave associated with the birth or adoption of your child. You can also request an additional 12 months unpaid leave on top of this. A family cannot exceed a total of 24 months between two parents.

### **WHERE DO I FIND OUT MORE?**

To learn more about the Paid Parental Leave scheme and your entitlements visit the Department of Human Services website at [www.humanservices.gov.au](http://www.humanservices.gov.au)

For more information about your workplace entitlements visit the Fair Work Ombudsman website at [www.fairwork.gov.au](http://www.fairwork.gov.au) or call 13 13 94.

### **WHAT IS DAD AND PARTNER PAY?**

Dad and Partner Pay is a new payment under the Paid Parental Leave scheme, which provides support to dads or partners caring for a child born or adopted from

1 January 2013. If you are an eligible working dad or partner, you can get up to two weeks of government-funded pay at the rate of the National Minimum Wage (currently \$606.50 per week before tax).

Full-time, part-time, casual, seasonal, contract and self-employed workers may be eligible.

**AM I ELIGIBLE?**

You may be eligible for Dad and Partner Pay if you:

- 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 your Dad and Partner Pay period; and
- are on unpaid leave or not working during your Dad and Partner Pay period.

You must also be:

- the biological father of the child;
- the partner of the birth mother;
- an adoptive parent;
- the partner of an adoptive parent; or
- the person caring for a child born of a surrogacy arrangement.

In some limited circumstances, you may be eligible if you are:

- the partner of the biological father; or
- the partner of a new carer where care arrangements have changed (other than a foster care or permanent care arrangement).

**IS IT FOR BOTH PARENTS?**

Dad and Partner Pay is for eligible dads or partners. The two week payment cannot be shared with or transferred to another person.

If you are a birth mother, you are not eligible for Dad and Partner Pay but you may be eligible for Parental Leave Pay or Baby Bonus. The birth mother does not need to receive Parental Leave Pay for the father or partner to receive Dad and Partner Pay.

**WHAT IS THE WORK TEST?**

To be eligible for Dad and Partner Pay you must meet the work test, which requires you to have worked for:

- at least 10 of the 13 months before the date

- your Dad and Partner Pay period starts; and
- at least 330 hours in that 10 month period (just over a day a week), with no more than an eight week gap between two consecutive working days.

If you work for a family business (such as a farm) you can include your hours of work even if the business is not generating any income, providing you are undertaking the work for financial gain or benefit.

**CAN I WORK WHILE RECEIVING DAD AND PARTNER PAY?**

To receive Dad and Partner Pay you must be on unpaid leave or not working during your Dad and Partner Pay period.

**WHEN CAN I TAKE IT?**

You can choose when your Dad and Partner Pay period will start. It can start from the day your child is born or adopted, or a later date. If you' would like to receive the full two weeks pay, your start date needs to be within 50 weeks of your child's birth or adoption.

Centrelink will pay you after your child is born or adopted and your claim is finalised.

Your Dad and Partner Pay claim must be lodged within 52 weeks of the date of birth or adoption of your child.

**HOW WILL I BE PAID?**

Centrelink will pay the money into your bank account in one instalment as soon as possible after the start of your Dad and Partner Pay period.

**WILL MY EMPLOYER HAVE A ROLE IN DAD AND PARTNER PAY?**

Your employer will not play a role in paying your Dad and Partner Pay. Your employer will have an important role in allowing you to take unpaid leave so that you can receive Dad and Partner Pay.

**WHAT ABOUT OTHER FAMILY ASSISTANCE?**

You can, if eligible, receive Family Tax Benefit Part A and Part B while receiving Dad and Partner Pay.

If eligible, your family can receive Baby Bonus or Parental Leave Pay for the same child you receive Dad and Partner Pay for.

As an individual, you may be able to receive both Dad and Partner Pay and Parental Leave Pay. For example, you could take Dad and Partner Pay and your partner could transfer some of their Parental Leave Pay to you. You can only receive a maximum of 18 weeks pay under the Paid Parental Leave scheme as an individual. So, you could take two weeks Dad and Partner Pay and any Parental Leave Pay transferred from your partner as long as it isn't more than 16 weeks.

**LODGE YOUR CLAIM BEFORE YOUR CHILD ARRIVES**

You can lodge a claim up to three months before the expected date of birth or adoption of your child by:

- using Online Services at [www.humanservices.gov.au](http://www.humanservices.gov.au);
- calling 13 61 50 to request a claim form; or
- visiting a Centrelink Service Centre.

Lodging a claim for Dad and Partner Pay before your child is born or adopted helps payment to be made as soon as possible.

**WHAT SHOULD I DO AFTER MY CHILD ARRIVES?**

If you are eligible for Dad and Partner Pay, you or your partner will need to provide proof of your child's birth or adoption before Centrelink can pay you.

If your partner is the birth mother of the child, a Newborn Child (proof of birth) form will be given to her at the hospital or by the midwife. She will need to send the completed form to Centrelink along with any supporting documents before Centrelink can finalise your claim.

If you did not claim early, you can lodge your claim for Dad and Partner Pay at the same time that the

proof of birth for your child is lodged.

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.

**WHAT ABOUT MY EMPLOYER-PROVIDED ENTITLEMENTS?**

If you are eligible for Dad and Partner Pay, you will be able to access up to two weeks of government-funded pay as well as any of your existing employer-provided paid or unpaid leave. Dad and Partner Pay must be taken at the same time as unpaid leave.

If your employer currently provides paid parental leave or paid paternity leave through an industrial agreement or law, they cannot withdraw the entitlement for the life of that agreement or law.

Under the National Employment Standards in the Fair Work Act 2009, if you have been employed by your employer for 12 months or more prior to the birth or adoption, you may be entitled to access up to 12 months unpaid parental leave associated with the birth or adoption of your child. You can also request an additional 12 months unpaid leave on top of this. A family cannot exceed a total of 24 months between the two parents.

Parents who are both eligible for unpaid parental leave under the National Employment Standards can take three weeks of their unpaid leave at the same time, starting immediately after the birth, or by agreement with their employer, within the period up to six weeks after the birth.

**WHERE DO I FIND OUT MORE?**

To learn more about the Paid Parental Leave scheme and your entitlements visit the Centrelink website at [www.humanservices.gov.au](http://www.humanservices.gov.au).

For more information about your workplace entitlements visit the Fair Work Ombudsman website at [www.fairwork.gov.au](http://www.fairwork.gov.au) or call 13 13 94.

## Baby Bonus

### WHAT IS BABY BONUS?

Baby Bonus assists families following the birth or adoption of a newborn child.

It recognises the extra costs incurred at the time of a birth or adoption.

Baby Bonus can also be paid if you have a stillborn child or child who has died shortly after being born.

### AM I ELIGIBLE?

To be eligible for Baby Bonus you must:

- be the primary carer of a dependent child, or the partner of the primary carer;
- have the care of the child within 26 weeks of the child's birth and be likely to continue to have care for at least 26 weeks;
- in the case of adoption, have the child entrusted to your care as part of the adoption process before the child is 16 years of age;
- not have received or be receiving Parental Leave Pay for the child;
- have a combined (family) adjusted taxable income of \$75,000 or less for the period in the six months following the child's birth or entry into care; and
- be an Australian resident.

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.

You cannot receive Parental Leave Pay and Baby Bonus for the same child. If you are eligible for both Parental Leave Pay and Baby Bonus, you can choose which payment is the best financial decision for your family.

Most eligible families will be better off receiving Parental Leave Pay rather than Baby Bonus. If you are eligible for both payments, you should use the Paid Parental Leave Comparison estimator at [www.humanservices.gov.au](http://www.humanservices.gov.au) to work out which

payment is best for your family.

If you have a multiple birth, you could receive Baby Bonus for each child. If you have a multiple birth and are eligible for both Parental Leave Pay and Baby Bonus, you could receive Parental Leave Pay for one child and Baby Bonus for the other child or children.

### Rate

Baby Bonus is a payment of \$5,000 per eligible child and is paid in 13 fortnightly instalments.

To assist with the upfront costs of having a new child, parents eligible to receive Baby Bonus will get a higher first instalment of \$846.20 and 12 fortnightly instalments of \$346.15.

From 1 July 2013, subject to the passage of legislation, the rate of Baby Bonus will be \$5,000 for first children and all multiple births, and \$3,000 for all subsequent children, for example, second and third children in a family.

### Basic payments

There are a number of basic payments available to families to help with the ongoing costs of caring for children:

- Family Tax Benefit Part A
- Family Tax Benefit Part B
- Schoolkids Bonus

Depending on their circumstances families may also have access to:

- Child Care Benefit, Child Care Rebate and Jobs, Education and Training Child Care fee assistance
- Double Orphan Pension
- Carer Allowance and Carer Payment
- Special Benefit and Crisis Payment

Parents or carers may also be eligible for income support if they do not have other means of support such as Parenting Payment, Newstart Allowance and Carers Payment.

## Family Tax Benefit Part A (FTB - Part A)

### WHO QUALIFIES?

Family Tax Benefit Part A (FTB - Part A) is a payment designed to help families with the cost of raising children. It is a payment made to parents or carers. It is paid as a rate per child and varies depending on family income and the ages of your children.

FTB - Part A may be paid for dependent children aged up to, and including, age 15; or aged 16-19 and studying full-time toward their year 12 or equivalent qualification (or are exempt from the FTB activity test); or aged 16-17 and have already obtained their Year 12 or equivalent qualification. A young person who is still in secondary study may remain eligible for FTB - Part A until the end of the calendar year in which they turn 19.

Individuals who no longer qualify for FTB – Part A may be eligible to receive Youth Allowance subject to usual eligibility requirements.

Prior to 1 January 2013 full time students were eligible to FTB – Part A up to the age of 21. Individuals who no longer qualify for FTB – Part A may be eligible to receive Youth Allowance subject to usual eligibility requirements.

### WHAT IS THE RATE?

The fortnightly maximum and base rates of payment are as follows

For each child	Maximum	Base Rate
Under 13 years	\$169.68	\$54.32
13-15 years	\$220.64	\$54.32
16-19 years years secondary student	\$220.64	\$54.32
16-17 years years completed Year 12 or equivalent qualification	\$54.32	\$54.32

**Note:** Families are eligible for a FTB-Part A supplement of \$726.35 per child, paid as a lump sum after income tax returns are lodged, if required. Payment of the FTB-Part A is conditional on the completion of a health check for the child if the parent or carer is also receiving income support. Payment of the FTB-A supplement may also be conditional on meeting immunisation requirements in the years a child turns one, two and five years. The supplement and any FTB top-up payment may also be used to pay any family assistance debts.

Special rules apply for dependent children aged over 16:

- Families with dependent children aged over 16 cannot receive Family Tax Benefit for those children if the child is receiving a pension or benefit, or labour market program payment such as Youth Allowance.
- Young persons aged 16 and over must meet the participation requirements to be eligible to be a FTB child.
- Children aged 16 or 17 years old who are dependent, living at home and in full time secondary or equivalent study are not able to claim Youth Allowance unless they received Youth Allowance before 1 January 2011. However, they may apply for Youth Allowance when they are aged 18 or over.

**Note:** Young persons aged 16 or 19 years old, who are dependent, living at home and in full-time secondary or equivalent study will generally not be able to claim Youth Allowance.

### FTB – Part A SUPPLEMENT

Entitlement to the FTB- Part A supplement (\$726.35 per child) is based on:

- lodgement of tax returns or notification if you and/or your partner are not required to lodge;
- meeting immunisation requirements for the year a child turns one, two or five years; and
- if also on income support, meeting health check requirements for children turning 4 years during the financial year.

To meet immunisation requirements for a child turning one, two or five years old a child must be fully immunised, be on a recognised immunisation catch-up schedule or have an approved immunisation exemption.

The health check requirement only applies where the individual and/or their partner are receiving an income support payment. To meet the requirement, a health check must be completed for the child and Centrelink must be notified that the health check has been completed.

**THE INCOME TEST**

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 \$47,815. 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 child after the first).

The maximum income levels that allow a family to receive some FTB - Part A payments are around \$101,000 a year for a family with one dependent child and around \$112,000 per year for a family with two dependent children.

**ASSET TEST**

There is no asset test applicable to FTB – Part A.

**WHAT IF I’M RECEIVING CHILD SUPPORT?**

If you are receiving child support income from your ex-partner you can receive up to \$1,445.40 per year before it affects your FTB – Part A payment.

For each extra child add \$481.80 to the above threshold. Any amount over the threshold will reduce your FTB – Part A by 50 cents in the dollar until the base rate of FTB – Part A is reached. For more information on the Child Support Scheme, please refer to Page 22.

**WHAT IF I’M SHARING THE CARE OF MY CHILDREN?**

If you have separated and are sharing the care of your children, your family assistance payments may be split. Note that you can only receive some Family Tax Benefit if you have care of your child for at least 35 per cent of the time.

If you have care of your child for between 14 and less than 35 per cent of the time, you are not entitled to family assistance payments. However, you may be entitled to other benefits normally associated with FTB – Part A, including Rent Assistance, the Health Care Card, and the lower threshold of the extended Medicare Safety Net.

If you require more information on how shared care affects your family assistance payments as well as information on the Child Support Scheme, visit the Department of Human Services website at [www.humanservices.gov.au](http://www.humanservices.gov.au).

**RENT ASSISTANCE**

Families who are paying private rent and receiving more than the base rate of Family Tax Benefit Part A, may be eligible to receive Rent Assistance. The rate is based on the number of children in the family, whether it is a single or couple parent family and the amount of rent paid.

<b>Family Situation</b>	<b>Maximum payment per fortnight</b>	<b>No payment if your fortnightly rent is less than:</b>	<b>maximum payment if your fortnightly rent is more than:</b>
Single, one or two children	\$144.06	\$143.64	\$335.72
Single, three or more children	\$162.96	\$143.64	\$360.92
Couple, one or two children	\$144.06	\$212.66	\$404.74
Couple, three or more children	\$162.96	\$212.66	\$429.94

Refer page 3.

### **LARGE FAMILY SUPPLEMENT**

You may also receive large family supplement with your FTB – Part A payment. It is paid at a rate of \$11.76 per fortnight, or \$306.60 per year, for your third and subsequent child.

### **MULTIPLE BIRTH ALLOWANCE**

Multiple birth allowance is paid to families who have triplets, quadruplets or more children born at the same time. It is payable until the children reach 16 years of age, or if at least three of the children are in full-time secondary or equivalent study until the end of the calendar year in which they turn 18. The allowance is paid at a rate of:

- \$140.84 per fortnight for triplets, or \$3,671.90 per year; or
- \$187.60 per fortnight for quadruplets, or \$4,891 per year.

The allowance is paid as part of your fortnightly FTB – Part A payment.

### **IMMUNISATION REQUIREMENTS**

From 1 July 2012, families need to have their young children immunised to receive the Family Tax Benefit Part A end of year supplement. The supplement, which is worth \$726.35 per child, will only be paid to families for the financial years that the children turn one, two and five years of age once their child is immunised.

Other changes include:

- The meningococcal C, pneumococcal and varicella ('chickenpox') vaccines will be included in the list of immunisations that are needed for a child to be immunised from 1 July 2013; and
- A combination vaccine for measles, mumps, rubella and varicella ('chickenpox') for children aged 18 months will be added to the National Immunisation program Schedule from 1 July 2013.

### **HEALTHY START FOR SCHOOL**

If you are a parent or carer receiving income support there is a requirement that your child undergoes a relevant health check to make sure that they are healthy, fit, and ready to learn before they start school.

These arrangements mean that for families on an income support payment, the

Family Tax Benefit – Part A end of year supplement is only paid for the year the child turns four if a health check, such as the Healthy Kids Check, is completed.

This requirement is helping to ensure that every four year old child in Australia has had a basic health check before they start school.

### **FAMILY TAX BENEFIT ADVANCE (FTB ADVANCE)**

A lump sum advance payment may be available to families receiving FTB – Part A by instalments. You may be eligible for a FTB Advance if your rate of FTB – Part A is equivalent to at least the base rate for one child aged under 18 years and repayment of the advance will not cause you to suffer financial hardship. The minimum advance amount is generally 3.75 per cent of the standard rate for one child under 13 years and up to 7.5 per cent of your annual FTB – Part A entitlement may be paid in advance at any one time, subject to a \$1,030.75 limit.

## **FAMILY TAX BENEFIT PART B (FTB – PART B)**

### **WHO QUALIFIES?**

Family Tax Benefit Part B (FTB – Part B) is a payment that gives assistance to single parent families and couple families where one parent is on a low income or is not in paid employment.

Many couple families receive this payment where one parent chooses to stay at home to care for the children or to balance some paid work with their caring responsibilities. It is designed to give particular assistance to families with children under five years of age although payments may continue until the youngest child turns 18. If the youngest child is between 16 and 18 the child must be in full-time secondary or equivalent study.

It is designed to provide support to the parent caring for the children and is paid per family (rather than per child).

You and/or your partner cannot receive FTB – Part B during a Paid Parental Leave period. FTB – Part B may be paid after the end of the Paid Parental Leave period.

### **THE RATES OF PAYMENT**

The rate of payment depends on the age of a family's youngest child. If a family's youngest child is aged under five, a higher rate applies. If a family's youngest child is aged five or over the lower rate applies.

#### **MAXIMUM RATES:**

##### **Age of youngest child - Maximum payment per fortnight**

- Under 5 years \$144.34;
- 5–15 years (or 16–18 if full-time secondary student) \$100.66.

### **THE INCOME TEST**

Single parents automatically receive the maximum rate of FTB – Part B if their income is \$150,000 per year or less. If their income is above \$150,000 they are not eligible for FTB – Part B.

For couple families, FTB – Part B is payable where the primary income earner has an adjusted taxable income of \$150,000 per year or less and the secondary earner's income (including consideration of the FTB – Part B Supplement) is below:

- \$25,623 per year if the youngest child is under five years of age; or
- \$19,929 per year if the youngest child is between five and 18 years of age.

The maximum rate of FTB – Part B is payable where the secondary earner's income is \$5,037 or less per year. Payments are reduced by 20 cents for every extra dollar of secondary earner income above this amount until the income limits above are reached.

In the case of couple families, income also includes Parenting Payment (Partnered). In addition, FTB – Part B families will be eligible for an FTB – Part B supplement of \$354.05 per family after income tax returns are lodged, if required. However, this payment, and any FTB top-up, will be used to pay any family assistance debt that your family has and can only be paid as a lump-sum after the end of the financial year.

### **RULES OF FTB PAYMENTS**

- Families that submit a change to their income estimate during the year may have their FTB rate adjusted automatically to help avoid an overpayment on reconciliation at the end of the year.
- The definition of adjusted taxable income for Family Tax Benefit includes the following income components: taxable income, adjusted fringe benefits, tax free pensions or benefits, target foreign income, reportable super contributions and total net investment losses less any deductible child maintenance expenditure.
- FTB payments can be made through Centrelink offices. Families can lodge a lump sum claim with Centrelink at the end of each financial year. If you and/or your partner are required to lodge a tax return, your claim will not be assessed until you do so.
- Since 1 January 2010, families who incur debts for failing to lodge tax returns (or failing to advise that they are not required to lodge tax returns) will have their FTB instalment payments stopped until their tax returns are lodged and their previous entitlements are reconciled. They may receive a lump sum once this reconciliation has occurred.

## **Schoolkids Bonus**

The Schoolkids Bonus is a new payment for Australian families with children at primary and secondary school to help out with education costs.

The Schoolkids Bonus will be automatically paid to eligible families in two separate instalments each year – before the start of Term One and Term Three – so parents have extra money in their pockets when they need it most.

### **RATE OF PAYMENT**



Eligible families will be paid the bonus automatically in January and July.

Each year, families will receive:

- \$410.00 per year for each child in primary school (two instalments of \$205.00); and
- \$820.00 per year for each child in high school (two instalments of \$410.00).

#### WHO QUALIFIES?

The Schoolkids Bonus will be available to families receiving FTB – Part A, for a child who is going to primary and secondary school as well as young people in school receiving Youth Allowance and some other income support and veterans' payments.

Eligibility for the Schoolkids Bonus is determined on 1 January (for the January payment) and 30 June (for the July payment) before each instalment is paid to families in January and July each year. Families who obtain FTB - Part A as a lump sum will receive their Schoolkids Bonus when their lump sum is assessed.

#### PARENTING PAYMENT

Parenting Payment is designed to provide income support to parents with sole or primary responsibility for caring for a young child or children. Parenting Payment can only be paid to one member of a couple.

#### WHO QUALIFIES?

To qualify, you must:

- have primary responsibility for the care of a child aged under six if you are partnered, aged under eight if you are single,
- satisfy part-time participation requirements of 30 hours per fortnight once your youngest child turns six years, unless exempt;
- not be receiving another income support payment such as Newstart Allowance or Austudy;
- have income and assets under a certain level; and

- satisfy the residence requirements.

Note:

From 1 January 2013 Parenting Payment recipients who were receiving the payment since before 1 July 2006 and were eligible under old rules, ceased to be eligible for the payment when their youngest child turns six years old (if they are partnered) or eight years old (if they are single). These changes mean that the Parenting Payment rules are now the same for everyone.

#### MAXIMUM RATES OF PAYMENT PAYMENT

- **Single parents** receive up to \$683.50 per fortnight.
- **Partnered parents** receive up to \$448.70 per fortnight.

If you and your partner are separated by illness, respite care or if your partner is in prison, contact Centrelink to find out if you are eligible for a higher rate of payment.

Telephone and Pharmaceutical Allowance may be payable.

Single and partnered parents who have reached the qualifying age for Age Pension receive the Pension Supplement (see Additional Payments section).

#### INCOME TEST

- Single parents with one child are able to earn up to \$176.60 per fortnight (add \$24.60 for each extra child) before the payment withdrawn at the rate of 40 cents for each dollar earned over \$176.60. See page 37 for Parenting Payment (Single) income table.
- Single parents are also eligible for the maximum rate of FTB - Part B if they have an income of \$150,000 or less.
- Partnered parents receiving Parenting Payment can earn up to \$62.00 per fortnight before their payment is withdrawn by 50 cents for each dollar earned over \$62.00. If they earn over

\$250.00 the payment is withdrawn by 60 cents for each dollar earned over \$250.00. The recipient's partner can earn \$842.00 per fortnight before the payment is withdrawn at 60 cents in the dollar.

- Partnered parents may also be eligible for FTB- Part B in addition to Parenting Payment. Parenting Payment (Partnered) received by the primary carer is treated as income under the usual FTB- Part B income test.

#### **UP TO WHAT INCOME AM I STILL ELIGIBLE?**

- Single parents may receive some Parenting Payment if their fortnightly income is less than \$1,914.35 plus \$24.60 for each eligible child after the first child.
- Partnered parents may receive some Parenting Payment if their fortnightly income is less than \$853.84 for the recipient, \$1,602.50 for the partner's income, or \$1,695.84 combined (these limits can be higher if the partner is also a pensioner).

#### **ASSETS TEST**

- Single parents may have assets, excluding the family home, worth up to \$192,500 for homeowners and \$332,000 for non-home owners, before their payment is affected. Over these thresholds Parenting Payment is not payable.
- For Partnered parents, the couple's combined assets, excluding the family home, may be worth up to \$273,000 for home-owners and \$412,500 for non home-owners, before their payment is affected. Over these thresholds Parenting Payment is not payable.

#### **OTHER ASSISTANCE**

People receiving Parenting Payment may also be eligible for extra help with the cost of Child Care Benefit approved child care through the Jobs, Education, and Training Child Care fee assistance (JETCCFA) program – see page 26.

## **Double Orphan Pension**

#### **WHO QUALIFIES?**

This payment is designed to provide additional

assistance to a family who is bringing up a double orphan. If you have care of a double orphan then you would be eligible for this payment, whether or not you receive Family Tax Benefit.

Double Orphan Pension may be payable for a child or children under 16 in the care of the guardian and full-time secondary dependent students 16 to 19 who do not already receive Youth Allowance where:

- both the parents have died; or
- one parent has died and the whereabouts of the other is unknown to the person claiming the payment; or
- one parent has died and the other is a long-term prisoner or patient of a psychiatric hospital or nursing home; or
- for refugee children under certain circumstances.

**Note:** A child who has been adopted is not considered to be a double orphan.

#### **RATE OF PAYMENT**

The rate is \$57.90 per fortnightly and is usually paid with Family Tax Benefit. It may be paid to a guardian or an approved care organisation.

#### **INCOME AND ASSETS TESTING**

There is no income or assets test for this payment.

## **Carer Allowance**

#### **WHO QUALIFIES FOR THE PAYMENT?**

Carer Allowance (adult) recognises the personal care needs of the care receiver and Carer Allowance (child) recognises the level of care required by the care receiver and the care provided by the carer. It may be paid to people who care for either an adult (16 or over) or a child (under 16). The Adult Disability Assessment Tool is used to assess eligibility for Carer Allowance (adult) and the Disability Care Load Assessment is used to assess eligibility for Carer Allowance (child), if the child's disability or medical condition is not on the List of Recognised Disabilities.

#### **RATE OF PAYMENT**

The basic rate of Carer Allowance is \$115.40 per fortnight.

**INCOME AND ASSETS TESTING**

There is no income or assets test for this allowance.

**CARING FOR PEOPLE WITH DISABILITY  
16 AND OVER**

Qualification for Carer Allowance (adult) requires an assessment of the care receiver using the Adult Disability Assessment Tool (ADAT). This assessment measures the level of care needed by an adult because of his or her disability, and is designed to provide access to Carer Allowance for carers of people with similar levels of disability, even where the cause and type of disability differ.

The ADAT consists of two components, a questionnaire for the carer and a questionnaire for a treating health professional to complete, each resulting in a score. To qualify for Carer Allowance (adult) the person must achieve a score of at least 30 under the ADAT with the Treating Health Professional (THP) component of the score being a minimum of 12.

**CARING FOR PEOPLE WITH DISABILITY WHO  
ARE UNDER 16**

A fortnightly payment of Carer Allowance is available; Qualification for Carer Allowance (child) first requires the child's condition to appear on the List of Recognised Disabilities.

When the child's condition is not on the List, the Disability Care Load Assessment is used to assess eligibility. This assessment considers the level of care required by the child or children with disability or medical condition, and the level of care provided by their carer. The carer and the child must live together in the same private residence. The carer will also receive a Health Care Card - in the name of the child only.

An ex-Carer Allowance (child) Health Care Card can be claimed by 16-25 year old full-time students who held a Carer Allowance Health Care Card on the day before their 16th birthday.

If the carer is not qualified for Carer Allowance (child) based on the level of care required, the

carer may still qualify for a Health Care Card if the child requires at least 14 hours per week of additional care and attention. The Health Care Card is issued in the name of the child or student and is not means-tested.

**Child Disability Assistance  
Payment**

The Child Disability Assistance Payment (CDAP) of \$1,000 is payable annually to recipients of Carer Allowance who are caring for a child under the age of 16 years on 1 July. Each eligible child cared for attracts a separate \$1,000 payment. CDAP is not regarded as income for the purposes of income tax or family assistance.

**CARER PAYMENT**

People who care for a person with disability, medical condition or who are frail aged may be eligible for a fortnightly payment. Carer Payment is paid to people who, because of the demands of their caring role, are unable to support themselves through substantial paid employment.

Carer Payment is paid at the same rate as the Age Pension. People receiving Carer Payment also receive the fortnightly Pension Supplement, in most cases a Pensioner Concession Card, and may be eligible for Rent Assistance (see Additional Payments Section).

**INCOME AND ASSETS TESTING**

The rate of Carer Payment is subject to the pension income and assets tests. The assessable income and assets of a person receiving Carer Payment and their partner (if applicable), must be below certain amounts for full or part pension to be payable.

**CARER PAYMENT (child)**

Qualification for Carer Payment (child) – recognises the impact of the significant care provided to children with disability or medical condition.

Carer Payment is available to carers of:

- a child with severe disability or severe medical condition; or
- two or more children with disability or medical condition; or
- a disabled adult and one or more children with disability or medical condition; or
- a child with severe disability or severe medical condition on a short-term or episodic basis; and
- where the level of care required is assessed as intense under the Disability Care Load Assessment (Child).

A person who has qualified for Carer Payment (child) for care of a child/children will automatically qualify for Carer Allowance for the child/children.

A person who has qualified for Carer Payment (child) for care of a child/children on a short-term or episodic basis will automatically qualify for a Health Care Card for this period.

## **CARER PAYMENT (Adult)**

Qualification for Carer Payment (adult) requires an assessment of the care receiver using the Adult Disability Assessment Tool (ADAT). The ADAT measures the level of care needed by an adult because of his or her disability, and is designed to provide access to Carer Payment for carers of people with similar levels of disability, even where the cause and type of disability differ.

The ADAT consists of two components, a questionnaire for the carer and a questionnaire for a treating health professional to complete, each resulting in a score. To qualify for Carer Payment (adult) the person must achieve a score of at least 25 under the ADAT with the Treating Health Professional (THP) component of the score being a minimum of 10.

## **CARER SUPPLEMENT**

An annual \$600.00 Carer Supplement is payable

to recipients of Carer Allowance for each person being cared for. An additional \$600.00 Carer Supplement is also payable to recipients of:

- Carer Payment; or
- Wife Pension and Carer Allowance; or
- Veterans' Affairs (DVA) Carer Service Pension; or
- Veterans' Affairs (DVA) Partner Service Pension with Carer Allowance.

Carer Supplement is paid to those who are receiving a qualifying payment and/or Carer Allowance on 1 July each year.

A person who receives a payment of Defence Force Income Support Allowance (DFISA) and a nil rate of a qualifying payment due to their DVA adjusted disability pension being assessed as an income is also eligible to receive this supplement.

## **SPECIAL BENEFIT**

Special Benefit is an income support payment available to people who are in financial hardship and who have no other means of support.

## **WHO QUALIFIES**

To qualify for Special Benefit an individual must:

- be in financial hardship; and
- be unable to earn a sufficient livelihood for themselves and their dependants because of age, physical or mental disability or domestic circumstances, or any other reason over which the person has no control; and
- not be entitled to any other income support payment; and
- be an Australian resident or the holder of an approved visa.

## **RATE**

The rate at which Special Benefit is paid is at the discretion of the Secretary but cannot exceed the amount of Newstart Allowance, Austudy or Youth Allowance that would be payable if the person was eligible.

## **INCOME AND ASSETS TESTING**

For long term cases (payment beyond three months), Special Benefit is not payable where the available funds of the individual are over \$5,000. For short-term cases (payment under three months), Special Benefit is not payable where

available funds exceed two weeks payment.

The value of in-kind support (such as free board and lodgings) and any income is treated as a direct deduction from the rate of Special Benefit paid.

Under the assets test, Special Benefit is not payable if the person has assets, excluding the family home, worth more than \$192,500 for single homeowners and \$332,000 for single non-homeowners.

## **CRISIS PAYMENT**

Crisis Payment is a one-off payment available to income support recipients who are in severe financial hardship.

### **WHO QUALIFIES**

Crisis Payment is available to individuals who:

- are forced to leave their home due to extreme circumstances, such as domestic violence or a natural disaster, and have established or intend to establish a new home; or
- remain in their home after removal of a family member due to domestic or family violence; or
- are released from gaol or psychiatric confinement after being charged with an offence and serving at least 14 days; or
- are humanitarian entrants who arrive in Australia on or after 1 January 2008 on a qualifying humanitarian visa.

### **RATE**

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

## **THE CHILD SUPPORT SCHEME**

### **WHAT IS THE CHILD SUPPORT SCHEME?**

The Child Support Scheme exists to ensure that parents provide an adequate level of financial support for their children following separation. The Child Support Scheme is administered by Child Support within the Department of Human Services. The Scheme:

- works out how much child support should be paid; and
- assists parents in collecting and transferring payments where they need help.

### **WORKING OUT CHILD SUPPORT PAYMENTS**

Child support payments are sometimes referred to as 'maintenance' or 'child maintenance'. There are a number of options available to work out how much child support should be paid. If either parent applies to Child Support, a formula is generally used to work out how much should be paid. The formula is based on research into the costs of raising children, and takes into account a range of things in working out payments including;

- both parents incomes;
- the amount of care they provide for their children; and
- any natural or adopted children in a new relationship.

Parents can also register their own agreement with Child Support that says how much child support will be paid. There are certain rules that apply in order to register your own child support agreement.

### **YOUR PAYMENT OPTIONS**

If you have a formula assessment or have come to your own child support agreement, you can transfer child support privately or ask Child Support to transfer the payments.

### **WHERE TO GO FOR MORE INFORMATION**

Child Support is able to give you information about how the Child Support Scheme works and how any child support payments you receive will affect any of your payments. You can call Child Support on 13 11 07.

## **CHILD CARE BENEFIT (CCB)**

Child Care Benefit (CCB) is a payment from the Australian Government that helps you with the cost of your child care.

**WHO IS ELIGIBLE?**

You can get CCB if you are a parent, relationship parent, foster parent or grandparent with a child in your care who is attending child care services approved for CCB by, or registered with, the Australian Government.

You can get CCB if:

- you have a child in your care who meets the immunisation requirements (or have an exemption); and
- you or your partner (if you have one) meet residency requirements (or have an exemption); and
- your child attends CCB approved or registered care and you have the liability to pay for the cost of your child care.

Please note: If your employer contributes towards some or all of your child care costs through salary sacrificing or salary packaging, you will need to determine who has the liability for the costs. The issue of liability depends on who is obligated to pay for the child care fees.

**HOW MUCH CAN I GET?**

Your entitlement to CCB depends on your income, number of children in care, the type and amount of care you use and whether you use care for work-related purposes.

**WHY DOES THE TYPE OF CARE MATTER?**

If your care is not CCB approved or registered care you cannot be paid CCB.

**WHAT IS CCB APPROVED CARE?**

- It includes long day care, family day care, outside school hours care (before and after school care and vacation care), occasional care and in home care.
- The child care is approved for CCB by the Australian Government because it meets certain standards and requirements. This includes having a license to operate, qualified and trained staff, being open certain hours, and meeting health, safety and other quality standards. Approved child care services are able to receive CCB on the behalf of families to reduce their child care

fees. Your service can tell you if they are approved to receive CCB. To find an approved provider in your area call the Child Care Access Hotline on 1800 670 305 (TTY 1800 639 327) or search the [www.mychild.gov.au](http://www.mychild.gov.au) website.

**WHAT IS REGISTERED CARE?**

- It is when you pay grandparents, relatives, friends or nannies to care for your child and can also include care provided by individuals in private preschools, kindergartens and some occasional care and outside school hours care services.
- The carer must be registered with Centrelink.
- Families using registered care can receive some CCB but cannot claim the Child Care Rebate (CCR).
- Carers who want to know more about being registered should contact the Department of Human Services on 13 11 07.
- To find out if your carer is registered, ask your carer in the first instance.

**HOW MANY HOURS CAN I CLAIM?**

The number of hours you can claim CCB depends on what type of care you use and for what reason.

**Listed below are the types of care and the number of hours you can get each week:**

- **CCB APPROVED CARE**
  - All eligible families can get CCB for up to 24 hours per child per week.
  - Eligible families using work or study or training related child care can get CCB for up to 50 hours a week provided both they and their partner meet the work, training, study test for at least 15 hours per week or 30 hours per fortnight or have an exemption.
  - Eligible grandparents who are the primary carers of their grandchildren are exempt from the work, training, study test.
- **REGISTERED CARE**
  - Families can get CCB for up to 50 hours per week for work or study or training related care provided they meet the work, training, study test at some time

during the week child care is used or have an exemption. No minimum number of hours is required.

**• CARE NOT CCB APPROVED OR REGISTERED**

– Nil.

**WHAT ARE THE CONDITIONS?**

You can claim up to 50 hours of CCB if you use CCB approved or registered child care because you are:

- working (including paid full-time, part-time or casual work, self-employed, paid leave, unpaid sick leave, paid or unpaid parental leave and setting up a business);
- actively looking for paid work;
- studying or training (including voluntary or unpaid work to improve your skills);
- a grandparent with primary care for a grandchild;
- a person with a disability; or
- caring for a child or adult with a disability.

If you have a partner, each of you must meet one of these requirements to claim CCB for up to 50 hours child care per child per week.

**ARE THERE EXCEPTIONS?**

Some family crisis situations might also mean you can claim CCB for more than 24 hours of child care a week. Some families may have work commitments that mean they need more than 50 hours of child care a week. Additional assistance is available in special circumstances and parents should speak to their service or call the Department of Human Services on 13 61 50.

**CCB APPROVED CARE - MAXIMUM RATE OF CHILD CARE BENEFIT**

If your family income is less than \$41,026 a year and you use CCB approved care, you may get the maximum rate of CCB. If you are eligible for the maximum 50 hours per child per week and your child is not yet school aged you can receive up to \$3.90 per hour for a non-school child (\$195.00 for a 50 hour week):

**REGISTERED CARE – MAXIMUM RATE OF CHILD CARE BENEFIT**

Your family income does not affect the amount you get.

	<b>2012-13</b>
Hourly rate for a non-school child	\$0.652
Maximum rate of CCB for 50 hours of care per week for each non-school child	\$32.60

**WHAT IF MY CHILDREN ARE SCHOOL-AGED?**

For both approved and registered care, rates for children are 85 per cent of the rates for non-school children.

**CHILD CARE BENEFIT INCOME LIMITS**

As your income increases above \$41,026, the amount of CCB for approved child care decreases. This table shows the income limits beyond which CCB is not payable:

	<b>2012-13</b>
<b>Children in care</b>	<b>Income limits</b>
1	\$142,426
2	\$147,594
4	\$166,656 (+ \$31,495 for each extra child in care)

**EXCEEDING THE INCOME THRESHOLD**

If your income is above the income limits shown in the table above, you will not receive any CCB. If your CCB entitlement is zero due to income you may still be eligible for the Child Care Rebate (CCR).

**HOW IS CHILD CARE BENEFIT PAID?**

Depending on whether you use CCB approved or registered care, you can choose how you get your CCB paid to you. For CCB **Approved Care**, you can have your CCB paid in one of two ways:

1. All of your CCB as reduced fees - your CCB will be paid directly to your child care service who will pass it to you in the form of fee reductions so you pay less in fees. You will have to pay any 'gap' in outstanding fees. This may suit you best if your family income is stable and unlikely to change.

2. Lump sum - you will pay full child care fees to your child care service during the year and after the end of the income year you may make a claim for CCB as a lump sum.

**Note:** You must claim CCB as reduced fees if you want to receive your CCR as a fortnightly or quarterly payment even if your CCB entitlement is zero due to income. If you choose to receive your CCB as a lump sum, any CCR will also be paid as a lump sum at the end of the financial year after you have claimed your CCB.

For **Registered Care**, CCB cannot be paid to the service – you must claim it directly from Centrelink.

- To claim CCB for registered care, you will need to fill in a form (Claim for Child Care Benefit for Registered Care form – FA018 available from the Department of Human Services) and provide your child care receipts to Centrelink. You can claim at any time during the year within 12 months from when the care was provided. The money will be paid into your bank or credit union account.
- Registered carers cannot receive CCB on behalf of families.

If you use a combination of CCB approved care and registered care you need to claim CCB separately for each type of care.

### **SPECIAL ARRANGEMENTS FOR GRANDPARENTS WHO CARE FOR THEIR GRANDCHILDREN**

Grandparent CCB (GCCB) helps grandparents who are the primary carers for their grandchildren and who receive an income support payment. GCCB pays the full cost of child care fees for each child in approved care for up to 50 hours a week.

Grandparents will need to meet the CCB eligibility requirements to claim GCCB.

Eligible grandparents not in receipt of an income support payment and who are the primary carers for their grandchildren may

be exempted from the work, training, study test to receive CCB for up to 50 hours for each grandchild in CCB approved child care each week.

### **CHILD CARE REBATE (CCR)**

The CCR helps eligible working families with the cost of child care. The CCR covers 50 per cent of out-of-pocket child care expenses for approved child care, up to the annual cap. For the 2012-13 financial year, the CCR annual cap is \$7,500 per child per year. Out-of-pocket expenses are your total child care fees less your CCB and Jobs, Education and Training Child Care fee assistance (if applicable).

#### **WHO IS ELIGIBLE?**

You can get the CCR if you are:

- eligible for CCB (entitled at a rate of zero or more)\*; and
- you are using a CCB approved child care service; and
- both you and your partner are working, looking for work, studying or training or doing voluntary work to improve your work skills at some time during a week or have an exemption. No minimum number of hours is required.

**\*Note:** There is no income test for the CCR. If you are eligible for CCB, but your CCB entitlement is zero due to income, you may still be eligible for the CCR.

#### **FOR WHAT TYPE OF CARE?**

To be eligible for the CCR, your child must attend CCB approved care. CCB approved care includes long day care, family day care, outside school hours care (before and after school care, vacation care), occasional care and in home care.

#### **INCOME AND ASSETS TESTING**

There is no income or assets test for this rebate.

#### **HOW IS THE CHILD CARE REBATE PAID?**

There are four ways to receive your CCR:



1. Direct to your CCB approved child care service paid fortnightly.
2. Direct to your bank account paid fortnightly.
3. Quarterly payments to your bank account.
4. Annual payments to your bank account.

When you choose a payment option, this option will be applied for the entire financial year, unless exceptional circumstances apply.

### **FORTNIGHTLY PAYMENTS**

From July 2011, you have the option to receive your CCR paid fortnightly either directly to your child care service provider or directly to your nominated bank account.

The frequency of the fortnightly payment depends on how frequently your child care service provider submits your child care attendance records. For some families, this will mean a fortnightly payment but for others it will actually be paid weekly.

Where you are receiving the higher than zero rate of CCB and you choose the CCR fortnightly payment option, the Family Assistance Office will withhold 15 per cent of the payment to ensure that you do not accumulate a debt or overpayment within a financial year. The balance of these funds withheld will be reconciled at the end of the financial year (when your tax returns have been lodged and all your child care attendance information has been received).

Any outstanding amounts will be paid as a direct payment to your bank account.

Where your CCB entitlement is zero you will receive your full 50 per cent CCR as a fortnightly payment up to the annual cap. As you do not receive CCB during the year, there is not risk of a debt after the end of the financial year reconciliation process.

### **QUARTERLY PAYMENTS**

If you chose to receive your CCR as a quarterly payment, they will be paid once Centrelink has

received child care attendance details from your CCB approved child care service/s for the quarter. If you already receive your CCR as a quarterly payment then this will continue unless you nominate to receive fortnightly payments.\

At the end of the financial year, the CCR will be reconciled against your actual income and adjusted for the financial year. Payment of the last quarter of the CCR will be "held" until CCB reconciliation occurs (when your tax returns have been lodged and all your child care attendance information has been received). This will then be used in any adjustments as part of the reconciliation. The CCR entitlement is paid directly into your bank account.

If you want to receive your CCR as a fortnightly or quarterly payment, you must claim CCB as reduced fees, even if you are eligible for CCB but your CCB entitlement is zero due to income.

### **ANNUAL PAYMENT**

Your CCR will be paid directly to your nominated bank account as a lump sum, once you have claimed CCB as a lump sum, you and your partner's tax returns have been lodged and your child care attendance has been received. This payment option is only available if you receive your CCB for approved child care as a lump sum payment.

Note: If you were not eligible for CCB for approved care, you will not be able to get the CCR.

### **JOBS, EDUCATION AND TRAINING CHILD CARE FEE ASSISTANCE (JETCCFA)**

#### **WHAT IS JETCCFA?**

If you are on an income support payment you may be able to get JETCCFA. This is a payment to help you with the cost of your CCB approved child care by paying some of the 'gap fee' not covered by CCB while you are working, training or studying so you can enter or re-enter the workforce. The number of JETCCFA hours that you are approved for cannot exceed your limit of CCB hours (24 or 50). The 'gap fee' is the difference between the amount you are charged and the

amount you get for CCB.

### **WHO QUALIFIES?**

JETCCFA is only available for parents who:

- use CCB approved child care;
- receive CCB at the maximum rate;
- have an approved Centrelink Employment Pathway Plan; and
- receive an eligible Centrelink payment.

Eligible Centrelink payments include:

- Newstart Allowance;
- Parenting Payment;
- Widow Allowance;
- Widow B Pension;
- Carer Payment;
- Partner Allowance;
- Community Development Employment Project Participant Supplement;
- Youth Allowance (for jobseekers);
- A means tested ABSTUDY payment; and
- Special Benefit (in certain circumstances).

To find out more about JETCCFA contact the Department of Human Services on 13 11 07 or visit [www.humanservices.gov.au](http://www.humanservices.gov.au).

## **ASSISTANCE FOR ISOLATED CHILDREN (AIC)**

### **WHO QUALIFIES FOR THIS PAYMENT?**

Assistance for Isolated Children (AIC) is paid in recognition of the difficulties of studying for children in isolated areas. Families of primary, secondary, and under 16 year old tertiary students who do not have reasonable daily access to an appropriate government school, primarily because of geographic isolation can receive assistance. An appropriate state school is one that offers tuition at the year or grade for which the student is qualified to enrol.

If a student has a disability or other health-related condition or a special education need that requires a special school program, facilities or environment, an appropriate state school will be one that can provide access to those things.

Assistance can be provided:

- for children who must board away from home in a school, hostel, or privately;
- to maintain a second home so that a student can access school daily; or
- for students enrolled in full-time studies in an approved distance education course.

### **RATES**

- The total Boarding Allowance maximum rate is \$8,919 per year. This is made up of a basic part that is not means tested of \$7,487 and an additional part that is means-tested, of \$1,432 (see below).
- Second Home Allowance (limited to a maximum of three students) is \$218.09 per fortnight, per student.
- Distance Education Allowance will be \$3,743 per year for a primary or secondary school aged child.
- Pension Education Supplement for students under 21 years who receive a Disability Support Pension or Parenting Payment (single) and who are studying (below secondary level) of \$62.40 per fortnight.

### **INCOME TEST**

- There is no income test on Basic Boarding Allowance, Distance Education Allowance or Second Home Allowance.
- Additional Boarding Allowance reduces by \$1.00 for each whole \$5.00 of parental income over \$47,815. Once adjusted parental income exceeds \$54,955 only Basic Boarding Allowance is payable.

### **ASSETS TEST**

There is no assets test for AIC.

### **HOW DO I CLAIM AIC?**

The AIC Claim Form and Brochure can be downloaded from the Department of Human Services website [www.humanservices.gov.au](http://www.humanservices.gov.au) or are available from by contacting the AIC enquiries line on 13 11 07.

- You should lodge your claim by the closing date. Centrelink will assess completed claim forms within 21 days of lodgement.

**AIC CLOSING DATES**

Claims must be lodged by 31 December of the year of study. However, applicants can register intent to claim AIC by contacting Centrelink by 31 December of the year of study.

The AIC claim must be received by Centrelink within 13 weeks of the 'intent to claim' being registered, or by 31 December of the study year, whichever is the later.

Regardless of the circumstances, AIC is not payable if no claim is lodged, or intent to claim is registered, by 31 December of the year of study.

# Additional benefits, payments and services

## CONCESSION CARDS

Some payments from Centrelink will automatically entitle you to either a Pensioner Concession Card (PCC) or a Health Care Card (HCC). These cards may provide the cardholder and their dependents with access to Pharmaceutical Benefits Scheme (PBS) prescription items at a cheaper rate and a lower Extended Medicare Safety Net threshold.

The Pensioner Concession Card may also entitle the cardholder and their dependants to access a range of other concessions provided by the Commonwealth Government, including:

- bulk-billed GP appointments, at the discretion of the GP;
- free hearing assessments and hearing rehabilitation, including the supply and fitting of free hearing aids from a range of service providers;
- low-cost maintenance of hearing aids and a regular supply of batteries; and
- a 50 per cent discount on mail redirection services provided by Australia Post.

It may also be used by state, territory and local governments, or private organisations, to provide cardholders with other discounts on things like utilities, council rates, motor vehicle registrations, public transport, rail travel and additional health, education and recreation concessions.

## LOW-INCOME HEALTH CARE CARD

If you are on a low income, you may qualify for a low-income Health Care Card.

## TO QUALIFY

To qualify you must meet an income test based on your gross income for the eight weeks immediately before your claim for the card.

For the period 20 March 2013 to 19 September 2013, your income must be less than:

- \$497.00 a week for a single person (no children);
- \$862.00 a week for a couple (combined) (no children);
- \$862.00 a week for a single person with one dependent child; and
- For each additional dependent child add \$34.00 a week.

## THE PHARMACEUTICAL BENEFITS SCHEME (PBS) SAFETY NET AND CO-PAYMENT ARRANGEMENTS

A wide range of prescription medicines are subsidised through the PBS. Concession card holders (single person or couple (combined)) will usually need to pay only \$5.90 toward their PBS prescriptions. Once they reach the concessional safety net threshold of \$354.00, they will usually receive any further PBS prescriptions without charge for the remainder of the calendar year.

Those who do not have a concession card will usually need to pay no more than \$36.10 toward their PBS prescriptions. Once they reach the general safety net threshold of \$1,390.60, this co-payment reduces to \$5.90 for the remainder of the calendar year.

These payments and thresholds are reviewed on 1 January each year.

Further information on the Pharmaceutical Benefits Scheme can be obtained by phoning free call 1800 020 613.

## PHARMACEUTICAL ALLOWANCE (PHA)

### WHO QUALIFIES?

Pharmaceutical Allowance (PhA) is paid to certain income support recipients to help with the cost of prescription medicines. Details of the

conditions under which PhA is paid is outlined in the publication 'A Guide to Australian Government Payments'.

Most eligible pensioners, and other income support recipients who have reached the qualifying age for Age Pension, receive the Pension Supplement, not Pharmaceutical Allowance.

#### **RATE**

PhA rates are:

- Single - \$6.20 per fortnight; and
- Couple - \$3.10 per fortnight for each eligible member.

### **Utilities Allowance**

The Utilities Allowance is a non-taxable, quarterly payment to assist certain income support recipients with utilities bills such as gas and electricity.

Utilities Allowance is paid to recipients of Widow Allowance and Partner Allowance who are under the qualifying age for Age Pension, and to Disability Support Pension recipients under 21 years of age without children.

Most eligible pensioners, and other income support recipients who have reached the qualifying age for Age Pension, receive the Pension Supplement, not Utilities Allowance.

#### **RATE**

From 20 March 2013, Utilities Allowance rates are:

- Single - \$573.20 a year; and
- Couple - \$286.60 a year for each eligible member.

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

### **TELEPHONE ALLOWANCE**

Telephone Allowance is a non-taxable, quarterly payment to assist certain income support recipients with the cost of maintaining a telephone service.

To be eligible for Telephone Allowance, you

must have a telephone line or mobile phone number connected in your or your partner's name. Most eligible pensioners, and other income support recipients who have reached the qualifying age for Age Pension, receive the Pension Supplement, not Telephone Allowance.

#### **RATE**

The current rates of Telephone Allowance are:

- Single - \$102.40 per year; and
- Couple - \$51.20 per year for each eligible member.

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

The higher rate of Telephone Allowance is:

- Single - \$153.60 per year; and
- Couple - \$76.80 per year for each eligible member.

### **Pensioner Education Supplement**

#### **WHO QUALIFIES FOR THE PAYMENT?**

Eligible pensioners who undertake study may qualify for the Pensioner Education Supplement to assist with some of the ongoing costs of study. This payment is intended to help with the costs of studying. You may be eligible for the Pensioner Education Supplement if you are undertaking an approved course of education and you are receiving:

- Parenting Payment Single;
- Disability Support Pension;
- Widow B Pension;
- Widow Allowance;
- Wife Pension (if the partner receives Disability Support Pension);
- Special Benefit (if the person is a single parent);
- Parenting Payment Partnered, Newstart Allowance or Youth Allowance (other) in limited circumstances; or
- Certain Veterans' Affairs (DVA) pensions or payments (Contact DVA on 13 32 54 for further information).

Recipients of the Pensioner Education Supplement may also qualify for additional supplementary payments such as the Education Entry Payment of \$208.00. Eligible Veterans' Affairs pensioners may claim Education Entry Payment from DVA.

#### **RATE**

The rate of Pensioner Education Supplement is \$62.40 a fortnight. A part rate of \$31.20 a fortnight may be available to students undertaking a concessional study load.

#### **INCOME AND ASSETS TESTING**

The Pensioner Education Supplement is not subject to an income and assets test.

### **Rent Assistance for families**

Rent Assistance helps families who pay private rent or rent in community housing (not public housing rent) or similar payments to landlords for accommodation. Proof of the amount of rent paid is required.

#### **WHO QUALIFIES FOR THE PAYMENT?**

You may qualify for Rent Assistance if you are paying more than a threshold amount of rent per week for:

- rent (but not in public housing); or
- services and maintenance fees in some retirement villages; or
- fees paid for the use of a site for a caravan or other accommodation, or to moor a vessel, that you occupy as a home.

Rent Assistance may be payable to recipients of Family Tax Benefit - Part A who are receiving more than the base rate. Parents who are not eligible to receive FTB Part A because they have less than 35 per cent care may still be eligible for Rent Assistance if they have care for between 14 and less than 35 per cent of the time.

Rent Assistance is generally not payable during any period of absence from Australia unless the customer continues to receive FTB - Part

A at greater than the minimum rate during a temporary absence from Australia of up to 6 weeks. If the trip extends longer than 6 weeks, Rent Assistance payments will recommence once they are back in Australia and start receiving more than the base rate of FTB - Part A.

#### **HOW DO I CLAIM?**

To claim Rent Assistance you can give Centrelink a copy of your current written lease or tenancy agreement. If you do not have a written lease or tenancy agreement you can obtain a Rent Certificate from a Centrelink office or by calling 13 11 07.

Complete the Rent Certificate form and be sure to give all the details of how much you pay in rent and who you pay it to. You need to ask your landlord to sign the Rent Certificate. If you wish to receive Rent Assistance, you should ask to get your FTB as fortnightly payments because Rent Assistance cannot be paid through the tax system.

#### **RENT ASSISTANCE RATES**

Rent Assistance is paid at the rate of 75 cents for each dollar of rent paid above the rent threshold, up to specified maximum rates. The amount of Rent Assistance you will receive depends on things like how many children you have, and whether you are partnered or single.

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 for people with children – thresholds and rates (20 September 2012 to 19 March 2013)

**Rent Assistance for people with children – thresholds and rates (20 March 2013 to 30 June 2013)**

<b>Maximum payment per fortnight</b>	<b>Amount per fortnight</b>
Single, 1 or 2 children	\$144.06
<i>Single, 3 or more children</i>	\$162.96
<i>Couple, 1 or 2 children</i>	\$144.06
<i>Couple, 3 or more children</i>	\$162.96
<b>Rent threshold to qualify for payment</b>	<b>Amount per fortnight</b>
Single, 1 or 2 children	\$143.64
<i>Single, 3 or more children</i>	\$143.64
<i>Couple, 1 or 2 children</i>	\$212.66
<i>Couple, 3 or more children</i>	\$212.66
<b>Minimum rent to get maximum payment</b>	<b>Amount per fortnight</b>
Single, 1 or 2 children	\$335.72
<i>Single, 3 or more children</i>	\$360.92
<i>Couple, 1 or 2 children</i>	\$404.74
<i>Couple, 3 or more children</i>	\$429.94

**Mobility Allowance**

Mobility Allowance is a non-means tested payment to encourage self-help and financial independence by providing assistance to people with a disability who are in employment, looking for work or undergoing vocational training and who, because of their disabilities, are unable to use public transport without substantial assistance.

**WHO QUALIFIES?**

You may qualify for the standard rate of Mobility Allowance if you:

- are aged 16 years or over;
- have a disability which prevents you from using public transport without substantial assistance;
- are undertaking an approved activity such as job search or any combination of paid work, voluntary work and vocational training for 32 hours every four weeks;
- are required to travel to and from home in order to undertake the activity; and
- do not receive assistance under the Vehicle Assistance Scheme or the Motor Compensation Scheme (both administered by the Department of Veterans' Affairs).

You do not have to be receiving a primary income support payment to qualify for the standard rate of Mobility Allowance.

A medical report to be completed by your treating doctor must be included with the claim. Both the claim and the medical report should be returned to a regional office with proof of identity and residency details as soon as possible.

You may qualify for a higher rate of Mobility Allowance if you satisfy the basic eligibility criteria, are receiving Newstart Allowance, Youth Allowance (other), Parenting Payment or the Disability Support Pension and are:

- working 15 hours or more per week for wages at or above the minimum wage; or
- working 15 hours or more per week for wages determined under the Supported Wage System; or
- looking for such work under an agreement with an employment services provider.

**RATE**

The standard rate of Mobility Allowance is of \$87.00 per fortnight and is not taxable. The higher rate of Mobility Allowance is \$121.80 per fortnight. A lump sum advance equal to six months Mobility Allowance can be paid once per year.

**INCOME AND ASSETS TESTING**

Mobility Allowance is not subject to an income and assets test.

**Remote Area Allowance**

Remote Area Allowance is paid in recognition of the additional costs incurred by social security income support customers who live in remote areas and their exclusion, in many cases, from the benefits of the zone tax offsets which are available to taxpayers living in remote areas.

**WHO QUALIFIES?**

You may qualify if you receive an income support payment and live in a designated remote area.

**RATE**

Remote Area Allowance is paid fortnightly at the rate of \$18.20 (single) or \$15.60 each (couple) plus \$7.30 for each Family Tax Benefit (FTB) or regular care (RC) child. Remote Area Allowance is not indexed.

Remote Area Allowance is paid automatically with your income support payment when you move to a designated remote area and give the Department of Human Services your address.

A person may receive both Remote Area Allowance and the zone tax offset through the Australian Taxation Office in any given year (for example, participation in part-time seasonal work). However, Remote Area Allowance reduces, on a dollar-for-dollar basis, the amount of the zone tax offset that would otherwise be received.

## Household Assistance Package

### Clean Energy Advance

The Clean Energy Advance is a tax exempt payment, paid as a lump sum to income support recipients, pensioners, families receiving Family Tax Benefit payments and Seniors Supplement recipients, providing they meet eligibility requirements. The Clean Energy Advance covers the period between the introduction of the carbon price and the start of ongoing assistance through the Clean Energy Supplement.

The Clean Energy Advance helps low and middle income households meet the initial impacts of carbon pricing on living expenses and was paid before the carbon price was introduced on 1 July 2012. Eligible customers received the Clean Energy Advance automatically in May and June 2012.

People who started to receive an eligible government payment after 1 July 2012 will receive a pro-rata amount. Families who chose to receive their Family Tax Benefit payments at the end of the financial year will receive the Clean Energy Advance with their lump sum of Family Tax Benefit after they lodge their tax returns.

People receiving youth or student payments, or receiving Disability Support Pension and aged under 21 without dependent children, may receive a second Clean Energy Advance payment in July 2013.

This extra Clean Energy payment will provide assistance for a further six month period before their Clean Energy Supplements commence on 1 January 2014.



## Clean Energy Supplement

The Clean Energy Supplement provides ongoing assistance to eligible recipients of government payments.

It provides regular assistance for low and middle income households to meet the impacts of carbon pricing on living expenses.

The Clean Energy Supplements are payable:

### From March 2013 to:

- pensioners – singles will receive \$13.50 fortnightly or around \$351 annually. Couples will receive \$20.40 fortnightly or around \$530 annually. Part rate pensioners receive the same amount as maximum rate pensioners;
- recipients of Newstart, Sickness, Widow and Partner Allowances- singles will receive up to \$9.10 fortnightly or around \$236 annually. Couples will receive \$15.20 fortnightly or around \$394 annually;
- Parenting Payment Single recipients will receive \$11.60 per fortnight or around \$301 annually; and
- Parenting Payment Partnered recipients will receive \$7.60 each per fortnight or around \$197 annually.

### From 20 June 2013 to:

- Seniors Supplement recipients will receive \$87.75 per quarter or around \$351 annually for singles and \$132.60 per quarter or around \$530 for a couple.

### From 1 January 2014 to:

- Youth and students – recipients of Youth Allowance, Austudy, ABSTUDY and people receiving Disability Support Pension and aged under 21 without dependent children. These rates vary according to payment type.

## Low Income Supplement

The Low Income Supplement (LIS) is an annual tax-exempt payment of \$300.00 that can be claimed by low-income households that do not receive adequate assistance through tax cuts and increases to government payments delivered through the Household Assistance Package.

Claims for the Low Income Supplement can be made from 1 July 2012 and customers will need to reapply each year.

In order to be eligible for the LIS, a person must meet the following 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; and
- \$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 tax liability of less than \$300.00 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 household assistance;
- claimant must be an Australian resident or special category visa holder residing in Australia; and
- claimant must have been in Australia for at least 39 weeks of the previous financial year.

Customers can apply for the Low Income Supplement through Centrelink. More information is available at [www.humanservices.gov.au/householdassistance](http://www.humanservices.gov.au/householdassistance).

## Low Income Family Supplement

The Low Income Family Supplement (LIFS) is an annual tax-exempt payment of \$300.00 that can be claimed by low-income households that do not receive adequate assistance through tax

cuts and increases to government payments delivered through the Household Assistance Package.

Claims for the Low Income Supplement opened from 1 January 2013 and customers will need to reapply each year.

In order to be eligible for the LIFS, a person must meet the following basic conditions of eligibility:

- adjusted taxable income for the previous financial year was below:
- \$60,000 for a single person or a couple with a dependent child.
- claimant and their partner was either not required to pay tax in the previous financial year or had a tax liability of less than \$300.00 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 (other than Family Tax Benefit) or other government payment that attracts household assistance.
- claimant must be an Australian resident or special category visa holder residing in Australia.
- claimant must have been in Australia for at least 39 weeks of the previous financial year.
- The claimant or their partner (if applicable) has not received a Low Income Supplement this financial year.

Customers can apply for the Low Income Family Supplement through Centrelink. More information is available at [www.humanservices.gov.au/householdassistance](http://www.humanservices.gov.au/householdassistance).

## **The Essential Medical Equipment Payment (EMEP)**

The Essential Medical Equipment Payment is an annual payment to help meet the additional home energy costs under the carbon price of running essential medical equipment, or medically required heating and/or cooling.

### **WHO QUALIFIES?**

The 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 payment of the energy account.

### **HOW DO I CLAIM?**

The Essential Medical Equipment Payment can be claimed through Centrelink or the Department of Veterans' Affairs (DVA) for those who hold a DVA card. Once claimed, the Essential Medical Equipment Payment will be paid annually until the person's circumstances change.

### **RATE**

For more information about the EMEP, including the list of eligible equipment and the medical heating and/or cooling criteria visit the EMEP page at: [www.humanservices.gov.au/customer/services/centrelink/essential-medical-equipment-payment](http://www.humanservices.gov.au/customer/services/centrelink/essential-medical-equipment-payment).

## **Financial Information Service**

### **WHO QUALIFIES FOR THE SERVICE?**

The Financial Information Service (FIS) is a free service to help anyone improve their standard of living by using their own resources to best advantage.

### **WHAT ARE THE BENEFITS?**

FIS officers can explain how your income and assets will be treated under the Social Security income and assets tests.

Information provided by FIS officers is intended to give you an idea of the financial options that may be open to you and of the general principles

you will need to take into account when making investment decisions. FIS officers cannot, however, recommend or give you an opinion on a particular investment or investment type; nor can they make financial decisions for you. Call the Department of Human Services on 13 23 00 to make an appointment to see a FIS officer.

## **Claiming a Payment**

### **COMPLETE A CLAIM FORM**

Before you can receive any payment, you must fill in a claim form. Most family payment claims can be lodged online through Centrelink website or [www.humanservices.gov.au](http://www.humanservices.gov.au).

Claims can also be lodged with forms. Forms are available at your local Centrelink office or you can ring the Department of Human Services on 13 61 50 and ask for a claim form to be mailed to you. You should complete the claim form and lodge it as soon as possible.

### **INTERVIEW**

When applying for payments, you may be interviewed by a Centrelink officer. You should bring proof of identity, age, birth of children, residence, income and assets details and any other information that is requested.

If you have a partner, your partner may also have to attend the interview. Remember to ask when you telephone what you need to bring if you have to attend an interview.

A Centrelink officer can visit you at home if you are having difficulty getting to a Centrelink office because of illness, physical difficulties or transport problems, or if you would prefer to see a social worker in the privacy of your own home.

### **CAN'T SPEAK ENGLISH?**

To speak to Centrelink in a language other than English, call 13 12 02. Calls from a home phone to the service 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 from public and mobile phones may be charged at a higher rate.

### **Claim outcome**

You will receive a letter from Centrelink – Family Assistance telling you the outcome of your claim. If you are eligible, the letter will tell you how much you will get paid.

### **What if you disagree with a decision?**

There are things you can do if you think Centrelink has made an incorrect decision about your Centrelink or Family Assistance payment or your child support assessment:

- Firstly, you should contact the person who made the decision and ask for the decision to be reviewed. This person should explain why the decision was made, and give you an opportunity to add any new information you might have. If that person thinks the original decision is not correct, he or she can change it immediately.
- Secondly, you can ask for a review of the decision by an Authorised Review Officer (for Centrelink and family assistance payments) or a Child Support Assessment Objections Officer (for child support assessment matters). These Officers are people who have had no previous involvement in the case. If they believe the decision is not correct, based on the legislation or policy, they can change it.
- Thirdly, you can appeal to an independent body, the Social Security Appeals Tribunal (SSAT). The SSAT can only look at a disputed decision after it has been reviewed by an Authorised Review Officer or a CSA Objections Officer. It has the power to change a decision.

There are time limits in which appeals must be lodged with the SSAT and, as these limits vary, you are encouraged to obtain information from the SSAT as early as possible. Information on appealing to the SSAT can be obtained from the

SSAT website at [www.ssat.gov.au](http://www.ssat.gov.au) or by phoning the nearest SSAT Office on freecall 1800 011 140.

- Finally, in some circumstances you can appeal to the Administrative Appeals Tribunal (AAT). Any appeal to the AAT must be made within 28 days of receiving the decision you would like reviewed. If you want to make an application but the time limit has expired, you will need to apply for an extension of time.

Information on appealing to the AAT can be obtained from the AAT website at [www.aat.gov.au](http://www.aat.gov.au) or by phoning 1300 366 700 (local call fees apply).

If you are not satisfied with any aspect of the service that Centrelink is providing, you can contact the Commonwealth Ombudsman to lodge a complaint on 1300 362 072 or email [ombudsman@ombudsman.gov.au](mailto:ombudsman@ombudsman.gov.au).

**DISCLAIMER:** The Commonwealth accepts no responsibility for the accuracy or completeness of any material contained in this publication. Additionally, the Commonwealth disclaims all liability to any person in respect of anything, and of the consequences of anything, done or omitted to be done by any such person in reliance whether wholly or partially, upon any information presented in this publication. This table must be considered in conjunction with all tables and information relevant to a person's circumstances. Pension rates specified in this publication do not reflect the potential rate payable to an eligible recipient. Existing or potential recipients should approach Centrelink directly for information regarding their eligibility and/or payments rates that may be applicable to them. Actual eligibility and payments rates for an individual can only be determined on the basis of personal information provided.

**CAUTION:** Material in this publication is made available on the understanding that the Commonwealth is not providing professional advice. Before relying on any of the material in this publication, users should obtain appropriate professional advice.

# Parenting Payment (Single)\* rates

as at 20 March 2013

Fortnightly Income (\$)	With One Child (\$pf)	With Two Children (\$pf)	With Three Children (\$pf)	With Four Children (\$pf)
176.60	701.30	701.30	701.30	701.30
200.00	701.78	701.30	701.30	701.30
300.00	661.78	671.62	681.46	691.30
400.00	621.78	631.62	641.46	651.30
500.00	581.78	591.62	601.46	611.30
600.00	541.78	551.62	561.46	571.30
700.00	501.78	511.62	521.46	531.30
800.00	461.78	471.62	481.46	491.30
900.00	421.78	431.62	441.46	451.30
1000.00	381.78	391.62	401.46	411.30
1100.00	341.78	351.62	361.46	371.30
1200.00	301.78	311.62	321.46	331.30
1300.00	261.78	271.62	281.46	291.30
1400.00	221.78	231.62	241.46	251.30
1500.00	181.78	191.62	201.46	211.30
1600.00	141.78	151.62	161.46	171.30
1700.00	101.78	111.62	121.46	131.30
1914.35	6.20	16.04	25.88	35.72
1929.85	NIL	6.20	19.68	29.52
1954.45	NIL	NIL	6.20	19.68
1979.05	NIL	NIL	NIL	6.20
2003.65	NIL	NIL	NIL	NIL

Note:

\*Applies to single recipients of under age pension age. Income limits include consideration of Pharmaceutical Allowance (PhA). PhA is currently \$6.20 per fortnight. Income limits rounded up to the nearest cent to include all possible eligible recipients. Income free areas increased by \$24.60 per fortnight per additional child after the first.

# Obtaining more information

If, after reading this guide, you need more information about entitlements for families, social security payments or services, call in to your local Centrelink office or phone one of the call centre numbers listed below.

## Your local Centrelink offices are located at

### **Marrickville Centrelink**

373 Illawarra Road  
Marrickville NSW 2204

### **Leichhardt Centrelink**

23 Balmain Road  
Leichhardt NSW 2040

### **Burwood Centrelink**

56 Railway Parade  
Burwood NSW 2134

### **Campsie Centrelink**

19-21 Anglo Road  
Campsie NSW 2194

## For internet payments

[www.centrelink.gov.au](http://www.centrelink.gov.au)

### **FOR INFORMATION ABOUT PENSIONS PHONE**

13 23 00

### **FOR INFORMATION ABOUT DISABILITY, SICKNESS & CARERS PHONE**

13 27 17

### **TO MAKE AN APPOINTMENT AT YOUR LOCAL OFFICE PHONE**

13 10 21

### **FOR INFORMATION ABOUT NEWSTART ALLOWANCE AND OTHER ALLOWANCES**

13 28 50

### **FOR INFORMATION ABOUT PAYMENTS FOR FAMILIES PHONE**

13 61 50

### **FOR INFORMATION IN A LANGUAGE OTHER THAN ENGLISH PHONE**

13 12 02



This kit is printed, authorised and distributed with the compliments of:

## **Anthony Albanese MP**

FEDERAL MEMBER FOR GRAYNDLER

334a Marrickville Road, Marrickville NSW 2204

T: 02 9564 3588

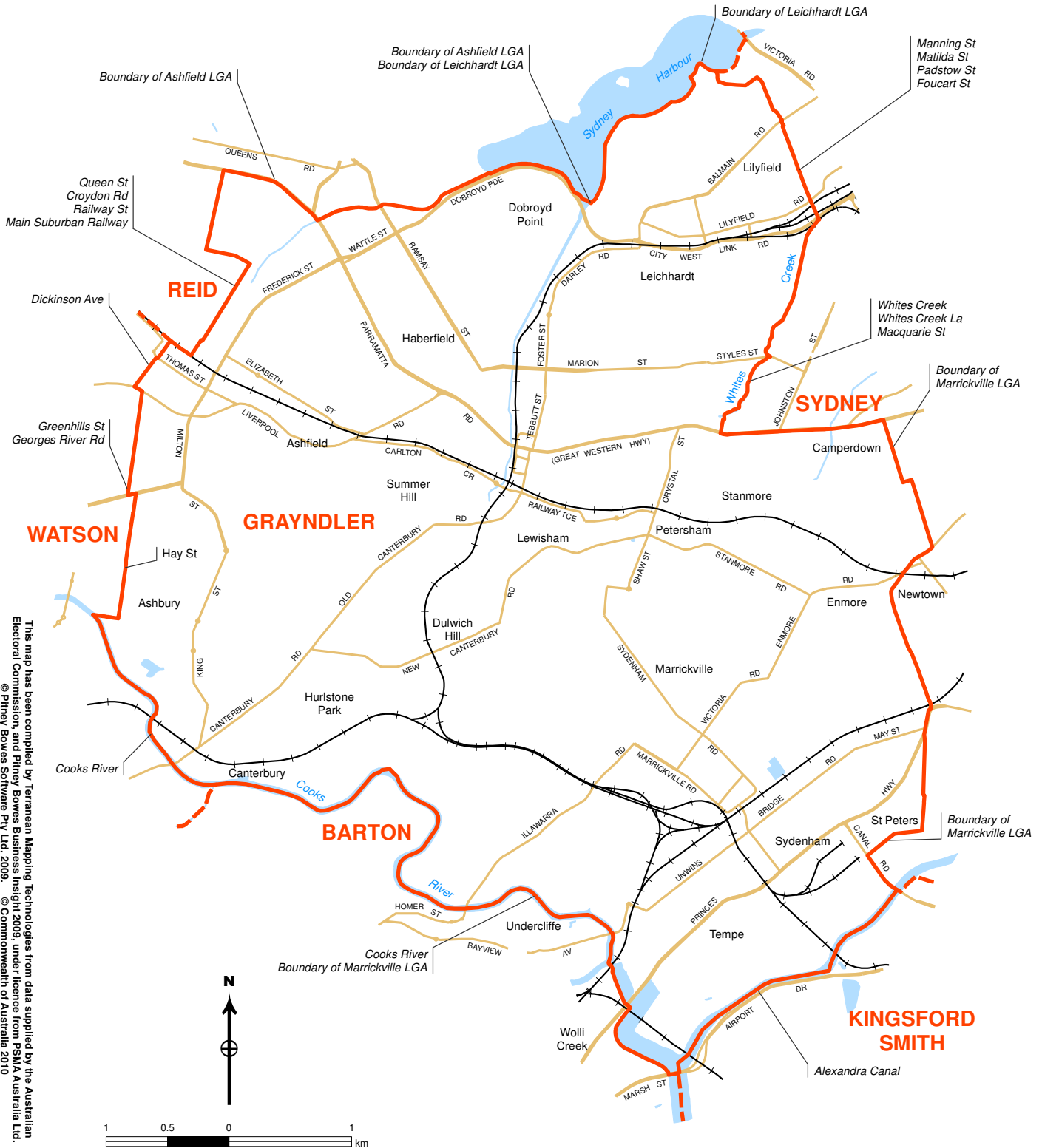
F: 02 9564 1734

E: [a.albanese.mp@aph.gov.au](mailto:a.albanese.mp@aph.gov.au)

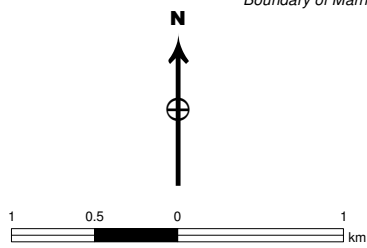
W: [www.anthonyalbanese.com.au](http://www.anthonyalbanese.com.au)

# Commonwealth Electoral Division of GRAYNDLER

Boundary gazetted 22 December 2009



This map has been compiled by Terranean Mapping Technologies from data supplied by the Australian Electoral Commission, and Pitney Bowes Business Insight 2009, under licence from PSMA Australia Ltd. © Pitney Bowes Software Pty Ltd. 2009. © Commonwealth of Australia 2010



Divisional boundary   
 Adjoining boundary   
 Size of division 32 km<sup>2</sup>